


The County of Ventura Supplemental Retirement 457 (“Ventura CTY SRP 457”) Plan Highlights

| Key Features of Your Ventura CTY SRP 457 | |
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| Eligibility | You are eligible to participate in the 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. |
| 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 NetBenefits® at www.netbenefits.com and select the <i>Profile & Settings</i> icon  to designate your beneficiary online. |
| One-on-one Consultations | Your dedicated Fidelity Workplace Financial Consultant 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/schedule . |

Accessing your account



Access your Plan account online at www.netbenefits.com. Download the NetBenefits® app to access your account on your mobile device. The NetBenefits® app is available in Spanish—just update your language preferences in the app.



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.

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.

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