

**THE COUNTY OF VENTURA
SUPPLEMENTAL RETIREMENT 457 (“VENTURA CTY SRP 457”)
PLAN HIGHLIGHTS**

Key Features of Your Ventura CTY SRP 457

Eligibility	You are eligible to participate in this Plan immediately upon hire.
Automatic Enrollment	You will be enrolled automatically at a mandatory 4.5% pretax contribution rate. You will also receive an employer contribution of 3.00%. All contributions will be invested in the Managed Income Portfolio, the Plan’s default fund.
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.
Loans	The Plan does not allow loans.
Unforeseeable Financial Emergency Distributions	The Plan does not allow unforeseeable emergency distributions.
Withdrawals	Withdrawals from the Plan are generally permitted when you terminate your employment, retire, or become permanently disabled. For more details, please contact Fidelity Investments® at 800-343-0860 .
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. A participant may request a distribution from their rollover contribution account at any time. 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 . 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 www.fidelity.com/reserve .



Accessing your account

Access your account online at **www.netbenefits.com**. 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, 8:30 a.m. to midnight Eastern 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.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the County of Ventura Supplemental Retirement 457 Plan, and the Plan Document will govern in the event of discrepancies.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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