



INCREASE CONTRIBUTIONS

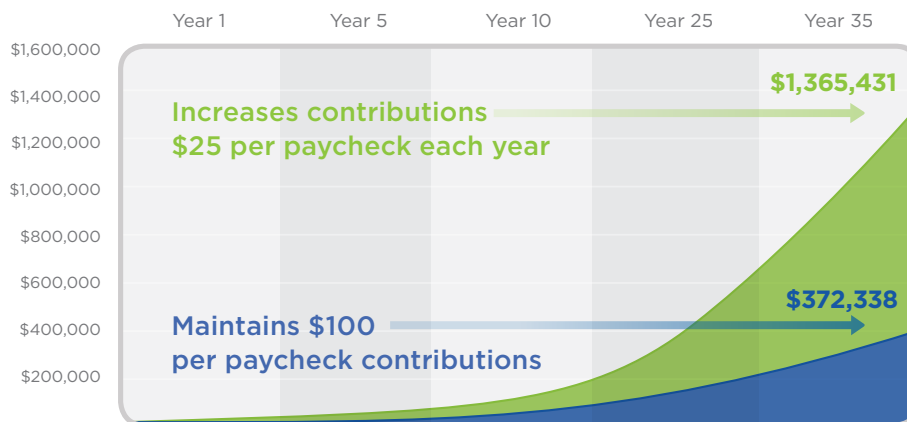
How much will be enough?

The three major costs in retirement are:

- 1 Inflation
- 2 Health and long-term care
- 3 Longevity

Will your pension income and a Social Security benefit be able to keep pace with these and other costs through 20 to 30 years of retirement?

Commit to increasing contributions every year



This illustration is a hypothetical compounding example that assumes biweekly deferrals (for 35 years) at a 7% annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment returns are not guaranteed and will vary, depending on investments and market experience. If fees, taxes, and expenses were reflected, the hypothetical returns would be less.

A little more per pay each year can go a long way for your retirement needs. Let's discuss other ideas to help make sure you have enough income through retirement.

Investing involves market risk, including possible loss of principal and possible fluctuations in value. No investment strategy can assure a profit or guarantee against loss in a declining market.



SEND OR FAX COMPLETED FORM TO:
 Nationwide Retirement Solutions:
Email: nrsforu@nationwide.com
Fax: 877-677-4329
 County HR Dept:
Email: HRBenefits@co.fresno.ca.us
Fax: 455-4787 or Stop Mail #188

YOUR RETIREMENT SPECIALIST:
 Phillip Edwards
Email: edwarp4@nationwide.com
Phone: 559-999-7971 or 888-401-5272

County of Fresno Deferred Compensation Plan EZ Increase Form

Personal Information

Name (please print) _____ SSN _____

Daytime Phone _____ Email _____

Please increase my deferrals to \$ _____ or _____ % per pay. (Current investments will remain the same.)

Auto Increase (Optional)

- I wish to participate in an annual automatic contribution increase.
- I wish to stop my annual automatic contribution increase.

If selected, this increase will automatically occur annually as soon as administratively feasible for the date selected below. Increases can only occur for money source(s) (Pre-Tax and/or Roth) and mode(s) (\$ or %) that you are currently contributing. Additional information regarding the automatic contribution increase option can be found in the attached Memorandum of Understanding.

Money Source	Dollar Amount Increase	Percentage Increase
457(b) Pre-Tax	\$ _____	% _____

Increase Contribution Annually on : _____ (MM/DD)

Signature

Signature of Participant _____ Date _____

Maximum deferral and paycheck impact

Pay frequency	Under Age 50		Special Age 50 Catch-Up*		Limited Catch-Up*	
	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact	Maximum Deferral	Paycheck Impact
Biweekly (26 pays)	\$711	\$533	\$942	\$706	\$1,423	\$1,067

* Chart assumes a 25% tax rate and that you are eligible to defer up to the maximum 2017 deferral limits: (1) **\$18,500** under age 50, (2) **\$24,500** for Special Age 50 Catch-Up and (3) **\$37,000** for Limited Catch-Up. If you are eligible for Limited Catch-Up, you can elect to make up to twice the annual deferral limit for up to three consecutive calendar years prior to your designated Normal Retirement Age based on the total of your underutilized deferrals from prior years. Please contact your Retirement Specialist, Phillip Edwards, at edwarp4@nationwide.com or 559-999-7971 for more information.

Memorandum of Understanding

- I. The deferral amount or percentage elected above will remain in force until otherwise
- II. I have read and understand each of the statements on this form. I accept these terms and understand that these statements do not cover all the details of the Plans or products.
- III. I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document.
- IV. The product informational brochure, fund prospectuses, and/or other information are available by calling 1-877-677-3678 or logging onto HYPERLINK "http://www.fresno457.com" www.fresno457.com.
- V. It is the participant's responsibility to ensure that deferrals do not exceed the annual limit. The maximum total annual deferral amount to all 457(b) plans is the lesser of **\$18,500** for calendar year 2018 or 100% of includible compensation. Under certain circumstances, additional amounts above the limit may be deferred into the Plan if (1) I will attain age 50 or older during the current calendar year, or (2) I am within three years of Normal Retirement Age and did not defer the maximum amount in prior years. The Plan Document provides additional details about deferral limits. Deferrals in excess of maximum amounts are not permitted, will be refunded to you and will be considered taxable income when refunded.
- VI. All increases, decreases and suspensions will be implemented no sooner than the first payroll of the month following the change. Please remember to check your paystub to confirm your selected deferral is accurately reflected and being processed.
- VII. I understand that investing involves market risk, including possible loss of principal.