



Check The Difference

Learn more about the benefits of keeping your retirement savings with ICMA-RC before you make any decisions

You get second opinions all the time. Financial services should be no different. Review the fees, restrictions, and types of investments you are considering or that are being recommended to you.

How do they compare with your ICMA-RC plan?

All our retirement programs, services, and educational tools have been developed specifically for the public sector.

Consider the following:

- We're an independent, non-profit corporation, with experience serving public employees *exclusively* since 1972.
- You have access to CERTIFIED FINANCIAL PLANNER™ professionals at no extra charge and financial plans – with objective recommendations and without sales pitches – at no cost or nominal fee.¹
- We impose no sales charges for purchases or redemptions.
- We make available a diverse, but manageable, range of investments – including a stable value fund, target-date and target-risk funds to help you simplify *and* diversify, and a guaranteed lifetime income fund.²
- You have payout options as flexible as the law allows.

Reminder: there is no early withdrawal penalty tax for 457 deferred compensation plan assets, regardless of your age.³ But if you transfer your 457 plan assets to another type of retirement account, penalties may apply to subsequent withdrawals prior to age 59½.

¹ Certified Financial Planner Board of Standards Inc. owns the certification mark CERTIFIED FINANCIAL PLANNER™ in the U.S.

² Not all funds may be available in your plan; log into your account at www.icmarc.org or contact us to confirm.

³ A 10% penalty tax never applies to withdrawals of original 457 plan contributions and associated earnings. However, the penalty may apply to non-457 plan assets that are rolled into a 457 plan and subsequently withdrawn prior to age 59½.

Key Questions to Ask Any Provider

Public Sector Experience – Does it exist?

- How much experience do they have serving the needs of public employees? Over how many years?

Personalized Expertise – Is it available?

- Is a dedicated team available to assist you?
- Do the investment representatives receive commissions for any products or services you buy from them?

Fees – What will it cost you?

- Are there front-end charges when you purchase shares?
- Will back-end charges apply when you withdraw?
- What other fees apply?

Investment Options – What are they?

- Are there diversified target funds to help you simplify?
- Is there a stable value option?

Withdrawal Options – How do they work?

- What payout options are available?
- Are there fees or restrictions imposed in exchange for the freedom to withdraw as needed?

Contact your local ICMA-RC representative,
call 800-669-7400 or visit
www.icmarc.org/contact.