

Making it easier to save for your future

What is the LAUSD 457(b) Plan?

It is an easy way to save for your retirement. The LAUSD 457(b) Plan is a deferred compensation retirement investment plan that allows you to make contributions into an account established on your behalf. You can choose to make automatic, before-tax or Roth after-tax contributions or a combination of both each pay period and select from a wide array of investment options.

Why should you start now?

The earlier the better — Invest in a tax-deferred account and compounding could work in your favor. For example, by contributing to a traditional before-tax account, you won't pay taxes on the amount you save or any earnings until you take a withdrawal on your pre-tax contributions. Someone who contributes for an extended period can come out ahead of those who contribute more per month for a shorter period.

If you choose the Roth option, your contributions are made after-taxes and will grow tax-free¹. Learn more about before-tax and Roth after-tax contributions at voyadelivers.com/Roth.

From age 25-65,
contributions of
\$200/month.

\$96,000 in total
contributions

My balance at age 65
\$398,298*

From age 45-65,
contributions of
\$400/month.

\$96,000 in total
contributions

My balance at age 65
\$184,816*

* Assumes 6% rate of return compounded monthly. This hypothetical illustration is not guaranteed and does not reflect the performance of any specific investment option. Taxes due upon withdrawal.



Scan the QR code or visit lausd.org/457b to learn more about the 457(b) Plan.

LAUSD
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PLAN
INVEST
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VOYA

It's easy to enroll



Call Voya's Customer Care Center at **844-52LAUSD** (844-525-2873).



Contact one of our local Voya representatives².

- Dan Garcia at **714-331-5858** | dan.garcia@voya.com
- Angela O'Donnell at **909-283-7558** | angela.odonnell@voya.com



Visit lausd.org/457b and select *Enroll Now*. You'll provide some basic information about yourself, choose the amount you wish to contribute to the Plan, select your investment choices and designate your Plan beneficiary.

Already participating?

Have you registered your account for online access? Accessing your account regularly helps you stay on track for retirement while helping to keep your personal information safe from the ongoing threat of cyber attacks and fraudsters. Visit lausd.org/457b and click *Register Now* to set up your unique username and password for online access.

Have you designated a beneficiary? Log in to your account at lausd.org/457b and select your name in the top right-hand corner to manage your account settings. Go to *Personal Information > Beneficiary Information* to add or update the beneficiary(ies) for your account.

Have you tracked your retirement progress? Log in to your account at lausd.org/457b and experience myOrangeMoney[®] to help you estimate how your retirement savings translates to monthly income.³



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Please note: Certain employees of Bargaining Units may be eligible for auto enrollment. Those who are eligible will receive a separate notification.

¹ In order for the earnings in your Roth account to be withdrawn tax-free, the distribution must be considered "qualified." A qualified distribution is a withdrawal made after you've participated in the Roth for five years and after you turn 59½ years old (or upon your death or disability). Your five-year period of Roth participation begins the year in which you first make a Roth contribution into the Plan and ends at the end of the fifth consecutive year.

² Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

³ IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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