

Announcing...

(Really) Low Contribution Minimums: Part-time and full-time employees can defer as little as \$25 per paycheck through school district payroll deductions.

(Really) High Potential Contribution Limits: Between the 403(b) and 457 accounts, contribution limits of \$31,000 per year (or \$41,000 if you're over age 50). Limitations and restrictions may apply.

Spend the Money at Age 50: Options which allow you to withdraw the money in your account penalty-free as early as age 50 and retired. Applies to the 457 plan.

Cost Savings: The OCSD has negotiated institutional prices which include no "load" (or sales charge) and no charge/penalty to take money out of the plan account. Because it's a group plan, everyone has the benefit of being a part of a large, cost-saving, retirement savings plan. Expenses and advisory fees do still apply.

Multiple Investment Managers: The plan has over 30 investment accounts and some of the best investment managers. The plan custodian is *The Hartford*.

Local Advisors: Alex and Amy Crooks of [Crooks & Company Financial Management, Inc.](#), a local Oregon City firm, provide the financial planning and advising services for this plan. With expertise in PERS and working with PERS members, Alex and Amy and their staff were the natural fit for this partnership. They will provide regular financial planning education and confidential one-on-one assistance in navigating questions and options around the following topics:

- Individual Account Program (IAP)
 - Regular and variable accounts
 - Retirement eligibility
- Savings options of OCSD employees
 - Benefit calculations and planning
 - Retirement option choices
- Assistance with PERS retirement application/forms
 - PERS work after retirement limitations
 - Social Security
 - Medicare
- Income and distribution planning
 - Coordinating PERS with other income sources
 - Planning for changing income and expense needs
 - Investment strategies for retirement

By using the Oregon City School District 403(b) or 457 plan, you are helping generate a significant donation to the [Oregon City Schools Foundation](#).

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