San Mateo 457(b) Deferred Compensation Plan

One county. One future.

The 457(b) Deferred Compensation and 401(a) Retirement Plans are an important part of many employees' long-term financial strategy. Take advantage of the tools and resources the plans make available to you today!

It's fast and easy to enroll

33 seconds[1]

Enrolling in your employer retirement plan is one of the simplest ways to save for retirement

1 Based on enrollment data for period January 1, 2020 through December 31, 2020.

1. Go to your plan website and select *Register*.
2. Choose the *I do not have a PIN* tab.
3. Follow the prompts to create your username and password. Be sure to add your email address.
   - *Custom enrollment*: to select your contribution rate, type and funds.

Put the magic of compound earnings to work for you

The money you save today could double in just 12 years and triple in 19 years.

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results. This is a demonstration of the mathematical rules of 72 and 114 used to approximate the number of years it takes a given investment to double and triple in value. It assumes a 6% rate of return. Rates of return may vary.

› Visit **empower.com/sanmateocounty** to register your account.

Additional plan details are available in the plan's Summary Plan Description and/or plan documents on the website.

You're in charge of creating your future

- Save as much or as little as you like (up to the IRS maximum or plan limit).
- You can change your contribution rate anytime.
- You'll always have access to your savings if you need it through a loan or hardship withdrawal. Fees may apply.

Find the best way to invest for you

- Choose from a range of investments to manage your account on your own.
- Select a single pre-diversified target date fund based on your projected retirement date.*
- Enjoy the flexibility, control and convenience of a self-directed brokerage account (SDBA). (Additional fees may apply.) *The SDBA is intended for knowledgeable investors who understand the risks associated with the SDBA.*
- With My Total Retirement™, you can have professionals create a personalized strategy for you, make changes when needed, and provide advice and guidance. (Additional fees may apply.)

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Get a complete financial overview

Link accounts, such as banking, mortgage, credit card and other retirement plan accounts, to get a customized view of your overall financial situation.

Look into your future
You can easily view what percentage of your estimated income you are on track to replace.

FOR ILLUSTRATIVE PURPOSES ONLY.

Link outside accounts to see:

- **Your net worth**
- **Your saving and spending trends**
- **How you're tracking for retirement**

**The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.*

EMPOWER
What's Next

EMPOWER
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DENVER, CO 80217-3764

We're here to help if you need it

For questions, call **833-SMC-PLAN (763-7526)**

Empower representatives are available weekdays from 8:00 a.m. to 10:00 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET. TTY: 800-830-9017. Int'l: 303-737-7249.

Visit **empower.com/sanmateocounty**.

Your web experience can be translated to Español with one click.

We work with you to keep your account information safe

For more information regarding account security and the Security Guarantee's conditions, visit **empower.com/ sanmateocounty** and click on *Security Center* at the bottom of the page.

Name your beneficiary or beneficiaries

This will ensure your savings go to the person (or people) you want should anything happen to you.

Access your account anytime with the Empower app

Investing involves risk, including possible loss of principal.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

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Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

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Securities available through Schwab Personal Choice Retirement Accounts (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab & Co., Inc. and Empower Financial Services, Inc. are separate and unaffiliated.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

[1]Subject to requirement: Roth contributions must be in your account for at least five years and the money withdrawn after age 59 1/2, death or disability.

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