



Great Reasons to Stay with the City of Spokane 457 Retirement Plan

When you leave the City of Spokane, your retirement savings don't have to leave, too. Your City of Spokane 457 Retirement Plan has been professionally designed to provide you with many features and services at a cost that many retail investing opportunities can't match.

For example:

- No tax penalty for withdrawals before age 59½** — In other options, such as IRAs, you may face a tax penalty for taking your retirement money out before age 59½.
- We pass lower costs on to you** — The City of Spokane 457 Retirement Plan serves its employees, not shareholders. Instead of making a profit, our savings result in lower costs for you.
- Broad array of investment options, including a stable value fund and a self-directed brokerage option** — You have access to a wide range of choices within the city's plan, which is designed to fit your investing needs and access to stable value funds that are not available in retail investments, such as IRAs.
- Professionally monitored investments** — Investment options in the city's plan are carefully monitored and selected by the plan's committee and investment consultants, leaving less guesswork for you.
- ICMA-RC has been serving the Public Sector since 1972** — ICMA-RC is a non-profit independent financial services corporation focused on providing retirement plans for more than a million public sector participant accounts and over 9,000 retirement plans.
- Personal assistance from your local Retirement Plans Specialist, Mark Miller, and CERTIFIED FINANCIAL PLANNER™, Jim Reinke** — If you have any questions about your City of Spokane account or need additional financial planning assistance, Mark and Jim are here to help. Appointments and education sessions continue to be available to you after you separate from service. Services come from salaried representatives that won't use sales pitches or pressure you when helping you make important decisions.

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