

STAY

Don't give up before you're finished.

Even if you're no longer a Colorado County Officials and Employees Retirement Association (CCOERA) member employee, you can stay on a familiar trail with your CCOERA Retirement Plan. Keeping all or part of your money in the Plan might make better sense for you—perhaps more than you ever realized.

You may pay less in fees

Paying less for fees means more of your money is working for you. With your CCOERA Plans, you participate along with thousands of other people. A larger number of participants enables us to obtain lower fees, versus if you were the only one investing. It's kind of like buying in bulk.

Equally important, we are nonprofit. Since we don't pay taxes and dividends, our costs stay lower, which means you make more.

Compare fees and services

If you're thinking about moving your account to a broker's or advisor's company, be sure to compare fees. The worksheet on the back of this flier is designed to help you compare Plans. You might incur fees for advice, fund management, administration, recordkeeping and sales charges.

It may also help you to compare the services, education, investment menu, trade restrictions and payout options for any broker's or advisor's company you're considering. You are encouraged to discuss rolling money from one account to another with your CCOERA Retirement Counselor and to consider any potential fees and/or limitations of available investment options.

It's important to make the choice that is best for you. After all, it is your money.

Don't cash out!

The temptation to spend retirement funds for more immediate financial priorities, without looking at the "real" costs of cashing out, is a big mistake people might regret as they get closer to retirement.

The Real Costs of Cashing Out Retirement				
Account balance at separation	Cash-out costs, including taxes/penalties	Accumulated retirement \$ lost		
		10 years	20 years	30 years
\$10,000	\$3,500	\$7,034	\$14,136	\$28,408
\$25,000	\$8,750	\$17,585	\$35,339	\$71,019
\$50,000	\$17,500	\$35,169	\$70,678	\$142,039
\$100,000	\$35,000	\$70,338	\$141,355	\$284,077

Assumptions: Cash-out costs are based on a 20% federal tax, 5% state tax and 10% early withdrawal tax penalty. Accumulated values lost assume a 7% tax-deferred rate of return on the cash-out costs over each indicated period.

Why STAY with the Plan?

- Potentially Lower Fees
- Dedicated Retirement Counselors
- Fiduciary Responsibility
- Advisory Services
- Easy Account Management
- Flexible Payout Options



We're looking out for your best interest

Dedicated Retirement Counselors

The CCOERA Retirement Plans have dedicated representatives to help you understand your Plan and its features. They're not commissioned salespeople; they're available merely to help you get the most from your Plan.

Fiduciary responsibility

CCOERA has what's called "fiduciary" responsibility. This means that we're legally bound to work in your best interest. We're not in it for personal gain. In contrast, brokers and advisors are usually paid a commission for the products they sell you.

Empower Retirement Advisory Services (Advisory Services)

In addition to personal service, the Plans also offer three levels of Advisory Services, provided by Advised Assets Group, LLC (AAG), a registered investment adviser. These levels range from providing guidance on your Plan to fully managing your investment options. For information about these services, including applicable fees, please visit the Plan website. Online educational resources and interactive tools are also available to help you understand your investment options and manage your account.

There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a self-managed portfolio invested without assistance.

Easy account management

You can access your account information and make changes 24/7—either online at www.ccoera.org or by phone at **(800) 352-0313** (7 a.m. to 6 p.m.).

You can make quick and easy investment transfers. There's no paperwork to transfer your assets among investment options. Transfers made online or by phone are processed within 24 hours.

Flexible payout options

If you are eligible to withdraw money from your Plan, you don't need to take it all out at once. Whenever you are ready to start taking your money, you have payout choices to suit your financial needs, including periodic payments and partial withdrawals. That way, you can access what you need, and the rest of your money can continue working for you. You can also change your payout method if needed.

Help is available

What's most important to us is that you do what's best for you. Give us a call at **(800) 352-0313** and ask to speak with a dedicated representative. We'll work with you and provide information about your CCOERA Plan to help you make an informed decision.

Compare fees with the worksheet below

For help filling out this fee worksheet, contact CCOERA Client Services at **(303) 713-9400**, press 0 and ask to speak to a CCOERA Retirement Counselor.

Description of Fees/Expenses	CCOERA Defined Contribution Plans	Other Plan or IRA
Administrative Fee (Minimum, Maximum/Fee Cap)	A 0.25% annualized fee, only applied to the first \$175,000 of combined account balances, with a \$28 minimum.	
Advisory Fee (\$ or %)	\$0	
Mortality and Expense Fee (M&E)	\$0	
Contingent Deferred Sales Charge (CDSC)	\$0	
Sales Charges or Loads	\$0	
Transfer or Exchange Fee	\$0	
Transaction Fee	\$0	