

Program Highlights



Administration Fee	0.145% asset-based fee assessed on all investment options
Withdrawal Charges	None. Income tax applies to distributions from Traditional 457. Distributions from Roth 457 may qualify as tax-free distributions. Distributions qualify if the participant has been in the plan for at least five years, is at least age 59½ and separated from service, or has become disabled or died.
Contributions and Catch-Up Contributions	Every year, the Internal Revenue Service (IRS) announces the latest contributions limits for retirement savings accounts. Please refer to www.voya.com/IRSlimits for current limitations.
Investment Options	For investment options, fund fact sheets and investment performance please refer to COSB.beready2retire.com in the Investments section.
Fund Transfers	<p>Transfers are allowed among all investment options with the exception of the Voya Stable Value Option (Stabilizer) and the Self-Directed Brokerage Account (SDBA).</p> <p>Carefully consider the investment objectives, risks, charges and expenses before investing. A prospectus, which can be obtained by calling TD Ameritrade* at 866-766-4015, contains this and other important information about an investment company. Read carefully before investing.</p> <p><small>* Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. TD Ameritrade, Inc., Morningstar Associates, LLC and Voya Financial Partners, LLC are separate and unaffiliated firms, and are not responsible for each other's services or policies.</small></p>
Rollovers	<ul style="list-style-type: none"> • The Plan accepts rollovers from eligible retirement plans (401(a), 401(k), 403(b) or other governmental 457 plans and traditional IRAs.) <p>Rollover amounts from non-governmental 457 plans remain subject to the IRS 10% premature distribution tax, unless an exception applies.</p>
Distributable Events	<ul style="list-style-type: none"> • Severance from employment • Retirement • Death • Attainment of age 70½ (whether or not still employed) • Unforeseeable Emergency • A one-time in-service distribution of account values of \$5,000 or less is permitted under the Plan, if you have not made contributions to the Plan during the previous two years and you have not received this type of in-service distribution from the Plan in the past.
Required Minimum Distributions	You are required to begin distributions by April 1, following the calendar year Distributions in which you attain age 70½ or retire, whichever occurs later. A 50% federal excise tax applies on the required amount that was not distributed.
Unforeseeable Emergency	<p>Defined as a severe financial hardship resulting from:</p> <ul style="list-style-type: none"> • Illness or accident of the participant, spouse of participant, or dependent, • Loss of the participant's property due to casualty, or • Other similar extraordinary and unforeseeable events arising as a result of events beyond the control of the participant.

10% Premature Distribution Penalty on distributions prior to age 59½

Not applicable to 457 Plan distributions. The distribution of any rollover amounts from other than a 457 plan would be subject to the IRS 10% premature distribution penalty tax unless an exception applies.

Payment Options

- Deferral of payments until a later date
- Partial or Lump-sum Withdrawal
- Systematic Withdrawal Options – Specified period or specified amount
- Estate Conservation Option – IRS minimum required distribution
- Rollover to another eligible retirement plan
- Annuity Options
- Combination of payout options

Loans

Loans are permitted under the Plan. Loans may impact your withdrawal value and limit participation in future growth potential.

Account Services

- Voya Financial Partners, San Bernardino Service Team
- Face-to-face individual meetings
- Group enrollment and educational meetings and seminars
- Hypothetical retirement/payout illustrations
- Personalized paycheck analysis
- Financial Planning
- Rollover Counseling
- Asset Management
- 24-hour toll-free account access by calling **(800) 584-6001**
- Plan website at **COSB.beready2retire.com**
- Access to Morningstar® Retirement ManagerSM services

IMPORTANT: The projections or other information generated by Morningstar® Retirement ManagerSM regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

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IMPORTANT INFORMATION: Group annuity contracts offered under a retirement plan are intended as long-term investments designed for retirement purposes. Money taken from an annuity will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject.

Take Advantage of the Voya Financial® service team dedicated to the County of San Bernardino

Our Voya® County of San Bernardino service team has enjoyed working with The County of San Bernardino employees for many years. Our team of experienced representatives is available to assist you with a variety of services designed to help you review your specific situation and develop a plan that helps you meet your investment objectives.

We are available to provide ongoing support to help meet your needs, including:

- Face-to-face individual meetings
- Group enrollment and education meetings and seminars
- Personalized paycheck analysis
- Hypothetical retirement/payout illustrations

Our investment, financial, and retirement planning seminars cover a variety of topics such as:

- Asset Allocation and Diversification
- Investment Fundamentals
- Advanced Investment Principles
- Retirement Investment Strategies
- Estate Planning
- Retirement Planning for Women
- Coordination of County Defined Contribution plans and San Bernardino County Employees' Retirement Association (SBCERA) benefits

Invest in Your Future.

Start planning now and take advantage of the variety of services Voya makes available to help you better plan for your tomorrow.

The Voya local team servicing the County of San Bernardino

Voya Financial Advisors, Inc. (member SIPC)
1030 Nevada St, Suite 203 • Redlands, CA 92374
Phone: (800) 452-5842 or (909) 748-6468
Hours: Monday – Friday, 8:00 a.m. to 5:00 p.m. (PST)



George Peterson, CFS**

On-site Case Manager Financial Advisor

CA Insurance License # 0B04634

George provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



Catherine Mattingley**

Financial Advisor

CA Insurance License # 0B06159

Catherine provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



Bob Tan**

Financial Advisor

CA Insurance License # 0C038292

Bob provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.



Salli Wells**

Investment Advisor Representative

CA Insurance License # 0G22331

Salli provides San Bernardino Plan Participants with education, enrollment, and ongoing local service.

** Securities and investment advisory services offered through Voya Financial Advisors, Inc. member SIPC.

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