



**One county.
One future.**

What to do with your Retirement Plan Accounts

We understand you are leaving the County either because of retirement or because your service is ending with the County for any other reason.

We want to provide additional resources and education about your County Deferred Compensation Retirement Plan.

The County's Empower Representative is available to meet with you to discuss all your options and we encourage you to set up an appointment to understand:

- The benefits of long-term saving and investing, and on the cumulative impact of even small distributions from retirement accounts
- The tax and penalty consequences associated with hardship distributions, defaulted loans, and distributions before age 59½
- The cumulative impact of distributions from retirement accounts.
- The option and benefits of keeping your retirement plans with Empower, including lower fees.

Understand your options. We encourage you to set up an appointment to meet with your Empower Representative.

Contact your Empower Representative for an appointment or drop-in availability.

Vinh Do, Primary Retirement Plan Advisor
Mobile: 669-312-1527
Email: vinh.do@empower.com

Arturo Mendez Vega, Retirement Plan Advisor
Mobile: 559-967-2280
Email: arturo.mendezvega@empower.com

[Schedule a virtual or phone appointment](#)

Tools and resources

Contact your local representative from Empower

Your dedicated local representative is available to assist you in preparing for retirement. To schedule a one-on-one appointment, go to, sanmateocountyedu.empowermytime.com

Custom participant website

Go to the San Mateo County website, empower.com/sanmateocounty, where you can manage your account online with a multitude of resources and information. Save this URL to your favorites.

Download the free mobile app today

Get the Empower mobile app and connect to your plan whenever, wherever. The app is available in the App Store[®] from Apple[®] and on Google Play[™].

Contact the Empower Customer Care Center

Speak with a representative from Empower at **833-SMD-PLAN (763-7526)**. Representatives are available weekdays from 5 a.m. to 7 p.m. and Saturdays from 6 a.m. to 2:00 p.m., Pacific time.