



## Let's Talk 457 Retirement Accounts

### 457 Funding

You can start with \$10 per pay

Contribution limits are much higher than Individual IRA's

Easily contribute money through your payroll department

Access to money once employment at the county ends

### Investment Options

American Funds

Goldman Sachs

Invesco

Vanguard

Prudential

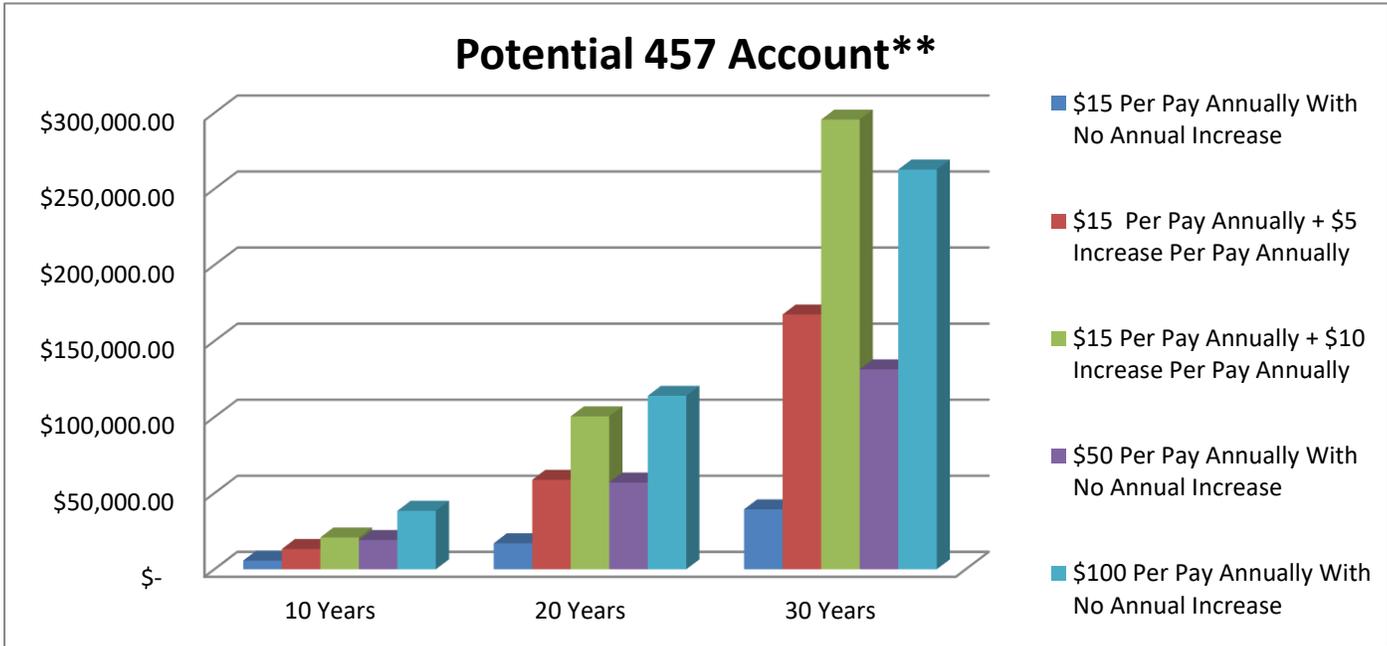
Thornburg

It's never too late to begin investing in your future. As you can see, there are many things to like about Pinnacle Investments' 457 plan. To best capitalize on these benefits, the key is to contribute early and often with some of the best fund companies in the business. One of the biggest misconceptions about investing is that you need a lot of money to get started. With a 457 that just isn't true. You can start with as little as \$10 per paycheck.

You can consult with one of our investment advisors if you have questions regarding the investments. With the use of GoalMaker you can simplify investing by creating an age-appropriate diversified portfolio that you can carry through retirement. This is a single allocation approach that allocates funds to become more conservative as your projected retirement date approaches. You can choose to be Conservative, Moderate, or Aggressive. Investments and contributions may be changed at anytime.



Where could you be with a 7% compounded annual rate of return? See the below scenarios to give you an idea how accounts can grow over time. An annualized return of 7% is a hypothetical scenario for display purposes only. Mutual funds can range in returns based on investment goals and risk tolerance.



Contributions	10 Years	20 Years	30 Years
\$15 Per Pay Annually With No Annual Increase	\$5,765.60	\$17,107.42	\$39,418.49
\$15 Per Pay Annually + \$5 Increase Per Pay Annually	\$13,349.43	\$58,828.46	\$167,511.28
\$15 Per Pay Annually + \$10 Increase Per Pay Annually	\$20,933.26	\$100,549.50	\$295,604.07
\$50 Per Pay Annually With No Annual Increase	\$19,218.68	\$57,024.73	\$131,394.95
\$100 Per Pay Annually With No Annual Increase	\$38,437.36	\$114,049.46	\$262,789.91

## *Ready to get started?*

Get in touch with your Financial Advisor by emailing Jeremy Kidd at [Jkidd@pinnacle-llc.com](mailto:Jkidd@pinnacle-llc.com) or by phone at (315)251-1101.

\* Pinnacle Investments LLC and its affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

\*\* The performance data shown represents hypothetical performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance reflects a 7% rate of return. Mutual fund investing involves risk and investors should review prospectuses before investing.