Thanks for joining

Enroll. Take control of your future today.

The workshop will start in **10** minutes.

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Enroll. Take Control of Your Future Today.

County of Riverside Retirement Plan Options

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Plan access

When can I take a loan or a withdraw?

> Loans: Only one loan at a time.

> Eligible loan amounts. 1k-10k at 100%, 10k-20k at 10k, 20k-50k at 50% of account value.

> Withdraw: 30 days after separation, age 59.5, Unforeseen hardship

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Why partnership matters

Preparing for retirement

34%
of Americans have less than $25,000 saved for retirement; **19%** have less than $1,000

54%
of workers have not done a basic retirement needs calculation

28%
of working Americans feel very confident they will have enough money for a comfortable retirement

Source: EBRI 2022 Retirement Confidence Survey.

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Take advantage of your plan specific benefits

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Plan highlights – Eligibility

County of Riverside 457b

When am I eligible to enroll in these benefits?

- You are immediately eligible to begin contributing

- 2024 max contributions is 23k and an additional $7,500 if 50 or older

- Per diem employees are eligible, TAP employees are not

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Plan highlights –
Employer contributions

**Employer contributions**

• Employer does contribute to a 401a plan if your position is contracted to have it. Full-time lawyers will receive a 1% match of their 457b contributions.

Matching contributions

• There are no matches of employee contributions. We encourage all employees to consider taking full advantage of the plan based on their ability to do so.

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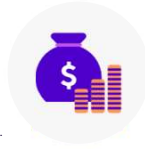
Why enroll?

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Take advantage of starting early

Why start today?

No matter your age – starting as soon as you can – will give you the benefit of time.

• Elaine started saving for retirement at age 25.

• Mike waited until he was 30 to start.

$812,943

$511,443

Mike's
total at age 60

Elaine's
total at age 60

This example is hypothetical and does not represent the returns from any specific investment. Assumes a starting salary of $30,000 and 10% contribution rate from respective starting ages to age 60, with 5% average annual return, biweekly contributions and a 4% annual pay increase. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. Investing involves risk including the possible loss of principal. Income taxes are payable upon withdrawal.

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Retirement realities

You could live to be 100… or beyond!

Average life expectancy[1]:
Men – 83
Women – 86

Pre-retirement income needed in retirement:
80%[2]

Average annual rise in inflation since 1925:
3%[3]

Sources:
[1] Benefits Planner: Life Expectancy. SocialSecurity.gov.
[2] How much money do you need to retire? AARP.com. January 6, 2021.
[3] Consumer Price Index Data from 1913 to 2021. Bureau of Labor Statistics, Consumer Price Index. June 25, 2021.

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Plan highlights – Contributions

How much can you save in your plan?

You can contribute up to $23,000 in 2024

"15-year rule" catch-up contribution
$3,000 annual limit
For participants who have under contributed in the past and have 15 years of service with eligible employers

Age-based catch-up contribution
Up to $7,500 in 2024
For participants age 50 or older

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Investment options

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Investment options
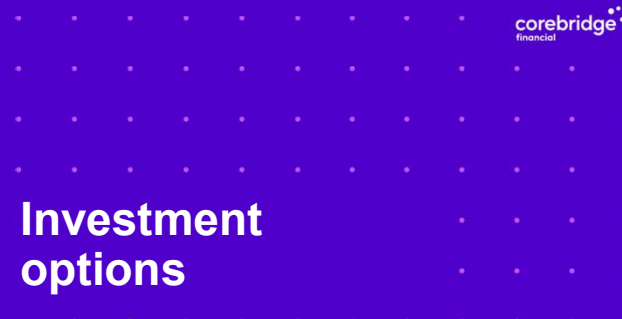
01	Risk you can bear
02	Time horizon
03	Asset allocation
04	Diversification

Your financial professional can assist you based on your personal situation.

Neither asset allocation nor diversification ensure a profit or protect against market loss.

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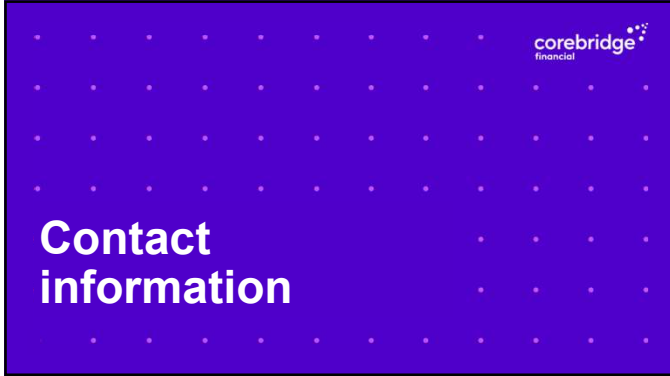# Why choose Corebridge

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Tools and resources

Do you know what Corebridge can offer you?

Every day, we work hard to make it possible for more people to take action in their financial lives – because action is the bridge from planning to outcomes, from today's financial needs to tomorrow's aspirations.

Personalized service from a financial professional who can:
- Help you prioritize your goals
- Identify risks to your retirement income
- Determine the financial strategy and time horizon needed to achieve your goals

Retirement Pathfinder®
- A personalized interactive retirement income planning tool that illustrates retirement scenarios to optimize saving strategies to meet your goals

Student debt forgiveness program
- Determine qualification for student loan forgiveness
- Identify potential savings
- Navigate through enrollment
- Maintain eligibility
- Provide a clear path to applying for full forgiveness

Account access anywhere:
- Use the Corebridge app to get customized analysis of your account
- Access to online financial calculators and other powerful planning tools at corebridgefinancial.com/retirementservices
- FutureFIT University

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Contact information

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Contact information

Let's get started today!

Schedule a time to meet with me that is convenient for you.

Kevin Landen

951 501-6432
kevin.landen@corebridgefinancial.com
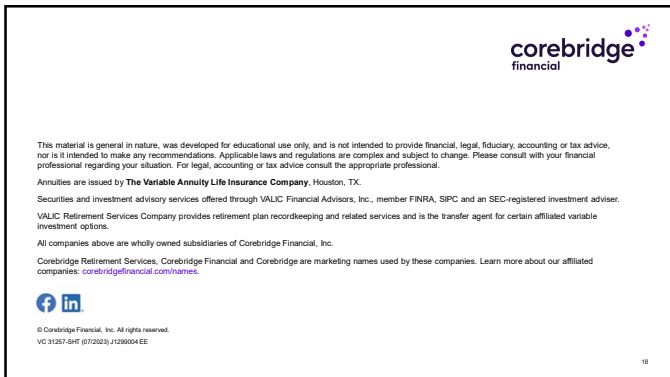
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