

CONGRATULATIONS ON YOUR NEW CAREER!

To help you secure your financial future, your employer and ICMA-RC are providing you with...

457 Deferred Compensation Plan

- ▶ Enroll and make automatic, convenient paycheck contributions
- ▶ More tax benefits — pre-tax contributions and tax-deferral
- ▶ Hoping to retire early? Only a 457 plan avoids the 10 percent early withdrawal penalty, regardless of your age*

Payroll Roth IRA

- ▶ Flexibility — withdraw contributions at any time with no taxes or penalties
- ▶ Tax-free earnings potential
- ▶ More investment options
- ▶ Complements your 457 plan

* The 10 percent penalty tax never applies to withdrawals of original 457 plan contributions and associated earnings, but penalties may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.



AC: 48518-0820

What's next? Meet with your ICMA-RC representative:

Shantel Washington

Phone: 866-822-3642

Client Services: 800-669-7400

Email: swashington@icmarc.org

ICMA RETIREMENT CORPORATION | 777 NORTH CAPITOL STREET, NE | WASHINGTON, DC 20002-4240
TEL: 202-962-4600 | FAX: 202-962-4601 | TOLL FREE: 800-669-7400 | WWW.ICMARC.ORG


BUILDING PUBLIC SECTOR
RETIREMENT SECURITY

For more information, contact the Kent County Levy Court ICMA-RC representative:



Shantel Washington

Phone: 866-822-3642

Client Services: 800-669-7400

Email: swashington@icmarc.org

[Click Here to Schedule a personal online appointment](#)



ICMA-RC, 777 North Capitol Street, NE, Washington, DC 20002-4240. 800-669-7400, website: www.icmarc.org.

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