


## Ventura County 401(k) Plan Highlights

Key Features of Your Ventura County 401(k) Plan	
<b>Eligibility</b>	Regular County employees with a regular work schedule of at least 40 hours per pay period. Regular County employees represented by UAPD are eligible to participate regardless of work schedule.
<b>How to Enroll</b>	You can enroll in the Plan by visiting <a href="http://www.netbenefits.com/easy">www.netbenefits.com/easy</a> , calling <b>800-343-0860</b> or by texting <b>start</b> to <b>343898</b> .
<b>Roth Option</b>	An after-tax, Roth contribution option is available in the 401(k) Plan.
<b>County Matching Contributions</b>	You will be eligible to receive County matching contributions based on the schedule included in the <i>Plan Year Information Brochure</i> . Please note that County matching contributions will be made to the pre-tax source even if they're made on a Roth basis.
<b>Annual Contribution Limit</b>	You can make pre-tax and/or Roth contributions up to the IRS maximum each year. For the current annual limit, please refer to the <i>Plan Year Information Brochure</i> . <b>Note you can contribute up to the full limit to both the 401(k) and 457 Plans.</b>
<b>Vesting</b>	You are immediately 100% vested in your own contributions and any employer contributions to your Plan account, as well as any earnings on them.
<b>Rollovers</b>	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 <b>not</b> allowed. Additional information can be obtained online, or by calling Fidelity Investments® at <b>800-343-0860</b> . <b>Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</b>
<b>Online Beneficiary Designation</b>	It's important to designate a beneficiary for your Plan account. Log on to NetBenefits® at <a href="http://www.netbenefits.com">www.netbenefits.com</a> and select the <i>Profile &amp; Settings</i> icon  to designate your beneficiary online.
<b>One-on-one Consultations</b>	Your dedicated Fidelity Workplace Financial Consultant is available and can help with retirement planning and other questions you have about the Plan. Call <b>800-642-7131</b> to schedule a complimentary appointment or register online at <a href="http://www.fidelity.com/schedule">www.fidelity.com/schedule</a> .
<b>Loans</b>	Should an unexpected financial need arise, your 401(k) Plan offers you the option of borrowing from your account after you have participated in the plan for one year. Contact Fidelity Investments® at <b>800-343-0860</b> for details.
<b>Hardship Withdrawals</b>	The 401(k) Plan allows for a hardship withdrawal for an immediate and heavy financial need. A hardship withdrawal is allowed even if you have loans out against your 401(k). For more information, contact the Deferred Compensation office at <b>805-654-2620</b> or by email at: <a href="mailto:deferred.compensation@ventura.org">deferred.compensation@ventura.org</a> . Additional details can be found on the <a href="http://dc.ventura.org">dc.ventura.org</a> website.


### For More Information:



Access your Plan account online at [www.netbenefits.com](http://www.netbenefits.com). Download the NetBenefits® app by scanning the below QR code to access your account on your mobile device. The NetBenefits® app is available in Spanish—just update your language preferences in the app.



# The County of Ventura Section 457 Plan Highlights

Key Features of Your County of Ventura Section 457 Plan	
<b>Eligibility</b>	Regular County employees with a job title represented by CNA, SPOAVC, or IUOE, 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 are eligible to participate regardless of work schedule.
<b>How to Enroll</b>	You can enroll in the Plan by visiting <a href="http://www.netbenefits.com">www.netbenefits.com</a> , or by calling <b>800-343-0860</b> .
<b>Contributions</b>	The minimum bi-weekly contribution amount is \$10.00.
<b>Annual Contribution Limit</b>	You can contribute up to the IRS maximum each year. For the current annual limit, please refer to the <i>Plan Year Information Brochure</i> . <b>Note you can contribute up to the full limit to both the 401(k) and 457 Plans.</b>
<b>County Matching Contributions</b>	There is no employer match in the 457 Plan.
<b>Roth Option</b>	An after-tax, Roth contribution option is available in the 457 Plan.
<b>Vesting</b>	You are immediately 100% vested in the Plan.
<b>Rollovers</b>	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 also allowed. Additional information can be obtained online, or by calling Fidelity Investments® at <b>800-343-0860</b> . <b>Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.</b>
<b>Online Beneficiary Designation</b>	It's important to designate a beneficiary for your Plan account. Log on to NetBenefits® at <a href="http://www.netbenefits.com">www.netbenefits.com</a> and select the <i>Profile &amp; Settings</i> icon  to designate your beneficiary online.
<b>One-on-one Consultations</b>	Your dedicated Fidelity Workplace Financial Consultant is available and can help with retirement planning and other questions you have about the Plan. Call <b>800-642-7131</b> to schedule a complimentary appointment or register online at <a href="http://www.fidelity.com/schedule">www.fidelity.com/schedule</a> .
<b>Loans</b>	The 457 Plan does not allow loans.
<b>Unforeseen Emergency Withdrawals</b>	The 457 Plan does allow unforeseen emergency distributions. For more information, contact the Deferred Compensation office at <b>805-654-2620</b> or by email at: <a href="mailto:deferred.compensation@ventura.org">deferred.compensation@ventura.org</a> . Additional details can be found on the <a href="http://dc.ventura.org">dc.ventura.org</a> website.



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 Ventura County 401(k) Plan and Section 457 Plans, and the Plan Document will govern in the event of discrepancies.

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