



# Happy Thinksgiving!

*(No, this is not a typo!)*

## True or false?

Most Americans spend more time in one day preparing for their annual Thanksgiving holiday feast than thinking about planning for their retirement all year.

Sorry, the answer is True.

It is time to change that. Don't postpone thinking about your plans for saving for retirement until you're well into your career. Saving enough to afford a comfortable retirement is one of the best investments you can make. The earlier you start saving, the longer your money will have to grow, and the faster you'll reach your goal!

The Monterey County Deferred Compensation plan can help you on your way to a great retirement. Beginning January 1, 2009 you can defer up to \$16,500.00 in taxable income per year! In addition, 50+ Catch Up increases from \$5,000 to \$5,500 and the 3 year Catch Up increases from \$31,000 per year to \$33,000.

This holiday season, take one hour to **think** about your deferred compensation and your plans for retirement.

Make this **Thinksgiving** a time for you to be thankful for planning for your future!

<http://www.co.monterey.ca.us/personnel/DefComp.htm>

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