

VENTURA COUNTY 401(K) PLAN HIGHLIGHTS

Key Features of Your Ventura County 401(k) Plan

Eligibility	You are eligible to participate in the 401(k) Plan if you're a regular County employee with a regular work schedule of at least 40 hours per pay period. Regular employees represented by UAPD are eligible to participate regardless of work schedule.
How to Enroll	You can enroll in the Plan by visiting www.netbenefits.com/ventura , calling 800-343-0860 or by texting "start" to 343898 .
County Matching Contributions	You will be eligible to receive County matching contributions based on the schedule included in the <i>Plan Year Information Brochure</i> .
Annual Contribution Limit	You can contribute up to the IRS maximum each year. For the current annual limit, please refer to the <i>Plan Year Information Brochure</i> . Note you can contribute up to the full limit to both the 401(k) and 457 Plans.
Vesting	You are immediately 100% vested in your own contributions and any employer contributions to your Plan account, as well as any earnings on them.
Rollovers	You are permitted to roll over eligible pretax contributions from another 401(a), 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pretax contributions from individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are not allowed. Our dedicated Fidelity Retirement Planner, Andrew Kremer, CFP is available to assist with rollovers into the County plans. You can reach Andrew at 858-349-6877 or by e-mail at Andrew.kremer@fmr.com . Additional information can be obtained online, or by calling Fidelity Investments® at 800-343-0860 . Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com/ventura . Select <i>Profile</i> , then <i>Beneficiaries</i> , and follow the steps to designate your beneficiary online.
One-on-One consultations	Your dedicated Fidelity Retirement Planner is available and can help with retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment, or register online at http://www.fidelity.com/reserve .
Loans	Should an unexpected financial need arise, your 401(k) Plan offers you the option of borrowing from your account after you have participated in the plan for one year. Contact Fidelity Investments® at 800-343-0860 for details.



Accessing your account

Access your account online at www.netbenefits.com/ventura. Download the NetBenefits® app from the App Store®, Google Play™ Store, or Windows Store to access your account on your mobile device.



Fidelity is here to help! If you have questions, call **800-343-0860** Monday through Friday, 5:30 a.m. to 9:00 p.m. Pacific time (excluding most holidays). You can also use the automated voice response system, virtually 24 hours, 7 days a week. Para español, llame al **800-587-5282**.



THE COUNTY OF VENTURA SECTION 457 PLAN HIGHLIGHTS

Key Features of Your County of Ventura Section 457 Plan	
Eligibility	Regular County employees with a job title represented by CNA, SPOAVC, or IUOE are eligible to participate in the 457 Plan if you have a regular work schedule of 40 hours or more per pay period. All other regular employees, and employees in the CNA Per Diem Unit, are eligible to participate regardless of work schedule.
How to Enroll	You can enroll in the Plan by visiting www.netbenefits.com/ventura , or by calling 800-343-0860 .
Contributions	The minimum bi-weekly contribution amount is \$10.00.
Annual Contribution Limit	You can contribute up to the IRS maximum each year. For the current annual limit, please refer to the <i>Plan Year Information Brochure</i> . Note you can contribute up to the full limit to both the 401(k) and 457 Plans.
County Matching Contributions	There is no employer match in the 457 Plan.
Roth Option	An after-tax, Roth contribution option is available in the 457 Plan.
Vesting	You are immediately 100% vested in the Plan.
Rollovers	You are permitted to roll over eligible pretax contributions from another 401(a), 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pretax contributions from individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are also allowed. Our dedicated Fidelity Retirement Planner, Andrew Kremer, CFP is available to assist with rollovers into the County plans. You can reach Andrew at 858-349-6877 or by e-mail at Andrew.kremer@fmr.com . Additional information can be obtained online, or by calling Fidelity Investments® at 800-343-0860 . Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to www.netbenefits.com/ventura . Select <i>Profile</i> , then <i>Beneficiaries</i> , and follow the steps to designate your beneficiary online.
One-on-One consultations	Your dedicated Fidelity Retirement Planner is available and can help with retirement planning and other questions you have about the Plan. Call 800-642-7131 to schedule a complimentary appointment, or register online at http://www.fidelity.com/reserve .
Loans	The 457 Plan does not allow loans.
Unforeseeable Emergency Withdrawals	The 457 Plan does allow unforeseeable emergency distributions. For more information, visit www.netbenefits.com/ventura or contact Fidelity Investments® at 800-343-0860 .

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Ventura County 401(k) Plan and Section 457 Plans, and the Plan Documents will govern in the event of discrepancies.

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