

# Take full advantage of Fulton County's matching contributions

## Help build your retirement savings

### Fulton County is committed to helping you save for your financial future

Fulton County requires you to contribute 6% of your salary to the 401(a) plan. In addition to your contribution, Fulton County contributes an 8% match to the plan. But did you know Fulton County will make an additional matching contribution to your 401(a) plan (up to 2%) when you contribute up to 4% to the Fulton County 457(b) deferred compensation plan?

### Please don't leave money on the table—put it to work for your future

Start contributing up to 4% of your salary to your 457(b) plan now to take full advantage of the 2% employer match.\* And help build confidence in your financial future starting today.

\*The contribution you make in the 457(b) plan is matched in half percent increments up to 2% and the employer match contribution is made to the 401(a) plan by Fulton County. For example, if you contribute 2% to the 457(b) plan, you will receive an employer match contribution into the 401(a) plan of 1%. If you contribute 3% to the 457(b) plan, you will receive an employer match contribution into the 401(a) plan of 1.5%.

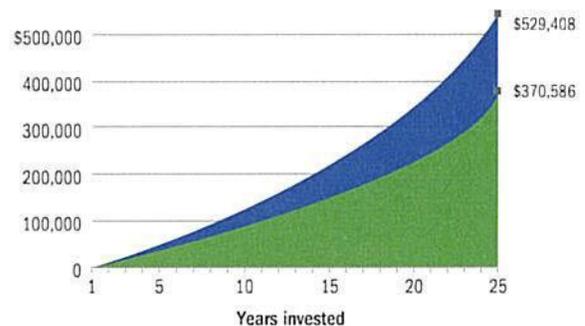
### Take action

Make sure you're taking full advantage of the match.

Want retirement planning advice? Go to [TIAA.org/schedulenow](http://TIAA.org/schedulenow) or call 800-732-8353 to speak with a TIAA Financial Consultant.

### Benefits of your employer's matching contribution

- **14% contribution to 401(a) only** (6% employee contribution plus 8% employer contribution)
- **6% additional contribution** (4% employee contribution to 457(b) plus additional 2% employer matching contribution to 401(a))



This chart represents a hypothetical illustration showing the difference between (a) an employee contribution of 6% combined with an employer match of 8% to your 401(a) employer-sponsored retirement plan (i.e., a total contribution rate of 14%) and (b) a 4% employee contribution rate combined with a 2% employer match (i.e., a total contribution rate of 6%), which is a 4% employee contribution rate to your 457(b) deferred compensation plan and a 2% employer match contribution to your 401(a) employer-sponsored retirement plan. The illustration assumes a starting salary of \$35,000, a 3% annual salary growth rate and a 6% annual return on investment. This illustration does not represent the actual performance of any TIAA account nor does it reflect expenses or taxes, which would reduce performance. Total returns and the principal value of the accounts will fluctuate and yields may vary. This illustration cannot predict or project investment performance.



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