



Debra Anton, MBA, *Financial Advisor*

316.210.5049

danton@retirementplanadvisors.com



## 457 SERVICES & BEYOND

Because You Depend on Us to Help You Protect Your Hard-Earned Retirement

### 457(B) SERVICES

Your USD 259-sponsored 457(b) deferred compensation plan allows you to defer a portion of your current compensation on a tax-advantaged basis for retirement. This plan is an important supplement to a pension plan and/or Social Security. The benefits of participation include:

- Retirement savings on a tax-advantaged basis;
- Pre-tax contributions are not subject to federal and (in most cases) state income taxes until withdrawn;
- Roth contributions are made on an after-tax basis and are tax-free on withdrawal;
- Additional contributions may be made if a participant is age 50 or older, or within three years of normal retirement age;
- Flexibility to consolidate savings in another qualified retirement plan or a Traditional IRA if the participant changes employers;
- Flexible withdrawal options;
- If a participant retires or leaves service early, there is no penalty for withdrawals, though they will pay taxes on the amount withdrawn;
- In the event of a participant's death, their designated beneficiaries are entitled to receive all remaining assets.

### COMPREHENSIVE FINANCIAL SERVICES

While your 457(b) plan is key to your retirement readiness, there are additional factors to consider. On the road to retirement there are many detours, such as purchasing a home or sending children to college. Then, during retirement, you face the challenge of managing your savings to provide income for 20, 30, even 40 years. As such, RPA financial advisors go beyond 457(b) services, delivering you the following:

- Retirement Planning and Counseling
- Investment Advice
- Roth and Traditional IRAs
- Managed Account Services via RPA's *PortfolioPlus* Program
- Mutual Fund Investing
- Annuities and Insurance
- College and Education Savings Plans

RETIREMENT PLAN ADVISORS

[www.retirementplanadvisors.com](http://www.retirementplanadvisors.com)

105 West Adams Street, Suite 2175 | Chicago, IL 60603 | 312.701.1100

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC  
Investment Advisory Services offered through Retirement Plan Advisors, LLC, a Federally Registered Investment Adviser  
Cambridge Investment Research, Inc. and Retirement Plan Advisors, LLC, are not affiliated