

## Joining your 457 Deferred Compensation plan can be an easy way to save for your future.

To connect with your plan, go to [www.missionsq.org/enroll](http://www.missionsq.org/enroll).

### Eligibility

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You are immediately eligible to join the plan upon hire.

### Investments

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Your contributions will be invested in the funds that you select, and the value of your account will fluctuate based on the performance of the funds. Carefully review your investment options before making your selections. You can make changes to your investments at any time.

### Enrollment

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Join your plan online at [www.missionsq.org/enroll](http://www.missionsq.org/enroll). Search by state for your employer's name to ensure that you select the correct plan, or use the plan number in the upper right hand corner of this form when enrolling.

### Withdrawals

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After you separate from service with your employer, you will be eligible to withdraw your money at any time. However, you will not be required to take any withdrawals until after age 73. While you are still employed, your withdrawal options are limited to attaining age 70½, balances under \$5,000 (with no contributions made for a period of two years), or emergency withdrawals, as defined by the IRS.

### Contributions

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You decide the amount to contribute and can change your contribution amount at any time. Log in to account access to change your contributions. You can elect to make pre-tax and/or Roth after-tax contributions. You may also transfer, or roll over, other eligible retirement accounts to the plan. The IRS limits contributions. For current limits, visit [www.missionsq.org/contributionlimits](http://www.missionsq.org/contributionlimits).

### Loans

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Loans are not permitted under your plan.

### Vesting

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Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions and their earnings.

### Account Management

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Log in to [www.missionsq.org/login](http://www.missionsq.org/login) to manage your account, sign-up for e-delivery and text updates, and connect all of your finances in one view.

Your MissionSquare representative:

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**SUMMARY DESCRIPTION** The actual rules governing your plan are contained in state retirement laws and the federal tax code. This publication provides a summary of the rules and is not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern. This plan introduction is designed to provide you with general plan information. If there is a conflict between the information in this summary and the Plan document, the Plan document will be the controlling document.

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