

ACCESSING YOUR MONEY

You may be able to borrow from your account through a Plan loan for a personal reason or to buy a primary residence.

You may also withdraw money from your account in certain emergency situations, as defined by your Plan. Log in to your account at AlamedaCountyDCP.com or call **855-WOW-457B** (855-969-4572), option 1, for more information.

FINANCIAL GUIDANCE PROFESSIONALS

The Plan offers Financial Guidance Professionals at no additional cost to provide you with personalized service through group meetings and one-on-one consultations. These knowledgeable professionals are dedicated to providing you with convenient service and support.

To schedule a personal consultation, contact one of our Financial Guidance Professionals by calling **855-WOW-457B** (855-969-4572) and selecting either option 3 or 4, or by visiting AlamedaCountyDCP.com and clicking *Meet your plan representatives*. This service is available to you at no additional cost.

SEE WHERE YOUR SAVINGS STAND

When you log in to your account, you will immediately see where your savings stand. You'll see your total account balance, what your monthly income is estimated to be in retirement, and what percent of your income goal you're on track to reach.

Log in to your account at AlamedaCountyDCP.com to see where you stand. Have questions about your numbers? Call one of the Plan's Financial Guidance Professionals at **855-WOW-457B** (855-969-4572) and get answers.



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Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Fisher Personalized Retirement Online Advice and Fisher Personalized Retirement Managed Account are part of the Fisher Investments Personalized Retirement Outcomes Services offered by Fisher Investments. Empower Advisory Group, LLC (EAG) and Morningstar Investment Management LLC provide subadvisory services. Fisher Investments, EAG, and Morningstar are unaffiliated registered investment advisers. Fisher Investments may pay some or the entire participant Fisher Personalized Retirement Managed Account fees to EAG. Past performance is not indicative of future returns. You may lose money.

Asset allocation models are pre-established asset allocation strategies composed of a plan's core investment options. The models are not securities. Allocations to a model will be invested in the various underlying investment options composing each model, as made available by the plan and according to the model's allocation methodology.

The GoalMaker asset-allocation models available in your plan have been determined by Fisher Investments, an adviser retained by your plan sponsor. Advisor GoalMaker is a service offered to plan sponsors who independently hire a third-party investment advisor and is not affiliated with Empower Advisory Group, LLC.

Investors should review the prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, for underlying fund objectives, risks, fees and expenses. Investors should also periodically reassess their investments to make sure their model continues to correspond to their changing risk tolerance and retirement time horizon.

Empower is not undertaking to provide investment advice with respect to the presentation of any particular investment option or asset allocation model described herein.

Investing involves risk, including possible loss of principal.

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PLAN HIGHLIGHTS

Alameda County 457(b)
Deferred Compensation Plan

Few things are more important than saving for your financial future. The Alameda County 457(b) Deferred Compensation Plan makes it easier by offering you a simple, convenient, and consistent way to supplement your ACERA pension benefit and save for your retirement.

HOW TO ENROLL

All Alameda County employees are potentially eligible to participate. To enroll, email DeferredCompensation@acgov.org and request an enrollment form.

CONTRIBUTING TO THE PLAN

The Plan offers you the opportunity to save with traditional pre-tax and/or Roth after-tax dollars. You can choose either or both. You also have the opportunity to catch up and contribute more money during the final years of your career.

- You can contribute either on a percentage basis (from 1.5% up to 61% per pay period) or a flat dollar amount (\$20 minimum per pay period).
- In 2025, you can contribute up to \$23,500.
- If you are, or will be age 50 or older in 2025, you can contribute an additional \$7,500 under the plan's catch-up provision; for a total of \$31,000.
- For those who will turn age 60, 61, 62 or 63 in 2025, the additional catch-up contribution amount will be \$11,250 (rather than \$7,500) for a total of \$34,750.
- Three years prior to your normal retirement age (whether you will retire then or not), you may be able to defer a total amount equal to twice the annual limit (\$47,000) if you have not always maximized your annual contributions to the Plan.
- Rollovers from another employer's eligible plan or pre-tax IRA are accepted into the Plan at any time. Consider all your options and their features and fees before moving money between accounts.

MULTIPLE WAYS TO INVEST

GET HELP WITH GOALMAKER

For help choosing investments, consider GoalMaker®, an optional, easy-to-use, automated asset allocation program available at no extra cost to you. GoalMaker can help you select an investment model and rebalance it so that it continues to match its tolerance for risk and years to retirement.

Asset allocation, diversification, and/or rebalancing do not ensure a profit or protect against loss.

GET HELP WITH A PERSONALIZED RETIREMENT MANAGEMENT ACCOUNT

The service is powered by Fisher Investments and Morningstar Investment Management, LLC, and is designed to be a simplified way to receive personalized and professional management of your 457(b) investments to help you get and stay on track for retirement.

GET SUPPORT

If you have questions about investing or need assistance, please contact one of our Financial Guidance Professionals by calling **855-WOW-457B** (855-969-4572) and selecting either option 3 or 4, or by visiting AlamedaCountyDCP.com and clicking *Meet your plan representatives* to schedule an appointment. This service is available to you at no additional cost.

DO IT YOURSELF

You have the freedom to choose your own investments and to create a personalized portfolio from the Plan's core investment menu list:

STABLE VALUE

Alameda County Stable Value Fund

FIXED INCOME

Core Plus Bond/PGIM Fund
PIMCO Income Fund Institutional Class*

LARGE-CAP STOCK

JPMorgan Equity Income Fund Class R6*
Hartford Core Equity Fund Class R6*
Fidelity® 500 Index Fund*
Large Cap Growth/Jennison Fund

MID-CAP STOCK

Carillon Scout Mid Cap Fund Class R-6*
Fidelity® Mid Cap Index Fund*

SMALL-CAP STOCK

Fidelity® Small Cap Index Fund*
JPMorgan Small Cap Equity Fund Class R5*

INTERNATIONAL STOCK

MFS International Growth Equity Fund (IS Platform)
State Street Global All Cap Equity Ex U.S. Index Fund

SPECIALTY — ESG — ALLOCATION 50%-70% EQUITY

Impax Sustainable Allocation Fund
Class Institutional*

*Registered Mutual Fund

All investing involves various risks, such as fixed income (interest rate), default, small cap, international, and sector — including the possible loss of principal.

Visit AlamedaCountyDCP.com to learn more about the investments offered in the Plan