

About Maximum Annual Contributions

Plan contribution maximums are adjusted to reflect the maximums allowed by federal law. If you reach the annual contribution limit prior to the end of the year, the payroll system is programmed to stop your contributions, and we will make every effort to ensure you don't exceed the contribution limit. However, it is your responsibility to check your W-2 to make sure you don't over contribute. According to the IRS, you are responsible for monitoring the total you defer to ensure that your deferrals are not more than the overall limit.

For all participants, except those covered by CJAAVC, UAPD, or the Management Resolution, the County only provides a 401(k) Plan matching contribution for the pay periods you make a contribution. When deciding how much to contribute, you will maximize your 401(k) Plan benefit if you make a contribution each pay period of the year. For assistance in spreading your contributions throughout the year, you can complete a *Contribution Worksheet for 401(k) Shared Savings Plan and Section 457 Plan* available at dc.venturacounty.gov/resource-page.

If you are buying back retirement service credit through payroll deduction, this could impact the amount you can contribute to the 401(k) Shared Savings Plan due to the Internal Revenue Code Section 415 limit. Contact the Deferred Compensation Program for more information.

For More Information

Plan information and resources are available on the Deferred Compensation website:
dc.venturacounty.gov.

You can check your account balance and update your beneficiaries by logging into your Fidelity account at: nb.fidelity.com or call Fidelity at (800) 343-0860. To schedule a complimentary appointment with our dedicated Workplace Financial Consultant, go to: fidelity.com/schedule.

Minimum and Maximum Biweekly Contributions

401(k) Shared Savings Plan

Minimum: 1.5% for CNA and VCPFA
2.5% for VCSCOA
1% for all others

Maximum: 100% of available income
after mandatory deductions

Section 457 Plan

Minimum: \$10.00

Maximum: All available income
after mandatory deductions

Maximum Annual Contributions

401(k) Shared Savings Plan

Lesser of \$23,500 or 100% of available income

Section 457 Plan

Lesser of \$23,500 or 100% of available income

401(k)/457 Plan Age 50+ Catch-Up

Lesser of \$31,000 (to each Plan) or
100% of available income

401(k)/457 Plan Higher Catch-Up (ages 60-63)

Annually 150% of Age 50+ Catch-up amount
Plan Year 2025 = \$3,750 to each Plan

457 Plan Special Catch-Up

Up to \$47,000



COUNTY of VENTURA
Deferred Compensation

800 South Victoria Avenue #1970 • Ventura, CA 93009
Phone: 805.654.2620 • Fax: 805.658.4528

E-mail: deferred.compensation@venturacounty.gov

Website: dc.venturacounty.gov

2025 PLAN YEAR INFORMATION

401(k) Shared Savings and Section 457 Plans

Minimum and Maximum
Biweekly Contributions

Maximum Annual
Contributions

- ✓ 401(k) and 457 Plan Eligibility
- ✓ County Matching Contributions
- ✓ Investment Option Information
- ✓ Sources of Further Information



COUNTY of VENTURA
Deferred Compensation

Updated 05/16/25

If you are a regular County employee with a job title represented by CNA, SPOAVC, or IUOE, you 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, and UAPD Per Diem Unit are eligible to participate regardless of work schedule.

To be eligible to participate in the 401(k) plan, you must be 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. If you participate in the 401(k) Plan, you will receive County matching contributions according to the following schedules:

SERVICE EMPLOYEES INTERNATIONAL UNION (SEIU)	
Employee Contributes	County Matches
1% - 1.99%	1%
2% - 2.99%	1.5%
3% - 3.99%	1.75%
4% - 4.99%	2%
5% - 5.99%	2.5%
6% or more	3%
MANAGEMENT, CONFIDENTIAL CLERICAL, AND OTHER UNREPRESENTED RESOLUTION UNION OF AMERICAN PHYSICIANS AND DENTISTS (UAPD) CRIMINAL JUSTICE ATTORNEYS' ASSOCIATION (CJAAVC)* SUPERIOR COURT JUDGES	
Employee Contributes	County Matches
1% - 1.99%	1%
2% - 2.99%	1.5%
3% - 3.99%	1.75%
4% - 4.99%	2%
5% - 5.99%	2.5%
6% - 100%	3%
*For employees who have not opted out of the Deferred Compensation Program by participating in the CJAAVC Student Loan Reimbursement Program pursuant to Section 1901.4 of their bargaining agreement.	
CALIFORNIA NURSES ASSOCIATION (CNA)	
Employee Contributes	County Matches
1.5% - 1.99%	1.5%
2% - 100%	2%

2025 Plan Year Information

VENTURA COUNTY DEPUTY SHERIFFS' ASSOCIATION (VCDSA)	
VENTURA COUNTY PROFESSIONAL PEACE OFFICERS' ASSOCIATION (VCPPOA)	
Employee Contributes	County Matches
1% - 1.99%	1%
2% - 2.99%	2%
3% - 100%	2.5%
VENTURA COUNTY PROFESSIONAL FIREFIGHTERS' ASSOCIATION (VCPFA)	
Employee Contributes	County Matches
1.5% - 100%	1.5%
SPECIALIZED POLICE OFFICERS' ASSOCIATION (SPOAVC)	
Employee Contributes	County Matches
1% - 1.49%	1%
1.5% - 1.99%	1.5%
2% - 2.49%	2%
2.5% - 100%	2.5%
INTERNATIONAL UNION OF OPERATING ENGINEERS (IUOE)	
Employee Contributes	County Matches
1% - 1.99%	1%
2% - 2.99%	1.5%
3% - 3.99%	1.75%
4% - 4.99%	2%
5% - 5.99%	2.5%
6% - 100%	3%
Pursuant to Section 6.06-C of their bargaining agreement, eligible IUOE-represented employees receive a \$32.00 bi-weekly contribution to their 401(k). This contribution is in lieu of County contributions previously made to the Union's Insurance Trust Subsidy.	

VENTURA COUNTY SHERIFF'S CORRECTIONAL OFFICERS' ASSOCIATION (VCSCOA)	
Employee Contributes	County Matches
2.5% - 100%	2.5%
VENTURA EMPLOYEES ASSOCIATION (VEA)	
Employee Contributes	County Matches
1% - 1.99%	1%
2% - 2.99%	1.5%
3% - 3.99%	1.75%
4% - 4.99%	2%
5% - 5.99%	2.5%
6% or more	3%

Investment Options

The County provides Plan participants with a wide variety of investment options from which you can build a diversified portfolio. They cover most asset classes in the investment option spectrum and include funds that potentially have more inflation risk and less investment risk and conversely, funds that potentially have more investment risk and less inflation risk. The Deferred Compensation Committee monitors these investment options for investment performance, investment risk, management style, investment objectives, and investment expenses.

In addition, the County offers a brokerage account option, and a managed account service. The Deferred Compensation Committee does not monitor these options for investment performance, investment risk, management style, investment objectives, or investment expenses. The brokerage account option is appropriate only for participants who understand diversification and all costs and risks involved.

**For more information
on the Plans' investment options:**

**Call: Fidelity Investments
(800) 343-0860**



Visit: nb.fidelity.com