

Gwinnett County Employee Retirement Plans

Administered by Great West Financial

Defined Contribution Retirement Plan – 401(a)

- **Employee** Contributions:
 - Participation is mandatory.
 - Employee must choose a contribution level within 30 days of hire.
 - This is an irrevocable choice.
 - Employee can contribute 2.5%, 5.0% or 7.5% of salary to the plan.

- **Employer** Contributions:
 - Gwinnett County will contribute 7.0% of salary to each employee's retirement plan regardless of which level the employee is contributing.
 - Employees vest in contributions made by the employer on a 3 year graduated vesting schedule:
 - 33% after 1 year of service
 - 67% after 2 years of service
 - 100% after 3 years of service
 - If an employee contributes at least 2.5% of salary to the Deferred Compensation Plan – 457(b), Gwinnett County will match this contribution with an additional 1.0% of salary to the Defined Contribution Plan.

Deferred Compensation Plan – 457(b)

- Every benefit eligible employee is eligible to participate in the Gwinnett County Deferred Compensation Plan - 457(b).
- Employees may begin contributions at \$10.00 per pay period or 1% of salary. The maximum contributions per year are set by the IRS each year and are affected by the age of the participant.
- Options include a pre-tax 457(b) Plan and an after-tax Roth 457(b) Plan.

Additional Features

- Additional information is available at the website – www.gcretirement.com
- You may view presentations on both plans under the link “**About Your Plan**”. *You do not have to log in to the site to view these educational seminars.*
- As a member of the Gwinnett Retirement Plans you will be eligible for additional options under these plans. Here are a few:
 - Managed Accounts – Have your funds rebalanced each quarter based on your retirement goals and assets.
 - Profile Funds – Chose a profile that meets your investment character.
 - Secure Foundations – This feature will help you provide a consistent income in retirement.
 - Meet with our onsite Great West Representative to review your account.



- » Retirement Planning
- » About Your Plan
- » Resource Center

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PLAN DETAILS

Gwinnett County Educational Seminars – view an online seminar to learn more about Gwinnett County Plans and Features.

- Great-West SecureFoundation® Seminar
- 457 Enrollment Seminar
- 401(a) Enrollment Seminar
- Roth 457 Seminar

Roth 457 – Learn more about the Roth Option available in the Gwinnett County 457(b) retirement plan.

- Roth Overview:
Learn the major differences between pre-tax and after-tax Roth contributions.
- Roth Contribution Analyzer:
A calculator to help you determine whether to designate your contributions as pre-tax or after-tax Roth contributions.

ACCESS YOUR ACCOUNT

Participant

USERNAME

PIN

[Forgot Username or PIN?](#) [SIGN IN](#)

[Let's Get Started!](#)

