

Save for Retirement Your Way

With FPPA's 457 Deferred Compensation Plan

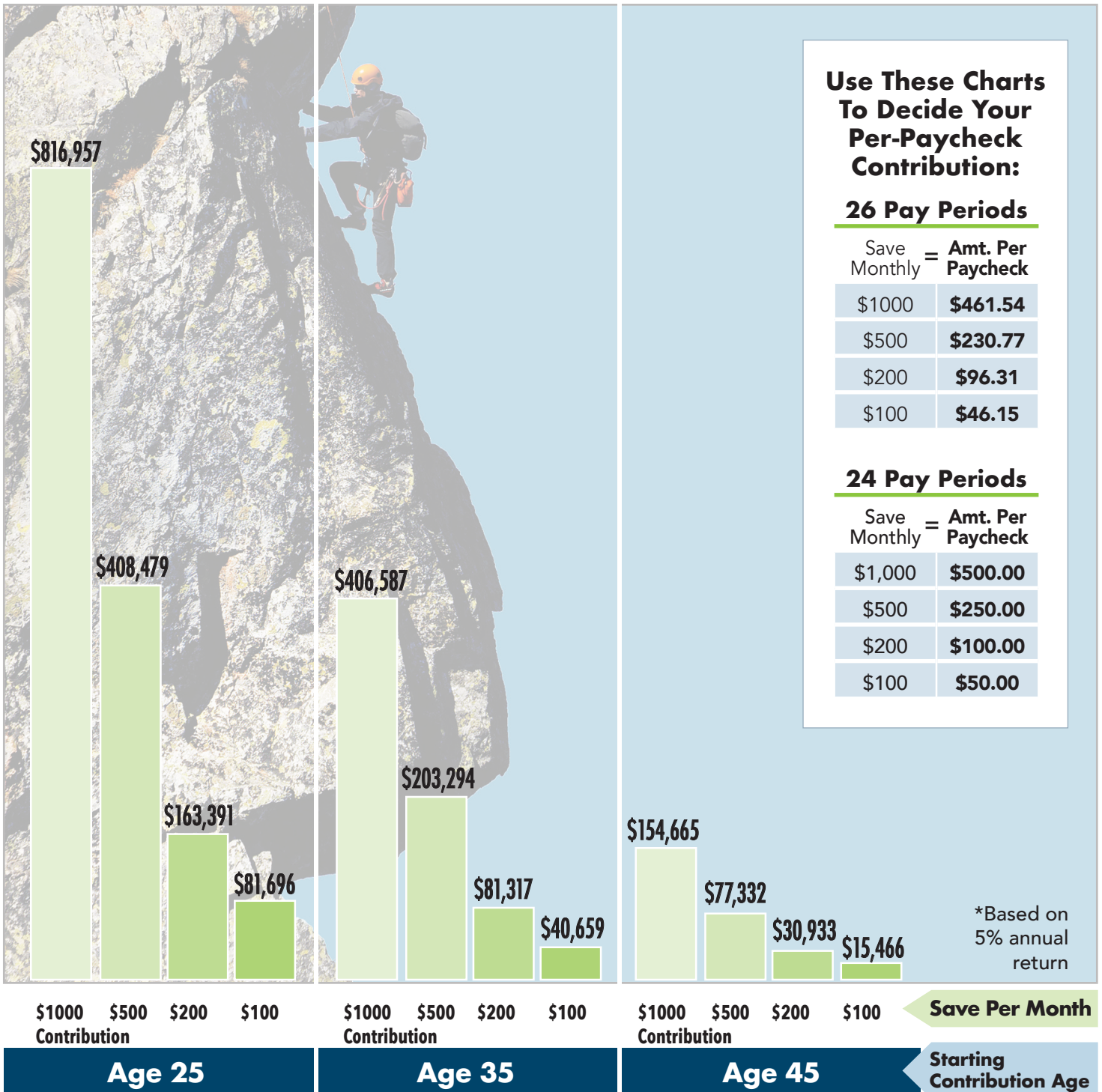
	Traditional (Pre-Tax) Contributions	Roth (After-Tax) Contributions
Minimum Contribution	No minimum	
Maximum Annual Contribution	\$24,500	
Age 50+ Catch-Up	Members age 50 or older may make additional contributions of \$8,000	
Age 60-63 Catch-Up	In years when Members are age 60-63 on December 31, their maximum catch-up contribution increases to \$11,250	
Additional Catch-Up Provision	For the three consecutive years prior to reaching Normal Retirement age, Members may be able to contribute up to twice the maximum annual contribution	
Contributions	Employee makes elective deferral on pre-tax basis	Employee makes elective deferral on after-tax basis
Matching Contributions	Allowed	An employer can match Roth employee contributions, but this match will be made on a pre-tax basis
Investment Earnings	Tax-deferred earnings	Tax-free earnings at distribution if qualified distribution rules are met
Tax-Free Qualified Distributions	Not available. Distributions generally taxed as ordinary income	If 5-year holding period satisfied* and distribution due to: attainment of age 59½, disability or death
Qualifying Events That Allow You To Take a Distribution	Retirement, termination from employment, disability, reaching age 73 while employed, or unforeseeable emergency	
Penalty on Early Withdrawals Before Age 59½ (Termination From Employment)	No	Earnings are taxable if under age 59½
Required Minimum Distribution	Yes, later of age 73 or severance of employment	Not during lifetime of owner, just beneficiary
Rollovers Out	Rollover of eligible amounts to 401(a), 401(k), 403(b), governmental 457(b), and IRA	Rollover of eligible amounts to a Roth account in a 401(k), Roth account in a 403(b), Roth account in a governmental 457(b), or Roth IRA
Rollovers In	Accepts pre-tax rollovers from a 401(a), 401(k), 403(b), governmental 457(b), and IRA	Accepts Roth rollovers from 401(k), 403(b), and governmental 457(b)
Can This Be Used To Purchase FPPA Service Credit?	Yes	No
Loans	Available by calling Fidelity at 1 (800) 343-0860 or on NetBenefits	
Commission, Load, Withdrawal, or Payout Fees	None	

*A period of 5 years has passed since January 1 of the year which the first contribution was made to the Roth source.

These materials provide general information and are not intended to be used as tax advice or to avoid tax penalties. The taxpayer should seek advice from an independent tax adviser.

Save More Today To Have More in Retirement

Increase Your Monthly Savings To Reach These Projected Balances by Age 55 *



Use These Charts To Decide Your Per-Paycheck Contribution:

26 Pay Periods

Save Monthly	= Amt. Per Paycheck
\$1000	\$461.54
\$500	\$230.77
\$200	\$96.31
\$100	\$46.15

24 Pay Periods

Save Monthly	= Amt. Per Paycheck
\$1,000	\$500.00
\$500	\$250.00
\$200	\$100.00
\$100	\$50.00

*Based on 5% annual return

FPPA | Fire & Police Pension Association of Colorado

FPPAco.org • (303) 770-3772 • (800) 332-3772