

Pump up your savings (slowly).



Are you en route to the retirement you want? You're certainly off to a great start by participating in the Deferred Compensation Plan, but many Lancaster County employees think that between the Lancaster County retirement plans and Social Security, they'll have enough income in retirement. Keep in mind that, experts say most people must save up to 16%* of their pay to fund a comfortable life after work and retirement is not the time to find out you haven't saved enough.

Fortunately, your plan has just introduced a new feature for the Deferred Compensation Plan, called Contribution Accelerator, that may let you hit your savings goal gradually and easily. This free plan service automatically raises your contribution rate 1% (or another amount you choose) once per year until it reaches 10%.

5 Steps to accelerated savings:

1. Log in to your account at prudential.com/online/retirement.
2. Click "Contribution Rate" under "Future Money" in the left-hand menu.
3. Scroll down to Contribution Accelerator and click "Activate."
4. Make your choices using the tool.
5. Click "Next," then "Apply Changes."

Questions?

Call Prudential Retirement® at **877-PRU-2100** (877-778-2100) Monday through Friday, 7 a.m. to 8 p.m. CT, and say "representative" when prompted.

*"How Much Should People Save?," Center for Retirement Research at Boston College, July 2014

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*Procrastination is only human—
and very expensive. See just how
much delay is costing you at
delay.connectwithpru.com.*

For questions, contact :

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It's easy to "calculate" what your financial future could look like.



Will your Employees Retirement Plan monthly benefit, along with Social Security, be enough income for you in retirement? If not, the Lancaster County Deferred Compensation Plan can help you have *more* retirement income to enjoy.

In just a few minutes, the Retirement Income Calculator can help you learn if you should join the Lancaster County Deferred Compensation Plan—or contribute *more* to the Plan if you've already joined. So be sure to log in to your account and try the calculator today!

[Log in to try the calculator](#)



This brief video can tell you more about how the Retirement Income Calculator works.

[Watch the video](#)



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Participants using the Retirement Income Calculator should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) when assessing the adequacy of the estimated income stream as provided by this tool. The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. **You can lose money by investing in securities.**

About this message

If you are concerned about clicking links in an email, you can always access your account by typing prudential.com/online/retirement into your browser.

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No Calculus Required. *It's that easy.*

What will your retirement “paycheck” look like?

Not sure? With Prudential’s Retirement Income Calculator, you can quickly and easily estimate whether your Employees Retirement Plan monthly benefit, plus Social Security, will be enough income for you in retirement.

If not, joining the Lancaster County Deferred Compensation Plan can give you an additional source of retirement income.

Try it today

In just a few minutes, the Retirement Income Calculator can help you learn if you should join the Lancaster County Deferred Compensation Plan—or contribute *more* to the Plan if you’ve already joined.

Take a peek at your financial future right now at prudential.com/online/retirement.

Questions?

Contact Prudential Retirement® at **877-PRU-2100** (877-778-2100) or log in at prudential.com/online/retirement.



Calculate how your retirement income might look!

The Retirement Income Calculator is a feature of your account, available at no additional cost.

To use, simply log in to your account at prudential.com/online/retirement and get started.



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Amounts withdrawn are subject to income taxes. Withdrawals before age 59 1/2 may also be subject to a 10% federal income tax penalty and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

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You can't delay the future, but you can help shape it.



Why your Employees Retirement Plan may not be enough

Cash balance retirement plans like the Employees Retirement Plan plans are not meant to replace 100% of an employee's income. In fact, many Lancaster County employees think that if they can participate in both the Employees Retirement Plan and Social Security, they'll have enough income in retirement. But retirement is not the time to find out you haven't saved enough. So, it's easy to see why finding additional ways to save for retirement is so crucial and that's why its important to consider the 457 Deferred Compensation Plan.

Acting now could help you earn thousands of extra dollars for tomorrow.

Consider the benefits you can enjoy by taking advantage of the Deferred Compensation Plan:

- **A systematic way to save early.** Even starting small, early savings can really grow over time.
- **Potential tax savings now.** Pre-tax contributions can lower your current federal tax bill.
- **Or potential tax savings later.** Roth after-tax contributions could pay off big down the road.
- **Build your portfolio based on your comfort level.** Discover a wide spectrum of investment options. Create your portfolio on your own or with our help (using the GoalMaker® asset allocation program).

Consider joining your retirement plan.

Take one easy step that could bring your future self big rewards. Contact your benefits administrator to get started.



See how your contributions today can pay off tomorrow at payroll.connectwithpru.com.

For questions, contact :

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GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Asset allocation and diversification do not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

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