



Fringe Benefits Consortium



QUESTIONS ABOUT RETIREMENT?

CALL DMUSD'S RETIREMENT PLAN COUNSELOR

Andrew Rizk | Retirement Plan Counselor

Empower Retirement - FBC/SDCOE Deferred Compensation Program

591 Camino de la Reina, Suite 530, San Diego, Ca. 92108

Mobile: (858)265-7019 | Email: andrew.rizk@empower-retirement.com | www.myfbcretirement.com

We're here to help.

You don't have to be an expert on deferred compensation to get the most out of your plan. That's why we're here. Whether you've been enrolled for years or are just getting started, we'll answer your questions and help you:

- Review your account
- Calculate your STRS or PERS pension
- Identify your retirement goals
- Determine your contribution level
- Determine your investor profile
- Keep track of your plan over time
- Consider consolidating your outside accounts (other 457, 403(b), 401(k) or IRA accounts)

Remember, it's your plan. Don't hesitate to call if you have any questions. We'll help guide you every step of the way.

**Information from Retirement Specialists is for educational purposes only and not intended as investment advice.*

*Your district is a member of the County Office of Education's Fringe Benefits Consortium. Please visit **www.fbcretire.com** for more information.*

*Please fill out a **Salary Reduction Agreement** to start your contributions!*