



Debra Anton, MBA
Financial Advisor

316.210.5049

danton@retirementplanadvisors.com

Why choose USD 259's 457 Deferred Compensation Plan provided through Empower (formerly MassMutual)?

- ✓ Convenient pre-tax (or after-tax) payroll deduction helps make disciplined saving easier
- ✓ Portable, not dependent on years of service with employer
- ✓ No sales charges, no annual fee, no withdrawal fee
- ✓ An optional professional portfolio management program available
- ✓ Defer up to \$20,500 in 2022 up to \$27,000 if you are age 50 or over
- ✓ Minimum contribution is only \$10.00 a paycheck
- ✓ Assets accumulate and grow tax deferred
- ✓ Contributions and all earnings are not subject to tax until you withdraw them
- ✓ Make withdrawals from your account when you leave employment, regardless of age – no age 59 1/2 withdrawal restrictions; no 10% federal tax penalty
- ✓ USD 259 is the Plan Administrator, not a third party
- ✓ Receive investment & retirement planning advice from your local financial advisor

FOR MORE INFORMATION, CONTACT DEB ANTON,

(316) 210-5049 OR danton@retirementplanadvisors.com