

Meet your savings goals ... Meet your retirement goals ... Meet with your plan representative¹



CERF Savings Plan

If you're looking for some education related to your retirement planning strategy and want to learn more about the importance of saving, your plan representative is here to help.

Your plan representative can provide you with a great opportunity to discover the many benefits of your plan, including:

- Tax-deferred savings.
- Tax-deferred compound growth.
- A variety of investment choices.

You can also learn about some of the key elements that may help lead to your retirement planning success as you get answers to these important questions:

- How much should I be saving?
- How much will I need when I retire?
- How long will my savings last?

So let's meet

WHEN-Where:

Thursday, April 4th

6:00am -7:15 a.m., Road-Bridge

VCSO

8:00am -9:00am

Courthouse

9:30-noon & 1:00pm-3:00pm if
necessary

VCSO

3:30pm -4:15pm

Remember the new service which can be provided is "Retirement Ready Review"

Basically, this helps participants determine what they are tracking for in retirement. In order to do a complete analysis the participant will need to bring a copy of their CERF Pension estimate and LAGERS Pension estimate with them when meeting with me.

Please let me know if you have any questions regarding this.

Robert Eastburn 573-415-6216

¹ Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission. ©2015 Great-West Life & Annuity Insurance Company. All rights reserved.

Form# F3016 (03/2015) PT 220774

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency