

CONGRATULATIONS ON YOUR NEW CAREER!

To help you secure your financial future, your employer and ICMA-RC are providing you with...

An ICMA-RC representative for personalized help

- ▶ Set saving and investing goals
- ▶ Understand retirement benefits available to you

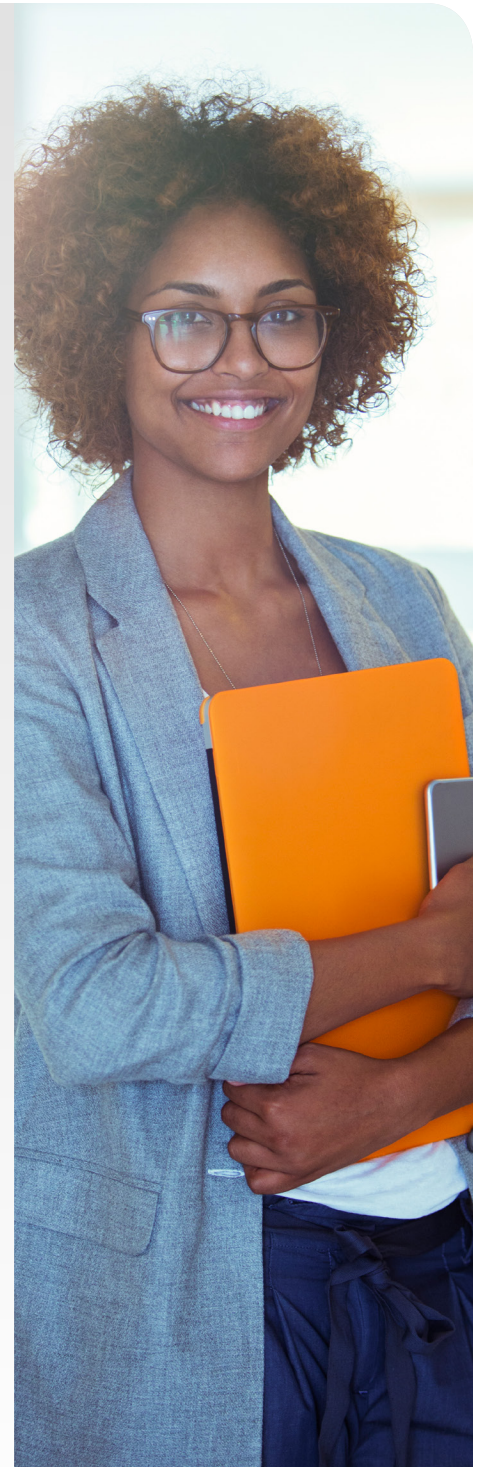
VantageCare Retirement Health Savings Plan

- ▶ Triple tax benefits — pre-tax contributions, tax-deferral, and tax-free withdrawals for qualified medical expenses
- ▶ Family coverage — reimbursements for your spouse and eligible dependents

457 Deferred Compensation Plan

- ▶ Enroll and make automatic, convenient paycheck contributions
- ▶ More tax benefits — pre-tax contributions and tax-deferral
- ▶ Hoping to retire early? Only a 457 plan avoids the 10 percent early withdrawal penalty, regardless of your age*

** The 10 percent penalty tax never applies to withdrawals of original 457 plan contributions and associated earnings, but penalties may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.*



AC: 38119-0618

What's next? Meet with your ICMA-RC representative:



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