

**Pamela Turner**

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**From:** Ron Rowe <RonRowe@gebcorp.com>  
**Sent:** Wednesday, September 04, 2019 10:41 AM  
**To:** Pamela Turner  
**Subject:** RE: Defined Benefit

**Importance:** High

Pam,

Good morning! I will go ahead and send this while I have a chance. The following shows each neighboring County and the current retirement options in place.

**Wilcox**

Closed DB (06/03/2014) non contributory  
Employees hired or rehired after 06/03/2014 are ineligible to participate in the DB

401(a)/457(b)  
County contributes 2% base  
County matches 100% of first 4% of EE contributions to the 457(b)  
5yr vesting

ER	EE
2% base	0
1%	1%
2%	2%
3%	3%
4%	4%

Maximum from County is 6% of EE pay. EE would have to contribute 4% of pay to receive the entire 6% from County. If the EE does not contribute, the EE gets 2% base contribution from County.

**Dodge**

DB contributory EE 5% 10 year vesting  
65 normal retirement age  
60 with 10 years of vesting early reduced  
1% multiplier per year + \$36/year to calculate benefit

457(b) voluntary no match

**Telfair**

DB non contributory 5 year vesting  
65/5 normal

60/10 early reduced  
1% multiplier per year + \$36/year to calculate benefit

457(b) voluntary no match

**Coffee**

DB Closed (01/01/2012)

401(a)/457(b) 5 year vest

ER 2% base Match 100% of first 5% of EE contribution

ER	EE
2% base	0
1%	1%
2%	2%
3%	3%
4%	4%
5%	5%

Maximum from County is 7% of EE pay. EE would have to contribute 5% of pay to receive the entire 7% from County. If the EE does not contribute, the EE gets 2% base contribution from County.

**Turner**

DB Closed non contributory 10 year vest

401(a)/457(b) 5 year vest

ER 2% base Match 100% of first 5% of EE contribution

ER	EE
2% base	0
1%	1%
2%	2%
3%	3%
4%	4%
5%	5%

Maximum from County is 7% of EE pay. EE would have to contribute 5% of pay to receive the entire 7% from County. If the EE does not contribute, the EE gets 2% base contribution from County.

If you have any questions, please let me know.

Thank you



# Webster County 401(a) Defined Contribution Plan

## When can I participate in the plan?

Eligible full time employees begin participation the first day of employment. Employees who work at least forty (40) hours per week are considered full time employees.

## How much does Webster county contribute to this plan for me?

Webster County will make a matching contribution equal to fifty percent (50%) of the amount you contribute to your Section 457 (b) deferred compensation plan up to a total Employer matching contribution of two percent (2.0%).

Your 457 Deferred Compensation Contribution	Webster County Contributes this % of your pay to the 401(a) Plan
0%	0%
1%	0.5%
2% and up	1%

## Will I receive the county's contributions to the plan if I terminate employment?

If you have completed five (5) or more years of service when you terminate employment, you will receive 100% of the county's contributions to the plan. If you terminate with at least one (1) year of service, but less than five (5) years of service, you will receive a percentage of the county's contribution to the plan, based on your years of service at termination. You will automatically become 100% vested at age 65, the normal retirement age under the plan.

Years of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5 or more	100%



# Colquitt County 401(a) Defined Contribution Plan

## When can I participate in the plan?

Full time eligible employees (30 hours a week) are eligible to participate in the Plan. They become participants on the first day of the first pay period following their date of hire.

## How much does Colquitt county contribute to this plan for me?

Colquitt County will make a matching contribution equal to 100% of the of the first three percent (3%) on amounts you are contributing to the 457(b) Deferred Compensation plan (up to a maximum of 3%) as shown:

Your 457 Deferred Compensation Contribution	Colquitt County Contributes this % of your pay to the 401(a) Plan
0%	0%
1%	1%
2%	2%
3% and up	3%

## Will I receive the county's contributions to the plan if I terminate employment?

If you have completed five (5) or more years of service when you terminate employment, you will receive 100% of the County's contributions to the Plan. If you terminate with less than five (5) years of service, you will not receive any of the County's contributions.

You will automatically become 100% vested in your account balance at age 65, the normal retirement age under the Plan.

Years of Service	Percentage
0-4 years	0%
5 or more	100%



# Chehaw Park Authority 401(a) Defined Contribution Plan

## When can I participate in the plan?

Eligible full time employees begin participating the first day of the first payroll after completing thirty (30) days of service. Employees who work at least thirty-five (35) hours per week are considered full time employees.

## How much does Chehaw Park Authority contribute to this plan for me?

Chehaw Park Authority will make a basic contribution into your 401(a) Plan account in the amount of 3% of your compensation.

## Will I receive the authorities contributions to the plan if I terminate employment?

If you have completed five (5) or more years of service when you terminate employment, you will receive 100% of the Authority's contributions to the Plan. If you terminate with at least two (2) years of service, but less than five (5) years of service, you will receive a percentage of the Authority's contribution to the Plan, based on your years of service at termination.

You will automatically become 100% vested at age 65, the normal retirement age under the Plan.

Years of Service	Percentage
1	0%
2	25%
3	50%
4	75%
5 or more	100%



# ATTENTION COOK COUNTY EMPLOYEES

MEET WITH YOUR  
GEBCORP REPRESENTATIVE  
**RON ROWE**

**To**  
Discuss your

457(b) Deferred Compensation Retirement Savings

## IMPORTANT INFORMATION BELOW:

\*Employees with 3 years or more service will receive 3% contribution from Cook County

\*Cook County will provide a dollar for dollar match of the employee's first 3% contribution

Example: If an employee contributes 3%, Cook County will provide a 6% contribution....Employee receives a total of 9%

EE: 3%  
ER: 3% Base  
ER: 3% match  
Total: 9%

\*Employees must fill out enrollment forms to receive contributions\*

Administrative Building  
1200 S. Hutchinson Ave., Adel, GA 31620

March 29, 2018

8 a.m. – 5 p.m.

**TO REQUEST MEETING AT TIME OR LOCATION OTHER THAN ABOVE SCHEDULE,  
PLEASE PHONE 470-717-4585.**



# Randolph County 401(a) Defined Contribution Plan

## When can I participate in the plan?

Full time eligible employees (30 hours a week) are eligible to participate in the Plan. They become participants after the eligible Employee completes one (1) year of service.

## How much does Randolph county contribute to this plan for me?

Randolph County will make a matching contribution to this Plan on behalf of each Participant who contributes to the 457(b) Deferred Compensation Plan.

The matching contributions equal to fifty percent (50%) of the first six percent (6%) on amounts you contribute to the 457(b) Plan. The maximum matching contribution shall be no more than three percent (3%) of compensation.

Your 457 Deferred Compensation Contribution	Randolph County Contributes this % of your pay to the 401(a) Plan
0%	0.0%
2.0%	1.0%
4.0%	2.0%
6.0% & up	3.0%

## Will I receive the county's contributions to the plan if I terminate employment?

If you have completed five (5) or more years of service when you terminate employment, you will receive 100% of the County's contributions to the Plan. If you terminate with less than five (5) years of service, you will not receive any of the County's contributions.

You will automatically become 100% vested in your account balance at age 65, the normal retirement age under the Plan.

Years of Service	Percentage
1	0%
2	0%
3	0%
4	0%
5 or more	100%

**ACCG 401(a) Defined Contribution Plan  
for the Employees of Pulaski County**

**When can I participate in the Plan?**

Full time eligible employees become participants on their Employment Date.

**How much does Pulaski County contribute to this Plan?**

The County will contribute as follows:

1. **Basic Contribution:** Pulaski County will contribute an amount equal to 2.0% of your salary into the 401(a) Defined Contribution Plan
2. **Matching Contribution:** Pulaski County will make a matching contribution equal to 50% of the first four percent (4.0%) you contribute to the County's 457 Deferred Compensation Plan. Matching contributions will be based on increments of one percent (1.0%). The maximum Employer matching contribution will be two percent (2.0%).

Your 457 Deferred Compensation Contribution	Pulaski County Contributes this % of your pay to the 401(a) Plan
0%	2.0%
2.0%	3.0%
4.0% or more	4.0%

**Will I receive the County's contributions to the Plan if I terminate employment?**

If you have completed five (5) or more years of service when you terminate employment, you will receive 100% of the County's contributions to the Plan. If you terminate with less than five (5) years of service, you will not receive any of the County's contributions to the Plan.

You will automatically become 100% vested at age 65, the normal retirement age under the Plan.

Years of Service	Percentage
0—4 years	0.0%
5 years and up	100%