



Consolidate your retirement accounts

Do you still have a retirement plan account balance from a past employer? Do you have a traditional individual retirement account (IRA)? If so, it may require more work to keep track of how you're doing. Take advantage of the simplicity of one by considering the advantages of rolling your retirement accounts from previous employers and IRAs from other financial institutions to the City of Jacksonville 457(b) Deferred Compensation Plan.

Meet with your local Retirement Plan Advisors

For more information about the 457 Plan, or for assistance with enrolling, schedule a one-on-one meeting with your local Retirement Plan Advisors at **empower_rep_individual_meeting.timetap.com** or call 904-255-5569 (Office)

Simplify account management

Instead of dealing with multiple statements, websites and service centers, simplify with:

- One statement to reduce clutter.
- One website username and password to remember.
- One Customer Care Center to call.

Get a clear retirement forecast

The retirement income projection tool, available when you log in to your account at **www.cojdcp.com**, allows you to quickly view your projected monthly income at retirement and see if your future is on track.

We'll make it easy

If a rollover makes sense for you, we're here to help. Your local Retirement Plan Advisors will help guide you through every step of the process and answer any questions you may have to help ensure a seamless transfer of your retirement savings.

You also have other options available to you. You may be able to keep your money in your previous employer's plan, move your money to your new employer's plan or take a taxable distribution (keeping in mind that you may be subject to substantial tax and possible early withdrawal penalties). Consider all your options and their features and fees before moving money between accounts.

Governmental 457 funds rolled into another type of plan may become subject to the 10% early withdrawal penalty if taken before age 59½.

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