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457 News

Multnomah County 457 Deferred Compensation Plan Newsletter

MultCo DEFERRED COMPENSATION
Plan • Save • Grow

FIRST QUARTER | 2015

Take a fresh look at your Plan account this spring

Now that you've organized your finances and documents for filing your income tax return, isn't it time to do the same for your Multnomah County 457 Deferred Compensation Plan account? To help keep your account in order, here are some steps you might want to consider.

Step 1: Update your beneficiary information.

In the event of your death, you want to be certain that your Plan benefits are paid to those you intended. Review your beneficiary designations at least once a year, and whenever there are changes in your personal situation. To name or change beneficiaries for your Plan account, log into your account and select ***My Account***, then ***Personal Information***, then ***Beneficiary Information***. Or call **(800) 238-6281** to request the ***Beneficiary Designation form***. Keep in mind that naming an entity other than an individual as your beneficiary may have implications on the IRS required minimum distribution payments to beneficiaries.

Step 2: Assess your situation and investments

It's important to review your account balance and investments periodically. You want to be certain that your rate of saving, asset allocation and investments are appropriate based on the number of years you have left until retirement.

If you want help with managing your account, you may choose from two levels of Morningstar® Retirement Manager℠ investment advisory services from Morningstar Associates, LLC. **Managed By You** offers educational tools, research and investment advice which you may use as often as you like at no additional cost. Simply log into your account online and select ***Get Advice***. If you prefer to have an investment professional manage your account for you, **Managed Accounts Managed By Morningstar** is available for a fee. For details, go to the Plan website under ***My Learning Center*** or call **(800) 238-6281** to request a brochure.

Step 3: Ask questions and get help.

You can review your Plan account and investments with a licensed local representative by calling **(503) 937-0378** to talk by phone or schedule an appointment. Representatives also conduct on-site meetings and private appointments at locations throughout the county. The quarterly schedule is on the Plan website home page under ***Voya Visitation Schedule***.

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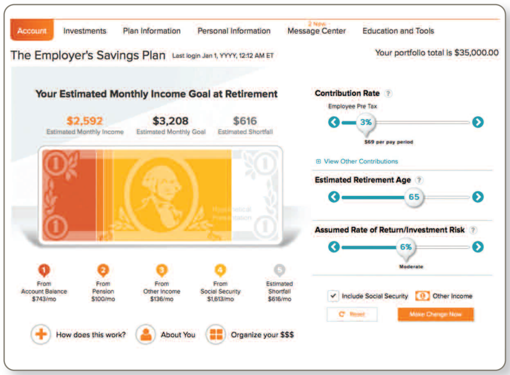
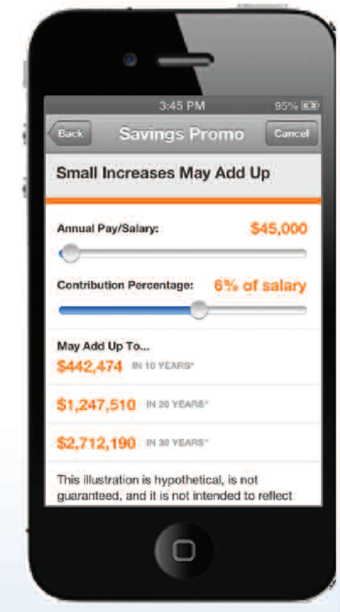
A note to Local 88 employees

Local 88 employees: consider putting your recent pay increase and cost-of-living adjustment (COLA) to work for you by increasing your contributions to the Multnomah County 457 Deferred Compensation Plan. It's a convenient, painless way to help give yourself a retirement raise! To change your contribution amount, log into your account online or complete and return the ***Employee Update Form*** available on the Plan website. Or call toll free **(800) 238-6281** to request the form.

Tools to help you stay on track

Your Multnomah County 457 Deferred Compensation Plan account offers an online experience designed to help you with planning and making financial decisions. **myOrangeMoney™** displays how your account balance translates into estimated monthly retirement income. It links to your **Personal Financial Dashboard** where you can organize all your financial accounts and priorities in one place. Log into your account at **www.voyaretirementplans.com/custom/multnomah**.





Try the mobile savings calculator

A savings calculator is part of the Voya Retire mobile application for iPhone®, iPod touch® and Android™ devices. Go to the ***Contributions*** section to see how quickly small increases in the amounts you save for retirement add up. You can also view and manage your Plan account on your device. Just sign into your account online at least once, then download the app at no charge directly from the App Store℠ or the Google Play Store for Android™ devices (keywords: **Voya Retire**).

Available on the App Store

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quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- **Monday, May 25, 2015**
- **Friday, July 3, 2015**

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

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CN-0215-11910-0317

SKU#MU1Q15