

INTERACTIVE EDUCATION TOOLS

ICMA-RC’s educational materials address a range of different goals and life stages, from an employee’s earliest working years and throughout their retirement. Below is a select list organized by three strategic goals — Maximize Enrollment & Participation, Effectively Educate Participants, and Maintain Plan Health & Growth — and then more specific objectives.

Financial decisions are challenging for many individuals. Our communications approach and materials help address and overcome common behavioral pitfalls that impact long-term planning, saving, and investing.

What’s your role? Partner with us to share relevant materials with different employee groups. Also, make decisions as easy as possible by allowing employees to take action electronically — it’s easy to update your plan using our [Online Services Change Form](#).

Brochure	Handout	Presentation	Video
Flyer	HTML e-mail	Spanish version available	Calculator

MAXIMIZE ENROLLMENT & PARTICIPATION

1 Enroll in the Plan

- [Katie’s Story](#) Take control of your financial future

- [Start Saving Today](#)
- [Why Save Now?](#)
- [Why Save Now](#) Save early and often
- [Cost of Delay](#)

- [Start Saving Now — Enroll Online](#)
- [Why Your 457 Plan Matters](#)
- [\\$3 a Day Adds Up](#)
- [\\$3 from the Savings Menu](#)
- [Your 457 Plan](#) Enroll/participate in your 457 plan
- [Your 457 Plan](#) Enroll/participate in your 457 plan

- [Don’t Pass on the Match — Give Yourself a Raise](#) Take full advantage of Employer match



Various materials that promote saving to a [Payroll IRA](#) are also available.



Brochure



Handout



Presentation



Video



Flyer



HTML e-mail



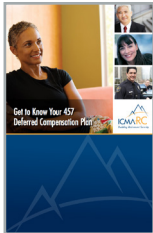
Spanish version available



Calculator

*401 plan versions available

2 Make Smart Saving and Investing a Healthy Habit



Welcome to Your 457 Deferred Compensation Plan*  **ES**

Make the most of your participation in your retirement plan



Get to Know Your 457 Plan

Understand the basics of how your 457 plan works



Get to Know Your 457 Plan*  **ES**



Choose Your Investing Approach

Decide what type of investor you are and choose your investing approach



Small Change, Big Savings

Find ways to save more



Save More with the Saver's Credit

Take advantage of the Saver's Credit



Resolve to Save

Commit to saving in the New Year



Prepare for Vacation and Your Future

Plan your retirement like you plan your vacation



Track Your Retirement Plan — Reviewing Your Quarterly Statement

See how your Quarterly Statement can help you stay on track



Various materials that promote Guided Pathways Advisory Services are also available.

EFFECTIVELY EDUCATE PARTICIPANTS

3 Build a basic foundation of retirement planning knowledge



Save & Invest Smart



Save & Invest Smart



Investing for Retirement — Investment Planning for Public Sector Employees  **ES**

Know the basics about saving and investing



Saving for Retirement — Retirement Planning for Public Sector Employee  **ES**

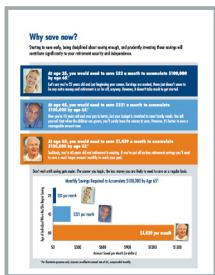


Your Retirement Portfolio — A Well-Seasoned Meal



Financial Education Retirement Planning — Early-Mid Career and Investing Presentations — see our Seminar Lineup

See how different strategies can help you stay on track and avoid pitfalls





Brochure



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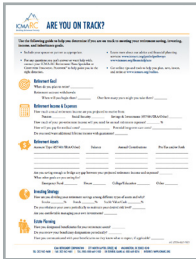


Spanish version available



Calculator

4 Get Personalized Guidance



How May We Help You?



Your Retirement Security Checklist

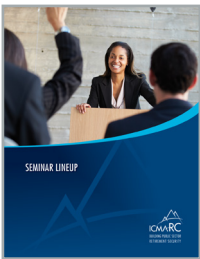


Are You on Track?

Meet with your retirement plan representative: get your questions answered and set or review your saving and investing goals.

Various materials that promote financial plans are also available.

5 Don't Let Credit, Debt, Spending Get in the Way



Credit & Debt Checklist



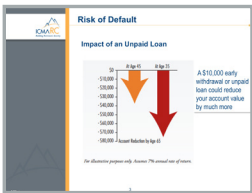
Small Change, Big Savings



Financial Education *Cash Flow* Presentations – see Seminar Lineup

Wisely minimize debt, manage credit, and control spending

6 Minimize Loans and Hardship Withdrawals



Don't Abuse Loans



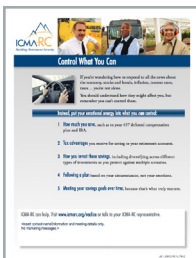
Early Distribution Costs and Options



Loan Pluses and Pitfalls — Borrowing from Your Retirement Plan

Avoid retirement plan loan pitfalls and early retirement cash outs

7 Invest and Save Wisely, Including Through Rough Stretches



Control What You Can



Market Unpredictability



Invest Smart in Volatile Markets

Stick to a disciplined saving and investing plan



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Calculator

8

Save More Over Time



[Savings Boost](#)



[How Far Will a Few More Dollars Go?](#)



[Happy Birthday — Give a Gift to Yourself First](#)



[Save More on Your Schedule](#)

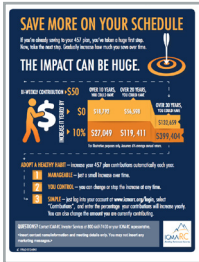


[Spend a Little, Save a Little More](#)



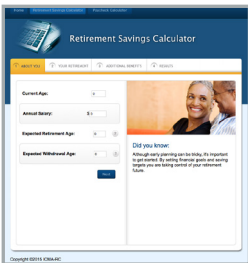
[Saving More Matters](#)

Increase your retirement plan contributions — small increases over time go a long way



9

Prepare Overall Finances for Retirement during Late Career Years



[Retirement Security Builder](#)

Estimate your future retirement income and savings — are you on track?



[Getting Ready to Retire Checklist](#) ES

Follow these steps to make sure your finances are in order



[Catch Up or Spring Ahead](#)

Tax rules allow you to save extra



[Give Your Savings A Lift Before Exiting](#)



[Financial Education *Retirement Planning — Late Career/Retired* Presentations — see \[Seminar Lineup\]\(#\)](#)

See how different strategies and principles can help ensure you are ready for retirement



[Make Every Retirement Day a Saturday](#)

A little planning in retirement goes a long way

Various materials that promote [financial plans](#) are also available.



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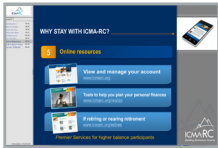


Calculator

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MAINTAIN PLAN HEALTH AND GROWTH

10 Don't Roll Out upon Separation or Retirement



[ICMA-RC Will Continue to Work for You](#)



[ICMA-RC Will Continue to Work for You](#)

Your plan benefits continue in retirement



[Enjoying Retirement](#)

11 Take Distributions and Invest Wisely in Retirement



[Retirement Income Strategies — Bridging the Gap](#)



[Bridge Your Income Gap](#)

Decide on a strategy for how you invest and take withdrawals during retirement



[Turn Your Savings into Income](#)



[Your ICMA-RC 457 Plan — Options Upon Separation*](#)



[Making a Smart Withdrawal Decision: 457 Deferred Compensation Plan*](#)

Know your options for taking distributions from your retirement plan



[Financial Education Retirement Planning — Late Career/Retired Presentations — see Seminar Lineup](#)





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12 Manage Overall Finances in Retirement



10 Question Retiree Guide

Consider your answers to some key questions about your personal finances during retirement

Critical Ages for Retirement Planning

Long-Term Care Checklist

Medicare Checklist

Social Security Checklist

Tax Planning Checklist — Retirement Assets & Income

RMD Checklist

Get the details on key tax rules, expenses and income during retirement



Personal Record Keeper — An Organizer for Your Personal and Financial Records

Organize your personal and financial records



Financial Education Retirement Planning — Late Career/Retired and Tax Planning and Estate Planning Presentations — see Seminar Lineup

See how different strategies and principles can help you wisely manage your assets, expenses and income in retirement

