



**Increase your Retirement Savings While
Reducing Your Current Income Taxes!**

**San Diego County, Riverside County, & Imperial County Schools
Fringe Benefits Consortium 403(b)/457(b)
Deferred Compensation Retirement Plans**

Find out why this plan has become the one of the fastest growing Benefits to all participating district employees.

- **No Front end loads**
- **No Back-end loads**
- **Low administration fees 0.25-0.6%**

Increase your retirement savings while saving current taxes

Investment Options available;

- **American Funds**
- **American Century**
- **Franklin**
- **Pioneer**
- **Putnam**
- **Invesco**
- **Vanguard**
- **Dreyfus**
- **Calvert**
- **Pimco**
- **Oppenheimer**
- **....other**

Why should you enroll in the County Schools Fringe Benefits Consortium Deferred Compensation Program?

- You may select from a large number of high quality, well-known investment options. Through the Consortium you can invest in some of the best known mutual funds available.*
- You need a long term investment savings plan to meet your retirement goals. Chances are Social Security benefits, **plus STRS/PERS retirement plans**, will not provide sufficient income to maintain your current standard of living.
- It's convenient. You can invest the easy way, through payroll deduction.
- Tax-deferral means your investments have the opportunity to grow faster. You pay no federal or state taxes on the portion of your investment earnings until the money is paid out to you.
- It's easy to get started. Call for a representative or fill out your information below to schedule an appointment.

Your District Representative:

Joel Romero

619-315-9653

romeroj4@nationwide.com

www.FBCRETIRE.com

Name: _____ Phone: _____

School District: _____

School Site: Return to Wendy Corbin in the Benefit Office for a free consultation

E-mail Address: _____

- Fund management fees still apply. Please request a prospectus for more complete information.
- Securities offered through Nationwide Trust