Pinnacle Investments, LLC
Member FINRA/SIPC

EMPOWER

LET'S TALK 457 RETIREMENT ACCOUNTS

It's never too late to begin investing in your future. As you can see, there are many things to like about Pinnacle Investments 457 plan. To best capitalize on these benefits, the key is to contribute early and often with some of the best fund companies in the business. One of the biggest misconceptions about investing is that you need a lot of money to get started. With a 457 that just isn't true. You can start with as little as $20 per paycheck.

You can consult with one of our investment advisors if you have questions regarding the investments. With the use of GoalMaker you can simplify investing by creating an age-appropriate diversified portfolio that you can carry through retirement. This is a single allocation approach that allocates funds to become more conservative as your projected retirement date approaches. You can choose to be Conservative, Moderate, or Aggressive. Investments and contributions may be changed at anytime.

457 FUNDING

- You can start with $20 per pay
- Easily contribute money through your payroll department
- Traditional funds grow tax deferred and reduce taxable income*
- Roth funds grow tax-free

INVESTMENT OPTIONS

- T. Rowe Price
- Vanguard
- Prudential
- Thornburg

CONTRIBUTIONS / PAY PERIOD**	10 YEARS	20 YEARS	30 YEARS
$50	$18,792	$56,598	$132,659
$100	$37,583	$113,196	$265,317
$250	$93,958	$282,989	$663,293
$500	$187,917	$565,979	$1,326,587

READY TO GET STARTED? SEE HOW TO ENROLL ONLINE



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Securities and advisory services offered through Pinnacle Investments, LLC member FINRA/SIPC.
* Pinnacle Investments, LLC and its affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.
**The performance data shown is hypothetical in nature, this is not a guarantee of future performance. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Hypothetical performance assumes a given contribution for 26 pay periods/year for the given amount of years at 7% annual rate of return, net of all fees. Mutual fund investing involves risk and investors should review prospectuses before investing.

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ONLINE ENROLLMENT

DEFERRED COMP PLAN FOR EES OF THE COUNTY OF ONONDAGA

Group ID / Plan Number: 523919-01

Plan Enrollment Code: ZAysz4Ea

Plan Enrollment Code Expires: February 1, 2027

NEW ENROLLMENT

To set up your account online for the first time:

- Visit **EmpowerMyRetirement.com** and select the **REGISTER** button
- Select the **I have a Plan Enrollment Code** and follow the prompts using the information provided
- The website will guide you through the enrollment process

ALREADY HAVE AN EMPOWER ACCOUNT?

- You will be routed to a landing page that says, **We Found You!**
- Click **Log In**
- Select the **REGISTER** button
- Select **I do not have a PIN** and follow the prompts to complete registration and enrollment

NOTE: If you are already an account holder in your plan but your account is currently inactive, you may need to contact your employer to reactivate your account.

FUTURE LOGINS

For future visits to the website, enter your username and password and select **SIGN IN**. For enhanced security, you will be asked to confirm your identity using a verification code that will be sent to you. You may skip the verification process in the future by checking the *Remember this Device* box.

Please also complete a contribution election form and send to Josh Kimber, Seamus St. Leger or Jeremy Kidd.

If you need a contribution election form or assistance, please call Josh Kimber, Seamus St. Leger or Jeremy Kidd.

EMPOWER

Paycheck Contribution Election
Governmental 457(b) Plan

DEFERRED COMP PLAN FOR EES OF THE COUNTY OF ONONDAGA **523919-01**

Use black or blue ink when completing this form. For questions regarding this form, visit the Web site at empowermyretirement.com or contact Service Provider at 1-800-701-8255.

A Participant Information

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension _____

Social Security Number *(Must provide all 9 digits)* ☐☐☐-☐☐-☐☐☐☐

Last Name _____ First Name _____ M.I. _____

(The name provided MUST match the name on file with Service Provider.)

B Payroll Election(s)

Paycheck Contribution Election *(Payroll Deductions)*

Voluntary Contributions

Select One: ❑ Start ❑ Restart ❑ Change ❑ Stop

I elect to contribute to the Plan the following percentage(s) of my eligible compensation indicated below *(per pay period)*:

❑ Before Tax Contributions _____% (1% - 100%; Not to exceed $23,500.00 OR $34,750.00 if electing Age Catch-Up OR $47,000.00 if I am electing Special §457 Catch-Up)

❑ Roth Election Contributions _____% (1% - 100%; Not to exceed $23,500.00 OR $34,750.00 if electing Age Catch-Up OR $47,000.00 if I am electing Special §457 Catch-Up)

Date of Hire *(mm/dd/yyyy)* ____/____/____

My contributions must be specified consistently (as a percent).

Only one type of §457 Catch-Up may be used in a calendar year. If I am eligible for both, I may elect either Age §457 Catch-Up OR Special §457 Catch-Up, whichever would result in the larger Catch-Up amount for this calendar year.

Age §457 Catch-Up - The combination of before-tax and Roth Age 50 §457 Catch-Up amount cannot exceed $7,500.00 of my eligible compensation in the 2025 tax year *(when added to the basic contribution amount, the aggregate maximum available is $31,000.00 in 2025).* The combination of before-tax and Roth Age 60-63 Catch-Up amount cannot exceed $11,250.00 of my eligible compensation in the 2025 tax year *(when added to the basic contribution amount and the Age 50 Catch-Up amount, the aggregate maximum available is $34,750.00 in 2025).* I must be age 60 through 63 during this calendar year, and I must be currently deferring the maximum amount allowable under the Internal Revenue Code and applicable regulations and/or my Plan. During the calendar year in which you turn age 64, you can start contributing the Age 50 Catch-Up amounts. I must be age 50 or older by the end of this calendar year and I may not use the Special §457 Catch-Up this year.

OR

Special §457 Catch-Up - The combination of before-tax and Roth Special §457 Catch-Up amount cannot exceed $23,500.00 of my eligible compensation in the 2025 tax year *(when added to the basic contribution amount, the aggregate maximum available is $47,000.00 in 2025)*. I may only use Special §457 Catch-Up in one or more of the three calendar years that **END PRIOR TO** Normal Retirement Age (NRA). I have designated my NRA year below. I must have "underutilized amounts" by not contributing the maximum amount available to me under this Plan in any prior calendar years in which I was eligible to participate. I have calculated the total underutilized amounts I have available for Special §457 Catch-Up using the attached Underutilized Amounts Worksheet as indicated below. The calculation tools are provided for my convenience and I should consult with my tax advisor about my tax situation.

NRA Year:_____ **Underutilized Amount: $**_____

❑ I elect to cancel my Catch-Up contribution election.

Last Name	First Name	M.I.	Social Security Number	523919-01 Number

C Signatures and Consent *(Signatures must be on the lines provided.)*

Participant Consent *(Please sign on the 'Participant Signature' line below.)*

My signature acknowledges that I have read, understand and agree to all pages of this form and affirms that all information that I have provided is true and correct. I also understand that:

- Until cancelled, superseded or I cease to be an eligible employee, all election(s) shall apply to all eligible compensation allowed by the Plan paid from the effective date specified unless a different effective date is required under the terms of the Plan and cancels all previous elections.
- I may change the percentage of compensation contributed as allowed under the terms of the Plan.
- It is my responsibility to comply with any Internal Revenue Code deferral limits and that I may be responsible for any costs, including taxes and penalties that I may incur as a result of excess contributions.
- My Plan Administrator may take any action that may be necessary to ensure that my participation is in compliance with any applicable requirement of the Plan Document and the Internal Revenue Code.
- I authorize the payroll deduction as indicated on this form.

Any person who presents false or fraudulent information is subject to criminal and civil penalties.

Participant Signature _____ **Date *(Required)*** _____

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Authorized Plan Administrator Signature *(Please sign on the 'Authorized Plan Administrator Signature' line below.)*

I authorize the election indicated by the participant above.

Authorized Plan Administrator Signature _____ **Date *(Required)*** _____

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

Print Full Name _____

D Mailing Instructions

Participant forward this form to Employer

Employer DO NOT send this form to Service Provider. Please retain for your records.

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Empower Financial Services, Inc., (EFSI). Both are Empower companies and each organization is solely responsible for its financial condition and contractual obligations. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at $1 or $10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.

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NYSLRS

EMPLOYEES' RETIREMENT SYSTEM **TIER 6**

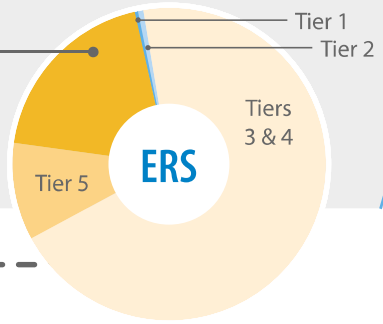
DATES OF MEMBERSHIP

4/1/12 – PRESENT

There are **129,359 Tier 6 members** in the Employees' Retirement System (ERS).

TIER 6

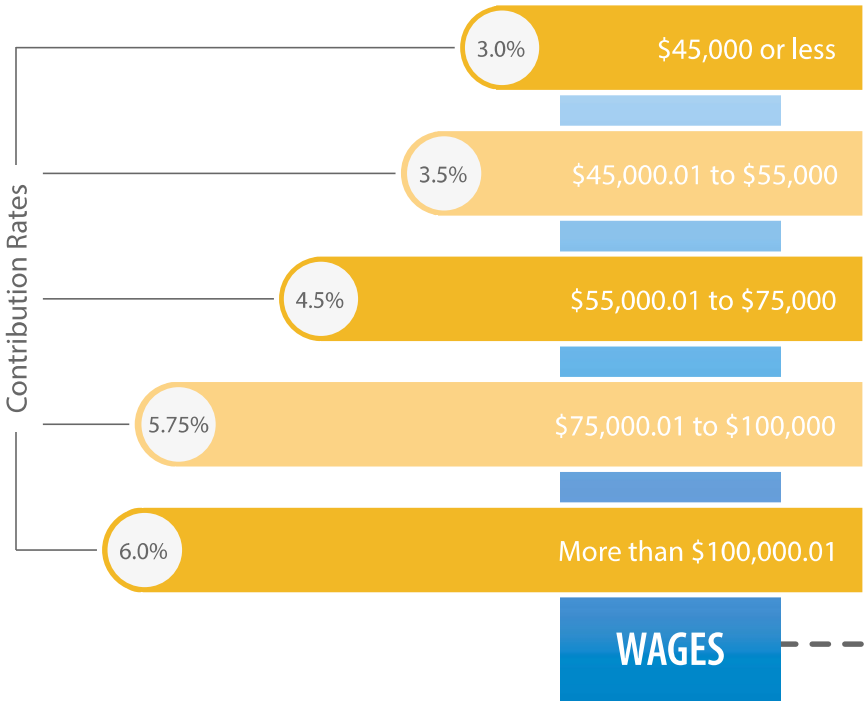
The make up **21.1%** of all ERS members.



MEMBER CONTRIBUTIONS

MEMBERS CONTRIBUTE FOR ALL YEARS OF PUBLIC SERVICE.

Except for State Correction Officers whose contributions are limited to 30 years.



VESTING

after earning

5 YEARS = VESTED

of service credit

Vesting is important if you leave public employment. Once you are vested, you will still be entitled to a retirement benefit when you reach age 55 based on your services and the salary earned when you were an active member.

YOUR PENSION (Combine 1 + 2 + 3)

CALCULATE YOUR FAS

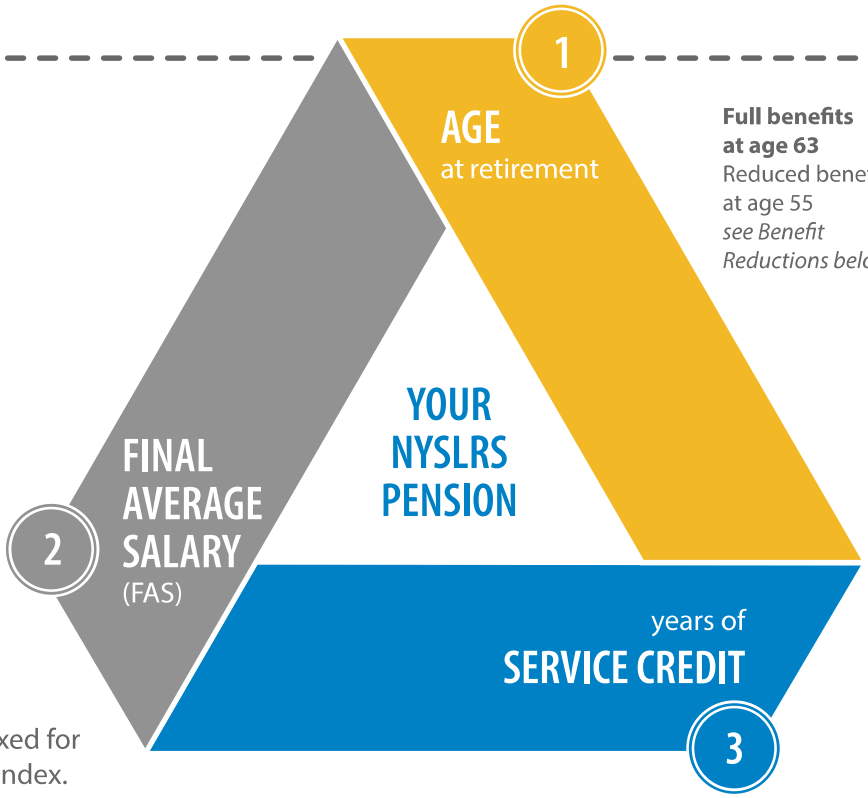
5 highest consecutive years of salary

$$\frac{\text{Year 1} + \text{Year 2} + \text{Year 3} + \text{Year 4} + \text{Year 5}}{5}$$

Limitations: The wages in any year cannot exceed the average of the previous four years by more than 10%.

OT Cap: For fiscal year ending 2017, the amount of overtime pay that can be used in an FAS calculation is limited to $15,721; the limit is indexed for inflation annually based on the Consumer Price Index.

Please see your plan booklet for additional information on how your FAS is calculated and what salary can be included in your FAS calculation.



SICK LEAVE CREDIT

(Section 41 (j) RSSL:

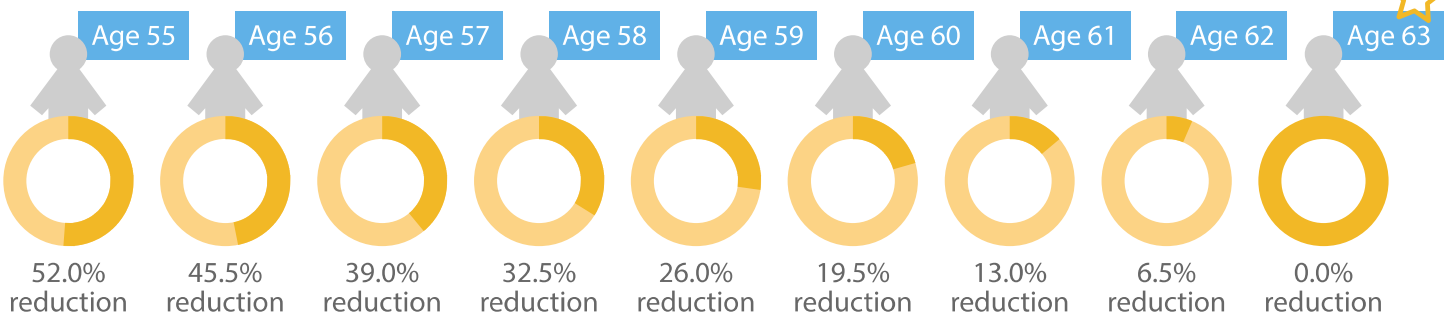
Eligible ERS Tier 6 members may receive service credit for up to 100 days (165 or 200 days for some State Employees) of unused, unpaid sick leave days at retirement.

BENEFIT CALCULATION*

based on years of service credit

< 20 years	1.66% x FAS x # of years of service credit
= 20 years	1.75% x FAS x 20 years of service credit
> 20 years	1.75% x FAS x 20 years of service credit + 2.00% X FAS x # of years beyond 20

BENEFIT REDUCTIONS



*Some ERS members (i.e. Correction Officers and Sheriffs) are covered under plans that allow for retirement after completing 25 years of credible service, regardless of age. For additional plan information, please review your plan booklet on our website: **www.osc.state.ny.us/retire/publications/index.php.**

Securities and advisory services offered through Pinnacle Investments, LLC member FINRA/SIPC. Information provided by NYSLRS.