

MEET YOUR ICMA-RC RETIREMENT PLANS SPECIALIST!



DENISE CRAWFORD, Retirement Plans Specialist
202-553-6578 | dcrawford@icmarc.org

Your salaried (non-commission based) ICMA-RC Retirement Plans Specialist is motivated every day to help people succeed in building a path to financial wellness. Your Retirement Plans Specialist is responsible for providing on-site services, including participant enrollment, investment education, retirement readiness education, and individual educational meetings to public employee retirement plans.

To help serve you better and for fastest service, below is a contact guide:



Contact Denise at dcrawford@icmarc.org if you need assistance with:

- ▶ Enrollment questions
- ▶ Rollovers into your ICMA-RC account
- ▶ Investment strategy, account management, and how much to save
- ▶ Pre-retirement checkup



Log in to your ICMA-RC account at www.icmarc.org/login or contact ICMA-RC Investor Services at (800) 669-7400, if you need assistance with:

- ▶ Account log in or website resources
- ▶ Change or verify your 457 or Roth IRA contribution amount (*Roth IRA contributions can only be changed on the website and not over the phone*)
- ▶ Investment changes (*allocations and transfers between funds*)
- ▶ Withdrawals or distributions
- ▶ Forms and brochure requests
- ▶ Balance and quarterly statement inquiries
- ▶ Account maintenance and transactions
- ▶ Address, name, and beneficiary changes
- ▶ All other questions

Download the ICMA-RC Mobile App from Google Play or the App Store Today



Google Play and the Google Play logo are trademarks of Google LLC.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.



Visit the Retirement Education Center at www.icmarc.org/education for tips and tools to save, invest and realize retirement.



ICMA-RC
BUILDING PUBLIC SECTOR
RETIREMENT SECURITY

ICMA RETIREMENT CORPORATION | 777 NORTH CAPITOL STREET, NE | WASHINGTON, DC 20002-4240
TEL: 202-962-4600 | FAX: 202-962-4601 | TOLL FREE: 800-669-7400 | WWW.ICMARC.ORG

CHOOSE YOUR CONTRIBUTION



How much you save to your employer's retirement plan is one of the most important financial decisions you'll make. Depending on your plan's options, you can contribute a specific dollar amount and/or a percentage of your income, or follow some personalized advice.

1 Save a Specific Dollar Amount

Examples

Contribution Amount Per Bi-Weekly Paycheck	Actual Reduction in Take-Home Pay ¹	Potential Growth Over 20 Years ²
\$20	\$15	\$19,674
\$50	\$38	\$49,186
\$75	\$56	\$73,780
\$100	\$75	\$98,373
\$150	\$113	\$147,560
\$200	\$150	\$196,747
\$250	\$188	\$245,934
\$500	\$375	\$491,868
\$692 ³	\$519	\$680,745



Aim to gradually increase your contribution amount over time, as your salary increases.

OR 2 Save a Percentage of Your Salary

Consider what financial planners generally recommend and save about

- ▶ 10% if you are just starting out in your career
- ▶ 15% if you are in the middle of your career, or more if you're behind on saving

Examples

Salary	Contribution Percentage	Actual Reduction in Take-Home Pay ¹	Potential Growth Over 20 Years ⁴
\$40,000	10%	\$115	\$187,748
\$60,000	15%	\$260	\$423,125

OR 3 Get Advice

- ▶ Follow advice about how much you should save. You can also get advice on how to invest your savings and when you can retire – www.icmarc.org/guidedpathways.



See how your savings can grow over time – www.icmarc.org/grow

Note: all examples are rounded to the nearest whole dollar.

¹ Assumptions include: bi-weekly pre-tax contributions, a 25% marginal federal tax rate, and one withholding allowance. Your actual tax situation, and thus the actual amount out of your paycheck, may be higher or lower.

² Assumptions include: 6% effective average annual return, compounded bi-weekly.

³ Equates to \$19,000 yearly – the most you can contribute during 2019 based on IRS limits. Exceptions: if age 50 or over, you may contribute up to \$25,000 yearly, or a higher amount if you are near your plan's normal retirement age.

⁴ Assumptions include: salary growth of 2.5% per year and 6% effective average annual return, compounded bi-weekly