



EQUITABLE

Onondaga County – 457 Deferred Compensation Plan

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Vice President



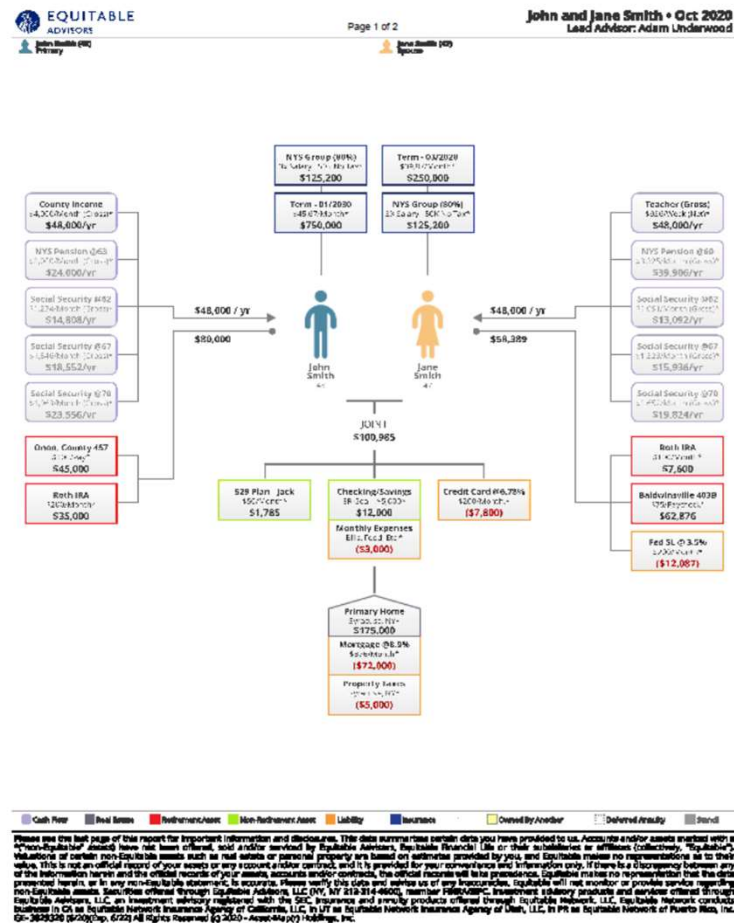
Basics of Plan

- Allows for Pre-Tax Contributions to be made into a Retirement Account through Pay-Roll Deduction and Contributions are Invested according to the Client's Appetite for Risk.
- Investment Options include Vanguard Target Date Funds, Fixed Account and Money Market Funds and Professionally Managed Mutual Funds by American Funds and Vanguard.
- Team of Advisors to Help with Investment Decisions, Retirement Planning and Any other Questions.
- Money isn't Taxed until you Withdraw the Money, usually for Retirement at 59 ½ or Separation from Service.
- Online Log-In and/or Mobile App to Check Progress of Investment Strategy and See Account Balance
- Morningstar Analysis is Used for All Investment Research

Organizing Your Financial Picture

- Pension – Generally Tiers 4-6
- Social Security Taken Between 62-70
- 457 Deferred Compensation Plan
- Old 401Ks, 403Bs, 457 Plans
- Roth IRAs
- Brokerage
- Spouse's Situation
- Mortgage Planning
- Healthcare Costs in Retirement

How Does Your Plan Work Together?



Your Investment Questions Answered

Cash



Bonds

I.O.U.

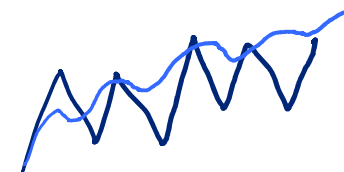


Stocks

0% - 3%

3% - 7%

7% - 12%



Years

1-5

15-30

Checking	
Savings	
Money Market	
CDs	

**Bills &
Emergency Reserve**

	Short	Long
Government		
Municipal		
Corporate		
High Yield / Junk		
International		

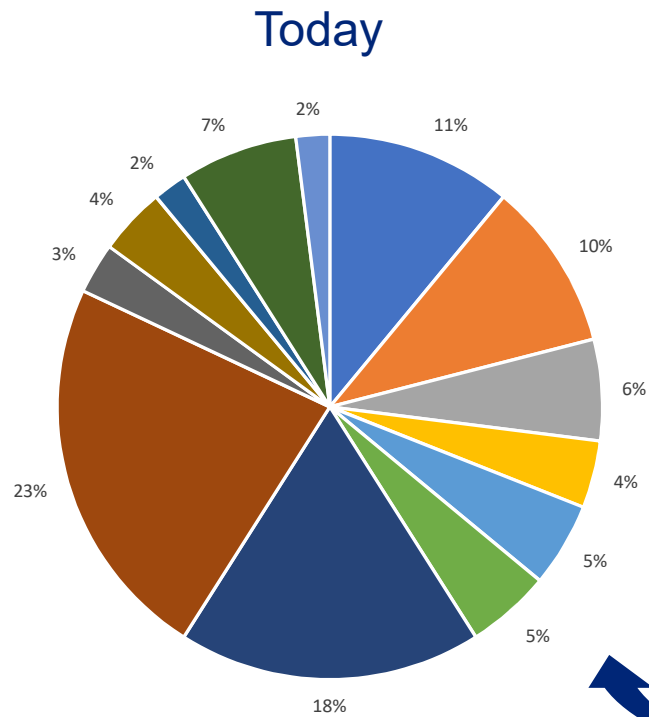
Real Estate

	Growth	Value
U.S. Large		
U.S. Mid		
U.S. Small		
Developed Intl		
Emerging Markets		

Real Assets

EQH

Enhancing Your Investment Strategy



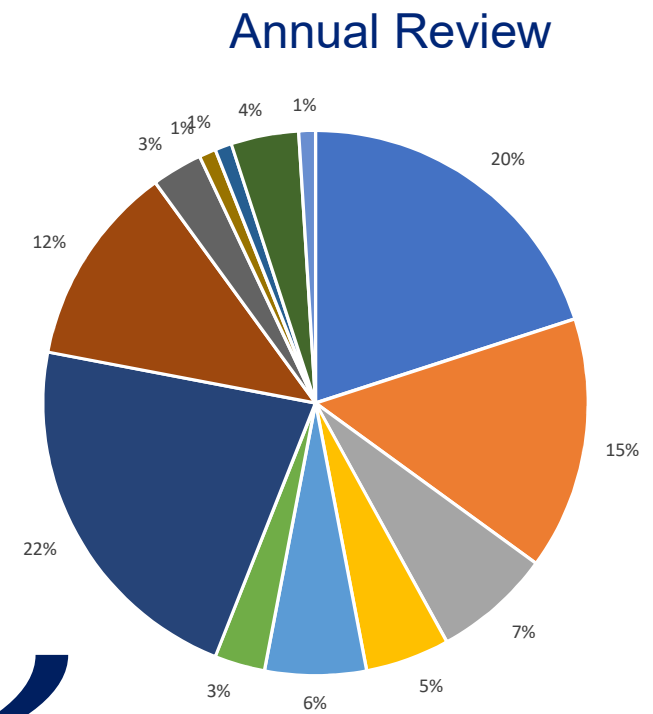
Any changes to...

Risk Tolerance

Asset Allocation

Hire/Fire Money Managers

Rebalance



Enrolling in the Plan

Options

1. Call Anthony at (315)425-6307 to Schedule an Appointment with a Member of His Team.
2. Email Anthony at anthony.stevens@equitable.com.
3. Click Here to Schedule an Appointment - <https://app.zynbit.com/ZynCal/Schedule/anthony-stevens-1>

Or...

4. Self Enroll - <https://equitable.com/my457>

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