



# info

## EMPLOYEES' RETIREMENT SYSTEM



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- ◆ Read the [December Advisor](#) to check out the 2015 Investment Results.

### RETIREMENT EDUCATION

- ◆ Learn more about planning for retirement and watch our [Retirement Videos](#).
- ◆ Visit the [Social Security Administration Website](#)
- ◆ Attend a [Retirement Preparation Seminar](#).
- ◆ Make an [Individual Counseling Appointment](#) with one of our retirement experts around Alabama or Montgomery.

**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 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!**