

Town of Milton 457(b) Retirement Saving Plan

Details of the Plan

- Tax deferred contribution and accumulation
- Reduce taxable income (contributions are made with pre-tax dollars)
- Professionally managed investment options
- Flexibility (change your contribution level at any time)

Why enroll in the plan

- Build your retirement nest egg.
- Objective: to replace 70% - 80% of pre-retirement income
- Average retiree in the Plymouth County Pension system reaches less than 55% (source: Plymouth County Retirement Association)
- Pension “Cost of living” adjustment only applies to the first \$16,000 of pension income.
- Overtime is not included in pension calculation

How to get started

- Go to enroll.voya.com
- Enter plan number (VK0613)
- Enter verification number (055087)
- Complete a town of Milton 457 Plan Participation Agreement and submit to your payroll department

For more info contact Brady Cowling-Voya Investment Advisor Representative

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Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).

Group Annuities and Funding Agreements offered through a retirement plan are long term investment vehicles designed for retirement purposes which allow you to allocate contribution amount variable investment options that have the potential to grow tax deferred. Taxes are due upon withdrawal of tax deferred assets: withdrawals will also reduce the cash surrender value. Account values fluctuate with market conditions, and when redeemed the principal may be worth more or less than its original amount invested. Group annuities and Funding Agreements may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject

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