

## DEFERRED COMPENSATION SUMMARY

(effective 2019)

Deferred Compensation is a voluntary, supplemental retirement savings plan. Contributions are deducted on a pre-tax basis from your paycheck. You can start, stop or make changes anytime throughout the year. Your account follows you after leaving Yakima County and withdrawals/transfers can be initiated post-separation according to the IRS rules for 457(b) plans.

**2019 Maximum Annual Contribution Limit: \$19,000 | Age 50+ Catch Up Maximum Annual Limit: \$25,000**  
**Special Pre-Retirement Catch Up (during 3 years prior to year of retirement) - 2019 Maximum Annual Limit: \$38,000**

### MASS MUTUAL

### NATIONWIDE

### WASHINGTON STATE

Deferred Compensation Program (DCP)

<b>INVESTMENT OPTIONS</b>	40+ Options – Fixed interest rate General Account and variable investment options	40+ Options – Fixed Contract option and variable investment options	20 Options – Retirement Strategy Funds, Savings Pool, and variable investment options
<b>ADMINISTRATIVE FEES</b>	.75% to .90%	.70% to .95%	.128%
<b>UNIQUE TO THE PLAN</b>	<b>Fixed Account Option:</b> 4% Interest Rate on Account Balance & Contributions	<b>Fixed Contract Option:</b> 1.2% Initial Crediting Rate, 0.5% Guaranteed Minimum Interest Rate	<b>Savings Pool Option:</b> Yield fluctuates with market
<b>MINIMUM MONTHLY</b>	\$10.00 contribution	\$10.00 contribution	\$30.00 contribution
<b>WITHDRAWALS AND TRANSFERS</b> *Must be eligible	Monies available within 3 – 5 business days of final paycheck after employee has submitted paperwork	Monies available within 3 – 5 business days of final paycheck after employee has submitted paperwork  Transfers/Withdrawals from Fixed Account <u>may not exceed</u> 20% of the Fixed Account Value per calendar year	Monies available within 30 days of final paycheck after employee has submitted paperwork
<b>PLAN CONTACT</b>	David Jajewski Registered Investment Advisor 888-414-1700 <a href="mailto:davidj@portstrat.com">davidj@portstrat.com</a>	Jake McMillen Retirement Specialist 360-451-6963 <a href="mailto:mcmilj2@nationwide.com">mcmilj2@nationwide.com</a>	WA State Dept. of Retirement Systems 888-327-5596 or 360-664-7111 <a href="mailto:dcpinfo@drs.wa.gov">dcpinfo@drs.wa.gov</a>
<b>VENDOR SITE</b>	<a href="http://www.massmutual.com/serve">www.massmutual.com/serve</a>	<a href="http://www.NRSforU.com">www.NRSforU.com</a>	<a href="http://www.drs.wa.gov/dcp">www.drs.wa.gov/dcp</a>
<b>PLAN GROUP NUMBER</b>	0107527	0035006001	902B41
<b>ENROLLMENT AND DEDUCTION CHANGES</b>	Contact Human Resources Rep Phone: 509-574-2210	Contact Human Resources Rep Phone: 509-574-2210	Enroll and make changes online *changes are not automatic on next paycheck
<b>INVESTMENT CHANGES</b>	Online	Online	Online