

**MUNICIPALITY OF ANCHORAGE**

**457 DEFERRED COMPENSATION PLAN**

**Summary Plan Description**

Last update: November 2016

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## **YOUR 457 DEFERRED COMPENSATION PLAN**

When you retire, your income should come from a variety of sources. If you are eligible, the State of Alaska Public Employee Retirement System (PERS), Police/Fire Retirement System or a union pension fund may be a major source of your retirement income. If you are covered, Social Security will be another source. Your personal savings and earnings will also play an important part in ensuring a secure retirement.

The 457 Deferred Compensation Plan ("The 457 Plan") offers you another convenient way to save for retirement and at the same time defer payment of federal income taxes. As a Plan participant, you choose a percentage that will be withheld from your paycheck and deposited in a Plan account for you. This is your salary deferral contribution. You will also have the option to elect a flat dollar amount to be withheld from your paycheck in the near future. You also control and decide how your money is invested in your Plan.

One of the most attractive features of the 457 Plan is that you are responsible for setting your own retirement and savings goals. You decide whether or not to save through the Plan and if you do save, you choose the amount. Factors you may want to consider in setting this amount are your other sources of savings, the amount you're currently saving through your voluntary 401(k) plan, the total income you expect to receive from other sources after retirement, and your long term financial needs.

In addition to regular automatic payroll deductions, the 457 Plan has several advantages over saving on your own:

- Income taxes are deferred on the money you contribute to the Plan.
- When you withdraw your money, you may qualify for favorable tax treatment. For example, 457 Plan distributions are not subject to a 10% excise tax penalty if withdrawn before age 59 ½.
- Income taxes are deferred on the investment earnings in your Plan account.
- The 457 Plan offers professionally managed investment options

Keep in mind that this Plan is a retirement plan and that contributions, once invested, are not generally accessible until retirement or termination. Therefore, all Plan participants should have other sources of savings in the event of an emergency.

### **WHO IS ELIGIBLE TO PARTICIPATE IN THE PLAN?**

All permanent full-time employees and permanent part-time employees normally scheduled to work full time or part time are eligible to participate in the Plan except for temporary or seasonal employees and employees belonging to a collective bargaining unit which has not entered into an agreement with the Municipality which expressly provides for participation in this Plan. Any elected or appointed official is also eligible to participate in the 457 Plan.

### **HOW DO EMPLOYEES ENROLL IN THE PLAN?**

If you are a new hire or a current employee, you may enroll in the 457 Deferred Compensation Plan at any time after you've received your first paycheck. Your contributions will begin with the first paycheck of the following month after you complete the enrollment process. You may enroll in the plan by using the on-line enrollment option at [www.moa457.com](http://www.moa457.com). If you do not have your

enrollment PIN #, you can contact Empower Retirement at 800-232-0859. You may also enroll by completing an enrollment form and returning it to Empower Retirement. You will be asked to complete the enrollment process by selecting a contribution amount, choosing your investment options and how much of your contribution should be allocated to each fund, and designating a beneficiary for your account.

The MOA has contracted with Great West Life and Annuity Insurance Company and its wholly owned subsidiary, Empower Retirement, to be the third party administrator and recordkeeper for the 457 Plan. Empower Retirement will be your primary source of assistance in the enrollment process and for future assistance with your 457 Plan account. However, you may also contact the Employee Relations, Benefits office.

### **WHAT PLAN ADMINISTRATIVE EXPENSES ARE CHARGED TO PARTICIPANTS?**

All participants will be charged an annual administrative fee payable to the Municipality of Anchorage at an annualized rate of .136% on assets in your account. The fee is deducted monthly from your account balance at a rate of .0113%. The plan may also charge fees for using specific plan features.

In addition, the investment options in the plan have an annual investment expense that varies depending on the funds you select. The returns are nets of these costs. Fees pay for trading of securities within the fund and other management expenses. For more detailed information, please see the corresponding Investment Option Detail Sheet available online at [www.moa457.com](http://www.moa457.com).

There are no fees to withdraw money from the plan.

### **CAN YOU CHOOSE WHERE TO INVEST YOUR MONEY?**

Yes, a wide array of investment options is available through your Plan. You can find more detailed information on the available investments by going to [www.moa457.com](http://www.moa457.com), or by calling the Voice Response System at 800-232-0859.

The Empower Anchorage Office at (907) 276-1500 can provide investment education and discuss the investment choices available in the Plan.

In addition to the core investment options, a Self-Directed Brokerage (SDB) account is available. The SDB account allows you to select from numerous investment options through a brokerage window (i.e. Ameritrade) for an additional fee. The SDB account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDB.

There is no cost to make an investment transfer. Certain funds may impose fees on certain transfers, redemptions or exchanges. In addition there may be a restriction period from transferring in or out of specific investment. Refer to the fund prospectus and/or disclosure document found on [www.moa457.com](http://www.moa457.com) for more detailed information. Funds are subject to the risks of the underlying investments.

Changes to your investments can be made through the Voice Response System at 800-232-0859 or online through [www.457.com](http://www.457.com).

## **HOW DO YOU CONTACT EMPOWER RETIREMENT?**

The Anchorage Office representatives can be reached at (907) 276-1500 or you may call the Denver office toll-free at 1-800-232-0859.

- Local Anchorage office hours: 8:00 a.m. – 5:00 p.m.
- Denver Service Center Hours: 5:00 a.m. – 5:30 p.m.

When you are hired, Empower Retirement will mail you a PIN # for you to enroll and access your account. You will receive information on how to access information and your account on the Internet at [www.moa457.com](http://www.moa457.com), or by the Voice Response System at 1-800-232-0859.

Once your account is established, you can change your salary deferral or your investments at any time, subject to market trading restrictions on some funds. All changes made to your salary deferral are effective the first of the month following the change. You may also have your PIN number reset by calling the Voice Response System at 1-800-232-0859.

There is a wide variety of educational assistance and calculators available on the website.

## **HOW TO DESIGNATE YOUR BENEFICIARY**

Your beneficiary is the person who is entitled to receive your account balance if you die. You may change your beneficiary at any time by completing a beneficiary designation form or updating your beneficiary online through [www.moa457.com](http://www.moa457.com). If you do not designate a beneficiary or if your beneficiary has died before you, payment of benefits will be made in the following order:

- a. Surviving spouse;
- b. Surviving children, in equal shares;
- c. Surviving parents, in equal shares;
- d. Surviving brothers and sisters, in equal shares;
- e. Executors or administrators.

To change your beneficiary(s), contact Empower Retirement in Anchorage at 907-276-1500 or 1-800-526-0560.

## **HOW MUCH OF YOUR PAY MAY YOU CONTRIBUTE TO THE 457 PLAN?**

### **• Maximum Deferral**

The IRS sets a maximum contribution amount each year. You may contribute any amount to the 457 Plan up to the IRS maximum for the calendar year. The limit for 2016 is the lesser of \$18,000 or 100% of your net retirement-eligible income.

### **• Minimum Deferral**

The current minimum deferral is 1% per pay period, and can be changed in 1% increments.

## **CAN YOU MAKE “CATCH-UP” OR “MAKE-UP” CONTRIBUTIONS TO THE 457 PLAN?**

Yes, the Plan allows two types of catch up contributions: Age 50+ Catch-up contributions and “Regular” or “Standard” contributions. Employees may participate in either the “Regular” or “Standard” Catch-up, or the “Age 50+” Catch-up, but not both at the same time.

### **• “Age 50+” Catch-Up Contribution**

Participants who are turning age 50 or older during the current calendar year may make additional “Age 50+” catch-up contributions of up to \$6,000 in 2017. You can take advantage of the “Age 50+” catch up contribution in any year that you are not making a “regular” or “standard” catch-up contribution.

### **• “Standard” Catch-Up Contribution**

As part of Federal Law, you are able to make additional contributions to the 457 Plan for past years where you did not contribute up to maximum levels. You can make these additional contributions for three consecutive years prior to attaining your normal retirement age. (Normal retirement age is determined by the defined benefit/defined contribution plan in which you participate.)

If you are eligible to make a Standard catch-up contribution, you may contribute up to an additional \$18,000 in 2017, making a total 457 Plan deferral contribution of \$36,000 in 2017.

You can take advantage of the Standard catch-up contribution provision once. If you make Standard catch-up contributions but then postpone your retirement or return to work after retiring, this program will not be available again before a subsequent retirement. Likewise, if you begin Standard catch-up contributions and then stop these contributions, you may not restart your Standard catch-up contributions.

**Note: The Standard Catch-up provision is unique to the 457 Plan and is not available in your 401(k) plan.**

## **HOW DO YOU INCREASE, DECREASE, STOP OR RESTART YOUR DEFERRAL CONTRIBUTIONS TO 457 PLAN?**

Deferrals will be deducted from your paycheck with the intent of having deductions in approximately equal increments throughout the year. However, you may change (restart, increase, decrease, stop) your contribution at any time throughout the year by using the Empower Retirement website or by calling the Voice Response System at 800-232-0859. Changes in salary deferral are not effective until the first of the month following the day you make your change, except for canceling your deferral contributions.

For information on making changes, you may contact the Employee Relations, Benefits office at (907) 343-4422 or by emailing [benefits@muni.org](mailto:benefits@muni.org), but you are encouraged to work through Empower Retirement. You can contact the Anchorage Empower Retirement office at 907-276-1500 or the Voice Response System at 800-232-0859. You can also make changes online through [www.moa457.com](http://www.moa457.com). Payroll changes made online will be transmitted electronically to the MOA Benefits office.

## **CAN YOU CONTRIBUTE TO BOTH THE 457 PLAN AND THE 401(K) PLAN?**

Yes. You may contribute up to the IRS maximum amount allowed each year to both your 457 Plan and your 401(k) plan. For 2017, if you contributed to both plans, you can contribute \$18,000 to the 457 Plan + \$18,000 to the 401(k) plan for a total deferral contribution of \$36,000 in 2017.

Additionally, for each year that you are age 50 or older, you can contribute to the Age 50+ Catch Up programs. You can only participate if you are not making pre-retirement 457 “regular” catch up contributions. This is available for both the 457 and 401k plans. In 2017, you can contribute an additional \$6,000 to the 401k plan and \$6,000 to the 457 Plan.

## **WHAT HAPPENS IF YOU ARE CALLED UP TO MILITARY SERVICE?**

When you return from qualified military service, you will be allowed to make “replacement” deferrals (also known as “military catch-up contributions”) as if you had never stopped your regular deferral contributions. These replacement deferrals may be made at any time during the period beginning the date you are reemployed, plus three times during the period of qualified military service, but not to exceed five years. You may contribute the “replacement” deferrals in addition to your regular deferrals without regard to calendar year maximums.

## **CAN YOU BORROW FROM YOUR ACCOUNT?**

Yes. Loans are permitted under your 457 Plan. You may borrow half the balance of your account up to \$50,000. The minimum loan amount is \$1,000 and the maximum is \$50,000. The amount you may borrow is reduced by any outstanding loan(s) you may have had between the 401k plan and the 457 Plan in the past 12 months. You pay yourself back via payroll deduction at a fixed interest rate that is set at the time you take the loan. The normal repayment term for the loan is between one and five years. However, for real estate loans on a principal residence, the term may be longer. You may have only one loan at a time in your 457 Plan, and the maximum amount you can borrow may be reduced by the amount you may have borrowed against your 401k plan.

**If you default on your loan, you are ineligible for any future loans from the plan.**

You have the option to refinance your current loan and borrow additional funds if you qualify. The term of your loan will remain the same but your repayment amount will increase.

There is a cost to you to borrow money from your 457 account. These costs are as follows:

- A loan origination fee of \$50.00 for each loan.
- An ongoing maintenance fee of \$25.00 per year/per loan, deducted quarterly from your account at \$6.25.
- If you would like your loan check sent to you by express delivery, an additional \$25.00 charge will be deducted from your request loan amount.

Loans from your 457 plan can be requested online through your website, [www.moa457.com](http://www.moa457.com) or you may request a form from the Anchorage Empower Office at 907-276-1500.

## **WHEN AND HOW CAN YOU RECEIVE FUNDS FROM YOUR ACCOUNT?**

Unless otherwise indicated, you are eligible to receive payments from your Plan upon:

1. Retirement;
2. Severance of employment;
3. Attainment of age 70 ½;
4. Death (your beneficiary will receive payment);
5. Approved hardship withdrawal;
6. In-service transfer to purchase Pension Plan service credits (*this includes paying indebtedness for prior service in the State of Alaska Public Employees Retirement System*)

### **• Retirement Distribution**

Once you reach normal retirement age (this age is determined by the defined benefit/defined contribution plan in which you participate), and retire from the MOA, you may request distribution(s) from your account. If you continue to work for the MOA after normal retirement age your distribution may not start until you actually separate from service with the MOA or have attached age 70 1/2. (Exception: see Hardship Withdrawal.)

***Retire/Rehired employees are not considered to have the “intent to terminate” according to Internal Revenue Service guidelines, and are not allowed to take a distribution from their 457 Plan account.***

### **• Severance Distribution**

When you terminate employment with the MOA, you may request distribution(s) from your account or you may choose to leave your money in your account, but you are required to take a minimum distribution no later than April 1 the year after you turn age 70½.

### **• IRS Required Minimum Distributions**

You are required by Internal Revenue Service Regulations to take a minimum distribution no later than April 1<sup>st</sup> the year after you turn 70½. If you are still working for the MOA, this rule does not apply. However, if you have already retired or terminated, you will be contacted by Empower Retirement who will explain the minimum distribution payment process.

### **• Death – Benefits if Death Occurs After Retirement**

If you retire and begin receiving distributions from your account, then die, any amounts not distributed will be paid to your designated beneficiary(s). There are different payment options for your beneficiary(s) if they are a spouse or a non-spouse beneficiary. If the designated beneficiary(s) elects immediate distribution, payment will be made as soon as all required documents have been provided by the beneficiary(s) or estate and the account has been registered in the name and tax ID of the beneficiary(s) by the recordkeeper. The beneficiary(s) should contact Empower Retirement for more information.

### **• Death – Benefits if Death Occurs Before Retirement**

If you haven't retired and have not yet received any distributions from your account, then die, the entire balance of your account will be paid to your designated beneficiary(s). There are different payment options for your beneficiary(s) if they are a spouse or a non-spouse. The beneficiary(s) should contact Empower Retirement for more information.



### • **Hardship Withdrawal**

A hardship withdrawal is available to Participants who experience a “Catastrophic” and “Unforeseeable Circumstance” arising from events related to illness or accidents beyond the Participant’s control. Purchasing a new house, college expenses, general indebtedness or debts associated with a divorce, including foreclosure, do not qualify for hardship withdrawals under federal regulations for 457 Plans.

If you wish to apply for a Hardship Withdrawal, contact the Voice Response System at 800-232-0859 to answer questions regarding whether you may qualify. A Hardship Application form is available through Empower Retirement, or from your Employee Relations, Benefits office. That application should be returned to Empower Retirement, accompanied by any documentation as evidence that your financial condition warrants an advance release of funds as a result of an unforeseeable circumstance.

If you are approved for a hardship withdrawal, you will not be permitted to make deferrals to your account for six months.

### **SMALL ACCOUNTS DISTRIBUTION**

If you have a small account balance (e.g. \$5,000 or less) and wish to voluntarily receive a distribution of your account balance (even though you are still working), federal rules permit the in-service distribution only if (1) you are not currently deferring pay, (2) you have not been deferring for the previous 24-months, and (3) you have never had a distribution from the Plan. These requests must be made by completing an In-Service Withdrawal Request Form and submitting it to Empower Retirement.

### **WHAT HAPPENS TO YOUR ACCOUNT IF YOU ARE RE-EMPLOYED?**

If you terminate employment with the MOA, you do not take a distribution of your 457 Plan account, and you are rehired, you may re-start your contributions at any time after you are rehired into a regular position. New contributions will be added to your existing account.

### **WHAT ARE YOUR PAYMENT OPTIONS?**

When you qualify for a distribution, you have several options:

1. Single payment of the entire account balance (a “lump sum” payment);
2. Partial payment of a portion of the account balance;
3. Periodic payments (installment payments) over a specified period of time, with the ability to change the amount and frequency of the payment at any time;
4. An annuity over your lifetime and/or your survivor’s lifetime, with or without a guaranteed period. An annuity is a contract between you and the insurance company which will guarantee you income for either a set amount of time or for your lifetime. You must contact Empower Retirement for a quote of the payment you may receive for the annuity you select.

If you choose an option then change your mind, you must notify Empower Retirement in writing 30 days before you are due to receive the benefit you originally requested. If you choose the “annuity” option, you cannot change your mind once payments begin. If you decide to choose periodic or partial payments, you may initiate them at any time.

You are encouraged to work with Empower Retirement to discuss your payment options. Individual counseling appointments can be made by contacting the Anchorage Empower Office at (907) 276-1500. The Voice Response System at 800-232-0859 and the online website [www.moa457.com](http://www.moa457.com) can also provide more information.

• **Distribution Options for Beneficiary(s)**

Your beneficiary may elect a lump sum or periodic payments over a period of time. Benefits paid to a beneficiary will be paid in the same time frame as payment to a regular participant. Benefits will be paid to the beneficiary over a period of time not to exceed the life or life expectancy of the beneficiary.

• **Failure to Elect a Form of Payment**

If you or your beneficiary defers distribution, a payment option must be chosen before age 70½. If no choice is made, the administrator will automatically distribute the entire account balance in a single lump sum after the participant or the beneficiary reaches age 70½.

**WHAT ABOUT PAYMENTS RELATED TO A DIVORCE (QDRO)?**

The Plan permits payments to former spouses in the event of a divorce. This can occur only as a result of a separate court order from the divorce decree. The additional order is called a Qualified Domestic Relations Order, or, QDRO. You must contact the Employee Relations Benefits office for assistance with QDROs. The Employee Relations Benefits office has a sample QDRO form and will assist you and the parties' attorneys in the proper completion of the QDRO to make sure it satisfies legal requirements and the provisions of the 457 Plan.

Payment can be made to a former spouse in either a fixed dollar amount or a fixed percentage of the account value. Language must be included regarding whether earnings or losses are to be calculated on that amount. Note that the 457 Plan cannot split an amount and calculate earnings or losses prior to January 1, 2002 because this is the effective date of the Plan amendment that allowed QDROs for active participants in the 457 Plan. Payment can either be made "as soon as administratively feasible" after a QDRO has been approved by the Plan Administrator or payment can be made when the participant separates from service with the Municipality. Alternatively, where necessary to carry out the terms of the QDRO, a separate account in the 457 Plan will be established for the alternate payee(s) and such person shall be considered a participant in the Plan.

**CAN YOU PURCHASE PENSION SERVICE CREDITS USING YOUR 457 MONEY AND DOES THE 457 COORDINATE WITH OTHER GOVERNMENT PENSIONS?**

While still employed with the MOA, you may elect to purchase service credits or pay indebtedness to PERS or another governmental public pension plan using pre-tax money from your 457 account. You may elect to have all or any portion of your account directly transferred provided the other plan accepts such transfers. Contact the State of Alaska, Member Services at 800-821-2251 for a calculation and the appropriate forms, and contact Empower Retirement for a Purchase of Service Credits Transfer Request form to withdraw funds for direct transfer to State of Alaska PERS. The Employee Relations, Benefits office can assist you in completing these forms.

## **CAN YOU ROLLOVER YOUR 457 PLAN OR CONSOLIDATE ACCOUNTS?**

Upon retirement or termination, you may elect to rollover your account balance to another savings plan at your new employer or to an individual retirement account in order to avoid taxation of your account. The 457 Plan also accepts transfers or rollovers from eligible Code 457 (b) plans, qualified plans under Code 401(a), 401(k), 403(a) and 403(b), and from Individual Retirement Accounts and Annuities described in Code 408(a) and (b).

### **• Rollovers out of the Plan**

The 457 Plan processes requests for rollover distributions to IRAs (Individual Retirement Accounts) or to another qualified plan if you separate from service with the MOA. The rollover will be subject to procedures established by Empower Retirement. When rolling over your account balance to another savings plan, you must verify that your new employer will accept your rollover distribution. 457 Plan participants are strongly encouraged to seek financial and tax advice before initiating a rollover. For example, you may wish to check with the receiving plan, to determine whether the 10% penalty will be incurred if you roll 457 funds into a non-457 Plan fund account.

### **• Retirement Rollovers into the Plan**

The 457 Plan accepts rollovers of pre-tax amounts from eligible retirement plans, including 401(k) plans. Since 401(k) rollover amounts are still subject to the IRS 10% early-distribution tax penalty (distributions that occur before age 59½), Empower Retirement must keep the 401(k) amounts segregated from your regular 457 account.

### **• Subsequent Distribution of Rollover Funds**

When you rollover funds from a previous employer into your 457 account, you will not be able to access those funds until you separate from service with the MOA or you retire, except when you are taking a loan from your 457 Plan account.

## **THE 457 COMMITTEE AS PLAN ADMINISTRATOR**

The 457 Plan is administered by a five-person committee appointed by the Mayor. A member of the committee may resign by giving written notice to the Mayor and other committee members, and the Mayor may remove or replace any member of the Committee at any time.

The Committee has the responsibility to administer the Plan in accordance with laws and regulations affecting deferred compensation plans. The Committee has the power to adopt, interpret, alter, amend, or revoke policies and procedures necessary to administer the Plan. The Committee may delegate authority for assistance. Employee Relations, Benefits office acts as staff to the Committee and is responsible for the day-to-day operations of the Plan. The Committee's authority includes delegating authority to outside professionals as required for the prudent administration of the Plan.

To compensate professional service providers, the Committee has the authority to collect fees from participants as long as advance notice is given to them. The Committee also has the authority to enter into agreements on behalf of the Employer as necessary to implement the Plan.

The Committee will exercise care in the termination and hiring of the investment consultant, the third-party administrator/recordkeeper and the selection and termination of investment funds in accordance with the Committee's Investment Policy.

The Committee monitors fees paid to the Plan's service providers and is aware of revenue sharing rebated to Plan participants. The Committee will regularly monitor reasonableness of the Plan's fees and costs.

### **MISCELLANEOUS INFORMATION REGARDING YOUR 457 PLAN**

The MOA has the right to formally amend this Plan at any time in whole or in part and will notify participants in writing of any Plan amendment. Plan provisions may be amended as required due to technical amendments of the IRS Code or Treasury Regulations. Although the MOA has established the 457 Plan with the intention of maintaining it into the future, the Employer may suspend or terminate the Plan in whole or in part at any time without liability. If the Plan is terminated, all deferrals will stop and accounts will be distributed. If the Plan is suspended, the Plan Trust will hold all deferrals until each participant separates from service or incurs a hardship.

In no event will the terms of employment of any employee be changed or in any way affected by the Plan. Participation in the Plan does not convey any specific rights for you to bring legal action against the MOA, except as provided by federal law.

Also, benefits under this Plan may not be assigned, sold, transferred or encumbered and any attempt to do so is void. This means that you and your beneficiary are not subject to attachments or garnishments of any kind except by federal and state law with respect to QDRO and Child Support Domestic Relations orders or a legal tax levy issued by the IRS.

The MOA does not provide tax advice, and therefore encourages you to consult your own tax advisor regarding how participation, changes in investments, or distributions in the Plan may affect your tax status. Also, if you invest in the 457 Plan and lose money due to the volatility and fluctuations of the investment marketplace, the MOA is not responsible to repay any loss resulting from investment or lack of investment results. As cited in the Plan's investment information, past performance is no guarantee of future performance for any of the 457 Plan investments. Please read the prospectuses of the Plan's funds to learn about the risks and costs associated with investing in the 457 Plan.

If a court decrees any part of this Plan to be invalid, the remaining provisions will continue to be in full effect.

The Plan will be construed in accordance with applicable federal law and, to the extent otherwise applicable, the laws of the State of Alaska.

### **CONCLUSION:**

Thank you for taking the time to read this Summary Plan Document. For more information, you may contact the Employee Relations Benefits office at (907) 343-4516 and you are encouraged to use the services provided by Empower Retirement. Again, the contact phone number for Empower Retirement in Anchorage is (907) 276-1500, Voice Response System at 800-232-0859.

**AT A GLANCE—PLAN FACTS:**

Plan Sponsor	Municipality of Anchorage (MOA)
Address	632 West 6 <sup>th</sup> Avenue, Anchorage, AK 99501
Telephone	(907) 343-4422
Tax ID Number	92-0059987
Name of 457 Plan	Municipality of Anchorage Deferred Compensation Plan
Plan Administrator	MOA 457 Deferred Compensation Committee and the MOA Employee Relations Department
Original Plan effective Date	March 1,1976
Amended and Restated	June 20, 2013
Plan Year	January 1 – December 31
Plan Trustee & Custodian	Wells Fargo Bank ITS DENVER MAC 7300-105 1740 Broadway Denver, Co 80274
Plan Recordkeeper, Third Party Administrator :	Great-West Life & Annuity Insurance Company; services provided by Empower Retirement
Address	8525 East Orchard Road Greenwood Village, CO 80111