

Invest Money, Reduce Current Taxes, Plan for Your Retirement

Enroll in the 457 Deferred Compensation plan offered by the ICMA Retirement Corporation!

Take your retirement dreams to the next level...



- Voluntary and portable
- Pre-tax savings and tax-deferred growth
- Diversified mutual fund selections*
- 24 hour access to account via phone or internet
- Quarterly statements and newsletter
- Primary beneficiary receives 100% of account balance
- Emergency withdrawal provision following IRS code guidelines
- Fund changes or transfers with no penalties/fees
- Maximum up to \$14,000/year, \$18,000/year for those over age 50, and \$28,000/year Catch-Up provision
- No retirement age—begin accessing account at any age upon: Retirement, Resignation, Termination

What a difference \$10 can make!

A small increase per year in your **ICMA Retirement Corporation-administered 457 plan** may make a significant difference in your account value by the time you retire. Both Mary and John attend a meeting with their ICMA-RC Retirement Plans Specialist and receive a retirement planning check up. John makes no changes and continues his \$50 biweekly contribution. Mary decides to increase her biweekly contribution every **year by \$10**

ICMA-RC Participant	Account Value: Age 35	Biweekly Contribution: Age 35	Increase in Biweekly Contribution:	Account Value: Age 60	Account Value: Age 65
Mary	\$0	\$50	\$10	\$247,151	\$397,382
John	\$0	\$50	\$0 annually	\$84,529	\$126,296
The \$10 Difference: Additional Account Value for Mary				\$162,622	\$271,086
Assumed Rate of Return of 7% <i>Please Note: These examples are for illustrative purposes only. The above does not reflect an actual account. The performance of your account may be higher or lower.</i>					

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* Please consult both the Vantagepoint Funds prospectus and MAKING SOUND INVESTMENT DECISIONS: A Retirement Investment Guide carefully for a complete summary of all fees, expenses, charges, financial highlights, investment and trading risks prior to investing any money. For performance data current to the most recent month end, contact ICMA-RC Services, LLC by calling 1-800-669-7400 or by writing to 777 North Capitol St, NE, Washington, DC 20002-4240, or by visiting www.icmarc.org. Vnatgepoint securities are distributed by ICMA-RC Services LLC, a broker-dealer affiliate of ICMA-RC, member NASD/SIPC. AC: 0105-56



**City of Albuquerque
Plan #300476**

**Turning 50 never
looked so good!**

**Are you already contributing the maximum to
your 457 Deferred Compensation Plan?
Think again!**

If you will be 50 or older by the end of the year, you may make “age 50 catch-up” contributions to your 457 plan. You may make additional contributions above the normal maximum contribution limit in effect for the year.

Year	Normal Contributions		Age 50 Contribution		Total Annual Deferral
2005	\$14,000	+	\$4,000	=	\$18,000
2006	\$15,000	+	\$5,000	=	\$20,000

* After 2006 the limits will be indexed to inflate in \$500 increments. This additional contribution is not dependent on your prior years’ deferrals to a 457 Deferred Compensation Plan.

“Learn more about your 457 DC and 401a investments, ask questions and get answers”.

**Need Assistance, contact Steve Lopez to make an
appointment to visit your department or work center.**

Please call Steve at **866-266-7314** or email him at **slopez@icmarc.org**.
Or call Frank Morales at **892-2554** or email at **fmorales@icmarc.org**.



ICMA RETIREMENT CORPORATION
The Public Sector Expert

* Please consult both the current Vantagepoint funds prospectus and *Making Sound Investment Decisions: A Retirement Investment Guide* carefully prior to investing any money. Vantagepoint securities are distributed by ICMA-RC Services LLC, a broker-dealer affiliate of ICMA-RC, member NASD/SIPC. ICMA-RC Services LLC, 777 North Capitol St., NE, Washington, DC 20002-4240. 1-800-669-7400. www.icmarc.org. AC: 0105-29