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Montgomery County Employee Retirement Plans

Deferred Compensation Plan

Roth Contribution Option is now available!

The Board of Investment Trustees and Fidelity Investments are pleased to announce the addition of the Roth contribution option to the Deferred Compensation Plan. The addition of the Roth feature will provide you with another choice on how to save for your retirement.

Enclosed is a Roth fact sheet to help you make an informed decision regarding this new savings option. Please keep in mind that Roth contributions and withdrawals are taxed differently than your current pre-tax deferred compensation contribution option. You should consult with your tax or financial advisor to determine if Roth contributions are appropriate for you. You may also contact the onsite Fidelity Representative at 240-777-8228, or Fidelity's main line at 1-800-343-0860, to obtain additional information.

To elect a Roth contribution amount or to change your contribution amount, please access Fidelity's website at <http://plan.fidelity.com/MCG>, enter your login ID and password, select DCP (Deferred Compensation Plan), click on Contribution Amount, and make your desired changes.