



info

EMPLOYEES' RETIREMENT SYSTEM



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- ◆ Check out the [November Advisor](#) to read about “*There is No Pension Crisis, RSA is Sound and Healthy*” By Leura Canary, General Counsel

PLANNING FOR RETIREMENT

No matter where you are in your retirement planning, we offer the resources, tools and guidance you need to manage the retirement process.

- ◆ ERS Tier 1 active members can visit [Tier 1 Benefits While Working](#) to understand ERS member benefits prior to being retirement eligible. ERS Tier 2 active members can visit [Tier 2 Benefits While Working](#) to understand ERS member benefits prior to being retirement eligible.
- ◆ The ERS also offers a variety of great retirement education opportunities: Watch the [ERS Tier 1 Steps to Retirement video](#) and [ERS Tier 1 Retirement Forms video](#)
[Retirement Planning Seminars Tier-1 Only](#)
[Counseling Appointments](#)

Take advantage of these wonderful opportunities to ensure you are well prepared for your retirement years!

What is RSA-1?

- ◆ It's a **voluntary** 457 deferred compensation plan designed to help you supplement your retirement.
- ◆ You can defer a portion of your salary for a later date so you can lower your taxable income and reduce the amount of taxes you pay.
- ◆ RSA will invest your money with all the earnings held in your account until they are distributed to you after termination of ok employment. Earnings are also only taxed at distribution.

Whether your retirement is a long way off or coming up fast, the sooner you start RSA-1, the better!