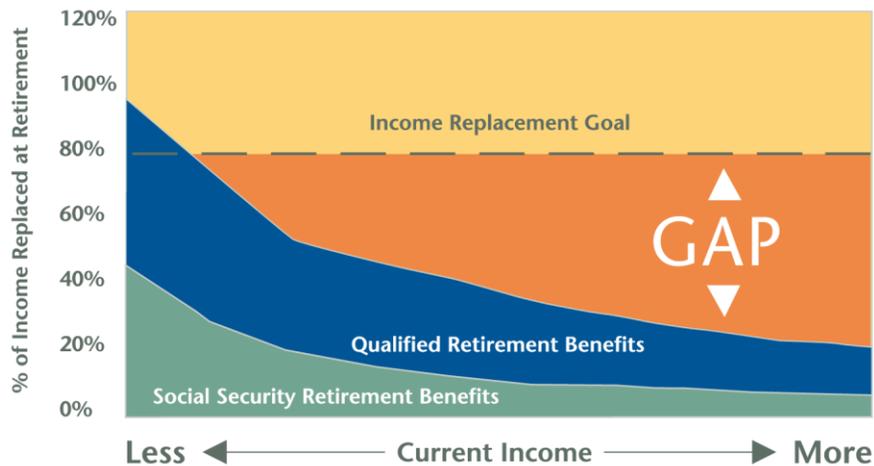


## ACCE Deferred Compensation Plan

# Do You Have a Retirement Gap?

As a key employee of your organization, you likely face unique retirement, financial planning and taxation challenges. To maintain your standard of living in retirement, many experts suggest that you'll need approximately 80 percent of your preretirement income. The chart below shows that with Social Security and retirement plan benefits alone, a gap still exists. And, it gets larger as one's income increases.



Courtesy Principal Financial Services, Inc. This information is from the Principal Financial Group Replacement Ratio Calculator with source information from the Annual Statistical Supplements to the Social Security Bulletin [www.ssa.gov](http://www.ssa.gov). It is intended to demonstrate the potential impact of Social Security and 401(k) plan benefits at various income levels.

The ACCE 457(b) nonqualified deferred compensation plan is specifically designed to help executive level managers save the additional retirement income you need.

### Plan Benefits

- Tax-deferred savings
  - Pre-tax deferrals can reduce your current taxable income
  - Earnings in the plan are tax-deferred
- Personalized Investment strategy, similar to a 401(k) plan
- High-quality account information similar to a 401(k) plan
- Flexible contribution and distribution options
  - The opportunity to defer compensation in excess of retirement plan limits up to annual limits
  - No required employer contribution
  - No age 59 ½ early withdrawal penalties
- Very little administrative burden
- No annual fees

