More Options, More Flexibility, More You

County Commissioners Association of Ohio 457 Deferred Compensation Plan

Making your dreams a reality.

Here are several great reasons to choose CCAO:

1. **Easy, convenient** payroll deduction.

2. If allowed by your employer, the **Roth option** gives you the flexibility to designate all or part of your 457(b) elective deferrals as Roth contributions. Check availability with your employer or CCAO Retirement Plan Advisor.

3. A **comprehensive offering of investment options,** including some widely recognized retail mutual funds.

4. Website access at **www.ccao457.com,** where you may monitor your account, transfer account balances among funds[1], reallocate your deposits, rebalance your account[2] and access many other tools. A mobile web app is also available, giving you the ability to monitor your retirement plan wherever you go.

5. Availability of a **self-directed brokerage option** through TD Ameritrade, which allows you to purchase individual stocks, bonds or other mutual funds that are not part of the core investment options. Transaction fees and quarterly contract maintenance fees are assessed. The self-directed brokerage account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the self-directed brokerage account.

6. **Empower Retirement Advisory Services** are available through Advised Assets Group, LLC, a registered investment adviser. This suite of services includes Online Investment Guidance, Online Investment Advice and the Managed Account service. Quarterly fees may apply.

   Professional management of your investments based on your personal information to help you achieve your retirement income goal. There is no guarantee that participation in any of the advisory services will result in a profit.

7. **Prompt, professional, personalized service** by a **local** registered Retirement Plan Advisor.[3]

8. If allowed by your employer, the ability to borrow against your account value through a **Plan loan.** Check with Empower Retirement participant services by calling 800-284-0444.

Joel Smith - Retirement Plan Advisor

Call 419-270-9035
or email
joel.smith@empower-retirement.com

Please review the Fund Performance Report, the TD Ameritrade Self-Directed Brokerage Fact Sheet, and the Empower Retirement Advisory Services brochure for more details and fee disclosures. Prospectuses for core investment options, when applicable, may be obtained through www.ccao457.com (Plan #340001-01). For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

1 Transfer requests received on business days prior to close of the New York Stock Exchange (4 p.m. Eastern time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.
2 Asset allocation and rebalancing do not ensure a profit and do not protect against loss in declining markets.
3 Empower Retirement Advisory Services are offered by Advised Assets Group, LLC, a registered investment adviser.