

## Changes you can make now to save more

**Your decision to invest more on a regular basis may have as much impact on the growth of your retirement account as the investments you choose.**

Consider increasing the amount you save for retirement from each paycheck to the County of San Bernardino 457(b) Deferred Compensation Plan.

If you receive a pay increase or a Cost-Of-Living Adjustment (COLA) this year, consider putting the extra money toward saving for retirement.

The rate escalator tool on the Plan website can help your retirement savings keep pace with your future retirement income needs. Just log onto [COSB.beready2retire.com](http://COSB.beready2retire.com) and select your 401(a), 457(b) or 401(k) account from the dashboard by clicking on *Go to My Account*. Select *Account* from the menu, then choose *Rate Escalator* under *Contributions*.

With the rate escalator tool, you're in control:

- See your current retirement savings amount.
- Set a dollar amount or percentage increase of your choice.
- Decide how frequently increases will occur.
- Choose a limit (not to exceed the IRS annual maximum) so increases stop once reached.

The combined total of your pre-tax and Roth retirement savings amounts to the Plan cannot exceed these IRS limits in 2017.

<b>Maximum Annual Contribution</b>	<b>\$18,000</b>
<b>Maximum including Age 50+ Catch-Up</b>	<b>\$24,000</b>
<b>Maximum including Three-Year Special 457 Catch-Up</b>	<b>Up to \$36,000</b>

If you'll be at least age 50 or older this year, you can use the Plan's Age 50+ catch-up to save an extra \$6,000 on a pre-tax basis if you're already contributing the maximum amount allowable to the Plan, for a total of \$24,000.

If you're within three years before the year in which you'll reach the Normal Retirement Age defined by the San Bernardino 457(b) Deferred Compensation Plan, you may be eligible to save up to \$36,000 with the Three-Year Special 457 Catch-Up. This catch-up option is based on your prior retirement savings history. Call **800-452-5842** or **909-748-6468** and talk with a local representative who will calculate the amount available to you. **You may not use both catch-up options in the same year. IRS rules let you use the option that enables you to contribute the most.**

The more you save, the greater your income could be in retirement. If you can afford to, increase your retirement savings amount today! Log into your account at [COSB.beready2retire.com](http://COSB.beready2retire.com) or call **800-584-6001**. ●



## Who's your beneficiary?

Review your beneficiary designation whenever your personal situation changes or at least once a year. To check or change your beneficiary information, log into your account at [COSB.beready2retire.com](http://COSB.beready2retire.com). Select *Personal Information > Add/Edit Beneficiary*. Or call **800-584-6001**. ●

# Try these webcasts

You're invited to join Voya® for educational webcasts designed to help you gain more confidence in making important decisions throughout your financial life. Live webcasts will be held several times each day so you can select the session that fits your schedule.

### ▶ June 6, 2017

#### **On the Move: Keeping your Retirement Accounts Working**

If you are considering taking a distribution from your account, this seminar will help you understand the pros and cons and potential tax implications and penalties of various distribution options.

### ▶ September 19, 2017

#### **Evaluating Your Investments: Beyond the Basics**

This Investing 201 seminar evaluates investments using various portfolio analysis tools and provides an in-depth look at asset allocation, including sub asset classes and relative risk and return.

Information about how to register will be available approximately two to three weeks prior to the webcast. If you miss one, you will be able to view recordings of past webcasts online at your convenience. ●

## County of San Bernardino Defined Contribution Committee

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**Gregory C. Devereaux**, Chief Executive Officer  
*Alternate:* Bob Windle, County Labor Relations Chief

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**Cindi Tompkins**, Director of Human Resources  
**Oscar Valdez**, Elected Auditor-Controller/Treasurer/Tax Collector  
*Alternate:* John Johnson, Assistant Auditor-Controller/Treasurer/Tax Collector

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*Alternate:* Don Pierce, SBCERA Chief Investment Officer

**Louis Fiorino**, Board Member, San Bernardino Public Employees Association (SBPEA)/Teamsters Local 1932 Board of Directors  
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**Ellen Monsalve**, Safety Employees' Benefit Association (SEBA) Executive Assistant  
*Alternate:* Mike Eagleson, SEBA Executive Director

**Gary McBride**, County Chief Financial Officer

**Norm Kanold**, Retiree

**Regina Funderburk**, Human Services Auditing Chief

### **Plan Administrator:**

**Lori Goldman**, Benefits Chief, Employee Benefits and Services Division

### **Counsel:**

**Andy Hartzell**, Principal Assistant County Counsel

### **Support Staff:**

**Megan Gardner**, Benefits Manager, Employee Benefits and Services Division



*You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.*

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## quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open:

- Friday, April 14, 2017
- Monday, May 29, 2017
- Tuesday, July 4, 2017

**NYSE closes at 1 p.m. (Eastern Time):**

- Monday, July 3, 2017