

# Town of Palm Beach

## Employee Retirement Program Guide



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## **Introduction**

The Town of Palm Beach offers a variety of retirement plan investment options designed to complement the overall benefit package provided to Town employees. These programs include a Town-sponsored defined benefit (also referred to as pension) plan offered in conjunction with a 401(a) defined contribution plan that includes Town matching contributions, a retirement health savings (RHS) program, optional Roth IRA, and optional 457 deferred contribution plan. As required by law, all FICA-related taxes, including social security and Medicare, are paid by the Town on behalf of and in addition each employee's payment.

This guide provides an outline of the retirement programs offered and is not intended to be all-encompassing or provide personal retirement planning information. Additional details for plans offered and listed in this guide may be found within the Town Code of Ordinances and/or the appropriate plan documents. This document does not supersede the Town Code, plan documents, or any applicable collective bargaining agreement. Please consult with Human Resources or the appropriate retirement Plan Administrator for questions and additional information.

## **Town Sponsored Hybrid Plan for General and Lifeguard Employees:**

General and Lifeguard employees participate in a hybrid retirement plan that includes both a defined benefit (also referred to as pension) plan and a defined contribution 401(a) plan. Eligible full-time and regular part-time employees who work over 1,040 hours per year are required to participate in these plans with per-paycheck contributions.

The Town fulfills its obligation to fund the defined benefit (pension) plan through annual contributions based on actuarial analysis. Also provided is a Town matching contribution of 3% for active participants in the 401(a) defined contribution plan. An additional matching post-tax contribution, of up to 2%, is made by the Town for those employees within the defined contribution 401(a) plan who opt to contribute up to an additional post-tax 2%.

Employees hired on or before April 30, 2012 also receive a benefit from past participation in the 'legacy' defined benefit plan defined by Chapter 82 of the Town Ordinance.

The following summarizes the current employee contributions and the hybrid plan benefits.

### ***Employee Groups***

The applicable benefit groups are defined as follows:

1. Benefit group **lifeguard**, consisting of members employed in the Ocean Rescue unit who hold the rank of lifeguard or higher, including probationary lifeguards.
2. Benefit group **general**, consisting of all members not included in benefit groups firefighter, police officer or lifeguard.

### *Employee Contributions*

Employees contribute to each plan through bi-weekly payroll deductions. The contributions are as follows:

Benefit Group	Defined Benefit Plan	401(a) Defined Contribution Plan			
	Employee Contribution	Mandatory Contribution (pre-tax)		Voluntary Contribution (post-tax)	
		Employee	Employer <sup>1</sup>	Employee	Employer <sup>1</sup>
General	3.5%	3%	3%	Voluntary up to the maximum allowable under IRS Regulations	2% Match
Lifeguard	3.5%	3%	3%		2% Match

<sup>1</sup> Total employer contribution will not exceed 2% for any benefit group and will not be less than \$1,000 per fiscal year per enrolled member.

### *Hybrid Retirement Plan Information and Summary*

The defined benefit plan is administered by Pension Plan Administrator, Gabriel, Roeder, Smith & Company (GRS), Edemir Estrada. You may contact the administrator directly to update beneficiary information and ask plan related questions, including but not limited to, retirement eligibility and/or Deferred Retirement Option Plan (DROP). The contact information can be found on the last page of this brochure.

The defined contribution 401(a) plan is managed by ICMA-RC through the Human Resources department. You may contact ICMA-RC directly to change your investment options, update beneficiary information, or ask any plan-related question including those regarding withdrawals and/or taxes. Contact Human Resources or visit the Town’s Intranet for the proper forms to make changes to your voluntary post-tax contributions. All forms and contact information for either of the hybrid plans can be found on the Town’s Intranet.

There is no waiting period for participation in the hybrid plan; all eligible employees will be automatically enrolled upon employment. ICMA-RC will provide new employees with plan documentation and instructions for changing investment options if desired. All investment contributions will be allocated by default to the ICMA-RC Milestone Funds using a target retirement age of 60. Employees may contact ICMA-RC’s Customer Service Department or go online to make changes to their investment allocations. A summary table of the hybrid plan is provided below. This summary is not intended to be all-inclusive and complete plan details may be found within the Town Code of Ordinances and/or applicable plan documents. Please consult with Human Resources or the Plan Administrator for additional information if needed.

## Town of Palm Beach Hybrid Retirement Plan

Vesting: 10 years

Defined Benefit Plan (Pension)	Defined Contribution 401(a) Plan
<p data-bbox="386 415 529 447"><b><u>Multiplier:</u></b></p> <p data-bbox="300 483 665 688">General &amp; Lifeguard*: 1.25% <i>for service earned between May 1, 2012 – May 5, 2017; and</i>  1.70 % <i>for service earned on or after May 6, 2017</i></p> <p data-bbox="305 760 643 821"><b><u>Employee Contribution:</u></b> General &amp; Lifeguard: 3.5%</p> <p data-bbox="313 858 604 919"><b><u>Retirement Eligibility:</u></b> General &amp; Lifeguard: 62</p> <p data-bbox="212 959 704 1089"><b><u>Post-Retirement:</u></b> Survivors' benefit available to "purchase" through actuarial reduction of monthly pension amount.</p> <p data-bbox="203 1579 393 1602">effective May 6, 2017</p>	<p data-bbox="984 384 1170 415"><b><u>Contributions:</u></b></p> <p data-bbox="740 449 1008 480"><b><u>General &amp; Lifeguard*:</u></b></p> <ul data-bbox="740 485 1373 651" style="list-style-type: none"><li>• Mandatory pre-tax 3% from employee, Town will match 3%.</li><li>• Employee may elect to contribute an additional amount on a post-tax basis, Town will match employee voluntary contribution up to 2%.</li></ul> <p data-bbox="948 688 1206 720"><b><u>Investment Options:</u></b></p> <p data-bbox="740 724 1385 816">Similar to the Town's current "457 Plan" for optional deferred compensation, a variety of investment options are offered.</p> <p data-bbox="854 854 1300 886"><b><u>Current IRS Rules re: Withdrawal:</u></b></p> <p data-bbox="740 890 1419 1056">Under current IRS rules, General and Lifeguard employees who separate from Town employment during or after the year they reach age 55 (age 50 for Public Safety) can receive distributions without the 10% penalty (in addition to regular income taxes) on early distributions.</p> <p data-bbox="740 1094 1419 1287">General and Lifeguard employees who separate from Town employment before the year they reach age 55 (age 50 for Public Safety) will be subject to the 10% penalty for distributions taken before age 59 and one-half. Distributions taken after age 59 and one-half are not subject to the penalty.</p> <p data-bbox="740 1325 1419 1455">Distributions from 401(a) Defined Contribution Plan are subject to IRS rules at the time of separation from Town employment. A tax specialist can explain the tax implications relevant to your personal situation.</p> <p data-bbox="1000 1493 1154 1524"><b><u>Beneficiary:</u></b></p> <p data-bbox="740 1528 1419 1589">Participants can name any person(s) as the Beneficiary of the plan with no spousal consent required.</p>

This document is not all inclusive of plan benefits. Please refer to the Town ordinance or contact the plan administrator.

## **Defined Benefit Plan for Police Officers, Non-Union and Union Firefighters**

The Town provides the following public safety employee groups with a defined benefit plan (also referred to as pension) according to the effective dates listed below:

- Police and Non-Union Firefighter employees for service credit earned on and after October 1, 2016.
- Union Firefighter employees for service credit earned on and after August 12, 2017, per the collective bargaining agreement ratified June 13, 2017.
- Eligible full-time and regular part-time employees who work over 1,040 hours per year are required to participate in this plan with a per-paycheck contribution.

The Town fulfills its obligation to fund the defined benefit plan through annual contributions based on an annual actuarial valuation.

### ***Employee Groups***

The applicable benefit groups are defined as follows:

1. Benefit group **firefighter**, consisting of members employed in the fire-rescue department who hold the rank of firefighter or higher (including probationary firefighters), provided that they are certified pursuant to F.S. § 633.35.
2. Benefit group **police officer**, consisting of members employed in the police department who hold the rank of police officer or higher (including probationary police officers), provided that they are certified pursuant to F.S. § 943.1395.

### ***Employee Contributions***

Employees contribute 8.5% of wages each fiscal year. A summary table of the defined benefit plan is provided below. This summary is not intended to be all-inclusive and complete plan details may be found within the Town Code of Ordinances, Bargaining Agreement, and/or applicable plan document. Please consult with Human Resources or the Plan Administrator for additional information if needed.

## **Town of Palm Beach Defined Benefit Retirement Plan for Police Officers and Firefighters**

Multiplier: 2.75%

Vesting: 10 years

Employee Contribution: 8.5% <sup>1</sup>

Eligibility: Age 55 with 10 years of service or  
52 after 25 years of service <sup>2</sup>

**Post-Retirement:**

Similar to the Florida Retirement System (FRS), survivors' benefit available to "purchase" through actuarial reduction of monthly pension amount.

<sup>1</sup> For Police Officers and Non-Union Firefighters, contribution effective October 5, 2019. For bargaining unit Firefighters, contribution effective December 14, 2019.

<sup>2</sup> For Police Officers and Non-Union Firefighters, eligibility effective October 1, 2019. For bargaining unit Firefighters, eligibility effective November 2, 2019.

This document is not all inclusive of plan benefits. Please refer to the Town ordinance or contact the plan administrator.

## **Retirement Health Savings Plan**

The Retirement Health Savings Plan (RHSP) through ICMA-RC provides a means for public sector employees to make tax-deferred contributions and accumulate earnings. The account assets are, according to IRS rules, exclusively used to pay for qualified health-related expenses on a tax-free withdrawal basis for the employee, their spouse, and/or eligible dependents upon retirement and/or separation of employment. Qualified health-related expenses are defined in Internal Revenue Code Section 213 (i.e., medical costs that would otherwise be deductible to the employee on his or her individual income tax return) and generally include, but are not limited to, health insurance premiums, co-pays, and over-the-counter medications. ICMA-RC has a private letter ruling from the IRS authorizing the RHSP in the public sector, through an integral part trust plan with certain limitations (chief among those being that the plan must mandate participation by all similarly situated employees).

There is no waiting period for participation in the RHSP. ICMA-RC will provide new enrollees with plan documentation and instructions for changing investment options if desired. Employees may contact ICMA-RC's Customer Service Department or go online to change their investment allocation.

### ***Employees Hired on or after October 1, 2009***

All full-time and regular part-time employees, hired on or after October 1, 2009, regardless of job family designation, are automatically enrolled in the RHSP. The mandatory enrollment contribution is a 1% bi-weekly payroll deduction made up to 10 years of service, followed by a 2% payroll deduction once the employee reaches 10 or more years of service. Additionally, upon separation of employment and/or retirement 50% of all accrued and eligible sick leave hours will be contributed to the employees' RHSP account.

### ***Employees Hired before October 1, 2009***

Full-time and regular part-time employees, hired before October 1, 2009, are automatically enrolled in the RHSP based on the job family classification of their position as follows:

Group	Contributions During Career		Contribution upon Retirement and/or Separation of Employment	
	% of Base Pay	Vacation Hours (Hrs per year on a per check basis unless otherwise noted)	Vacation Hours	Sick Hours
Executive	Less than 10 years - 1% 10 years or more - 2% DROP participants - 3%		Non-Drop - 0%, and Drop - 50%	Non-DROP - 50%, and Drop - 100%
Fire Rescue	1%			Non-DROP - 50%, and Drop - 100%
Laborer	1%			Years of Service: Less than 15 years - 0% 15 years or more - 100%
Police	Non-DROP - 1% DROP - 2%			Non-DROP - 50%, and Drop - 100%
Public Welfare/ Recreation		End of fiscal year (9/30/xx) contribution based on years of service: 1-4 yrs - 4 5-9 yrs - 8 10-14 yrs - 10 15+ yrs - 12	Hire Date: Prior to 1980 - 100% 1980-1989 - 25% 1990-1999 - 25% 2000 - 9/30/09 - 0%	100% for all
Technical/ Professional/ Supervisory	Non-DROP: Less than 10 yrs service - 1%, 10 years or more - 2% DROP: Less than 20 yrs service - 3%, 20 years or more - 5%		100%	Years of Service: 9 years or less - 50% 10-15 years - 75% 16 years or more - 100%
Trades Maintenance	Years of Service: Less than 10 years - 1% 10 years or more - 2%	Per paycheck contribution based on years of service: 1-4 yrs - 0 5-9 yrs - 8 (.31 biweekly) 10-14 yrs - 12 (.46 biweekly) 15+ yrs - 16 (.62 biweekly)		Years of Service: Less than 11 years - 0% 11 years or more - 100%
New Hires on or after 10/1/2009	Years of Service: Less than 10 years - 1% 10 years or more - 2%			50% for all
				<i>effective 10/1/2014</i>

### *Dependents and Survivor Benefits*

These provisions apply to all participating employees regardless of hire date and/or job family classification. Upon separation of employment or retirement, an employee may use their RHSP account to pay for qualifying medical expenses for themselves, their spouse, and their eligible dependents. Dependent eligibility is determined by IRS rules. The RHSP account can provide medical expense reimbursements on behalf of the spouse or any person who is a qualified dependent or a qualified relative according to the plan and IRS Publication 501 entitled Medical and Dental Expenses, regardless of income tax return exemption status.

Upon the death of an employee, the account will be transferred to a surviving spouse and/or eligible dependent(s) for tax-free reimbursement of their medical expenses. If you do not have a surviving spouse or dependent(s), the funds from your account will be returned to the Town's RHS Trust and will be distributed to the designated beneficiary on file with the Human Resources Department, less any applicable taxes.



## **Optional 457 Deferred Compensation Investment Plan**

The Town provides an optional retirement investment program for employees who wish to contribute through a bi-weekly pre-tax deduction to a deferred compensation plan. Enrollment is voluntary and the Town does not provide any monetary contributions to this program. Contact Human Resources for information and enrollment forms to contribute to the 457 plan. ICMA-RC is the Town's designated plan administrator for this deferred compensation plan.

<p><b>What are the benefits of participating in a 457 plan?</b></p>	<ul style="list-style-type: none"> <li>• You reduce your current income taxes while investing for retirement.</li> <li>• Your earnings accumulate tax-deferred.</li> <li>• You can dollar cost average through convenient payroll deductions. *</li> <li>• You may be allowed to make additional "catch-up" contributions if you are 50 (or older) or within three years of your normal retirement age and already contributing the maximum to your plan.</li> <li>• If you change jobs, you have the flexibility to move your account into your new employer's retirement plan.</li> </ul> <p><i>* Dollar cost averaging does not assure profit or protect against loss in a declining market. Since dollar cost averaging involves continuous investing, regardless of fluctuating prices, investors must consider their level of comfort in continuing to invest during a declining market.</i></p>
<p><b>The ICMA-RC 457 Plan Advantage</b></p>	<ul style="list-style-type: none"> <li>• You can increase, decrease, stop, and restart contributions as often as you wish without fees or penalties.</li> <li>• You may choose from a wide range of investment options.</li> <li>• There are no minimum investment requirements.</li> <li>• Your designated beneficiaries are entitled to receive all remaining funds in your account in the event of your death.</li> <li>• You have the most flexible withdrawal payment options available under law.</li> <li>• You control your account even while you are withdrawing assets.</li> </ul>

Source: <http://www.icmarc.com/products-and-services/457-deferred-compensation-plans.html>

## **Optional Roth IRA**

An Individual Retirement Account, or IRA, is a special tax-advantaged account that allows you to build savings for your retirement. One of the primary benefits of an IRA is that your investment's earnings compound tax-deferred. The Town, through ICMA-RC, offers employees the option to enroll with a Roth IRA. With a Roth IRA you contribute on an after-tax basis and you have the opportunity to withdraw earnings on a tax-free basis, assuming certain IRS conditions are met. Enrollment is voluntary and the Town does not provide any monetary contributions to this program. Contact Human Resources to enroll and begin contributions. ICMA-RC is the Town's designated plan administrator for this program.

## **ICMA-RC Services (for 401(a), 457, Roth IRA, and RHSP accounts)**

### ***On-Site Education***

The Town offers a variety of on-site educational opportunities presented by ICMA-RC throughout the year. Past topics presented include investing smart in volatile markets, strategies to help you save for retirement, and making investment decisions. Additionally, one-on-one appointments with a retirement specialist is scheduled for all new hires as a required meeting. Existing employees are offered opportunities throughout the year to schedule an appointment at their convenience. Notices regarding workshops and planner appointments are distributed to all employees via the Town's email system.

### ***On-Line Account Access***

To access your account information and balances, visit [www.icmarc.org](http://www.icmarc.org) and click on "login" if you are a registered user, or select "create a new user id" if you have not already setup access to your account. Once all of the required information has been entered, click on the "Login" button, you will have successfully completed the Account Access login process. You can now review your account information, request electronic documents (versus receiving paper statements via regular mail) and securely conduct transactions at your convenience.

### ***Mobile Account Access***

ICMA-RC's mobile app allows you to view your retirement savings account information anywhere and at any time. Use your Smartphone to download the mobile app from the App Store<sup>SM</sup> and Google Play<sup>TM</sup>, where you can log in and:

- View your account balance, year-to-date account activity, retirement income projection and fund performance.
- Change your fund selections and update your personal information.
- Review messages within your retirement savings account to stay current on updates to our retirement plan services and features.
- Check out ICMA-RC's RealizeRetirement<sup>®</sup> financial education resource with a variety of videos, calculators, and other easy-to-use tools to help you save and invest for your retirement.

The site directs Windows Phone/Blackberry users to enter [m1.icmarc.org](http://m1.icmarc.org) into the browser on their phone to be directed to the mobile myAccount, to access your ICMA accounts.

### ***Guided Pathways<sup>®</sup> - Advisory Services***

As an optional service for employees with ICM-RC accounts, the Town offers Guided Pathways<sup>®</sup>. Guided Pathways<sup>®</sup> is ICMA-RC's comprehensive suite of investment advisory and planning services that offers a level of assistance based on how involved you want to be in your retirement investing decisions. Guided Pathways begins with a customized wealth forecast that shows how likely you are to accumulate the assets you will need for retirement, based on your personal and financial information. Using this wealth forecast, you will receive a savings rate recommendation and can see how changing certain factors can help increase your chances of reaching your retirement income goals.

Services within the optional Guided Pathways® program include free asset class guidance, fund advice recommendations (standard annual fee would apply), and the more detailed high level of financial guidance through their Managed Accounts program (asset-based fee would apply). ICMA-RC offers a variety of programs to meet the retirement planning needs of Town employees.

To get started, go to the Guided Pathways® page through your online account access (www.icmarc.org and login) or you may contact via email at guidedpathways@icmarc.org or call 1-800-669-7400.

<p><b>Asset Class Guidance</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Develop retirement savings plan</li> <li><input checked="" type="checkbox"/> Determine asset class allocation</li> <li><input type="checkbox"/> Select appropriate funds</li> <li><input type="checkbox"/> Monitor fund performance</li> <li><input type="checkbox"/> Manage my portfolio on an ongoing basis</li> </ul>	<p><b>Fund Advice</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Develop retirement savings plan</li> <li><input checked="" type="checkbox"/> Determine asset class allocation</li> <li><input checked="" type="checkbox"/> Select appropriate funds</li> <li><input type="checkbox"/> Monitor fund performance</li> <li><input type="checkbox"/> Manage my portfolio on an ongoing basis</li> </ul>	<p><b>Managed Accounts</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Develop retirement savings plan</li> <li><input checked="" type="checkbox"/> Determine asset class allocation</li> <li><input checked="" type="checkbox"/> Select appropriate funds</li> <li><input checked="" type="checkbox"/> Monitor fund performance</li> <li><input checked="" type="checkbox"/> Manage my portfolio on an ongoing basis</li> </ul>
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## **Separation of Employment and/or Retirement**

### ***Defined Benefit Plan***

Please contact the Plan Administrator when considering separation of employment at least 30 days prior to separation. The Plan Administrator will work with all vested employees who are eligible to retire to establish defined benefit payments. If you are vested but not eligible to retire, you will receive information about deferring your benefit until you reach retirement age. Alternatively, if you are not vested, you will receive information to either cash out and/or roll over your contributions to another tax deferred retirement account.

### ***ICMA-RC Accounts***

Employees may have one or more of the following types of ICMA-RC retirement savings accounts. The Internal Revenue Service (IRS) establishes the regulations associated with withdrawals from these accounts. You are encouraged to contact ICMA-RC directly to discuss your withdrawal options and plans to ensure you are fully aware of any potential tax liabilities and/or penalties you may responsible to pay pursuant to the IRS. The Town plan account numbers are provided below for convenient reference for you when you contact ICMA-RC.

<b>Employee Group</b>	<b>ICMA-RC Account Name and Number</b>
<b>All Employees:</b>	<ul style="list-style-type: none"> <li>• Town of Palm Beach (401a) – 106397</li> <li>• Town of Palm Beach (Optional 457) - 300786</li> <li>• Town of Palm Beach (Optional Roth IRA) – 705765</li> </ul>
<b>Retirement Health Savings Plans (RHSP):</b>	<ul style="list-style-type: none"> <li>• Town of Palm Beach (RHS Current) – 803116</li> <li>• Town of Palm Beach (RHS Old) – 800533</li> </ul>
<b>Share Account for Fire Rescue Personnel:</b>	<ul style="list-style-type: none"> <li>• Town of Palm Beach (Fire Share) -106796</li> </ul>

<b>Employee Group</b>	<b>ICMA-RC Account Name and Number</b>
<b>Previous DROP Accounts for All Employees: (Now maintained by the Town)</b>	<ul style="list-style-type: none"> <li>• Town of Palm Beach (Fire Current DROP) – 106782</li> <li>• Town of Palm Beach (Fire Old DROP) – 108552</li> <li>• Town of Palm Beach (Police DROP) – 108335</li> <li>• Town of Palm Beach (General/Lifeguard DROP) – 108334</li> </ul>

## Retirement Plan Administration and Contact Information

<b>Defined Benefit Plan (Pension Plan)</b>	<p>Questions about retirement, DROP, survivorship, and any plan and/or retirement board details? Contact:</p> <p style="text-align: center;">Gabriel, Roeder, Smith &amp; Company (GRS) One East Broward Boulevard, Suite 505 Ft. Lauderdale, Florida 33301 Edemir Estrada, Pension Plan Administrator 954.527.1616   Fax 954.525.0083 Edemir.Estrada@grsconsulting.com</p>
<b>Defined Contribution Plan 401(a), Optional 457, Optional Roth IRA &amp; RHSP DROP Account Balance</b>	<p>To make changes to your voluntary contributions to the 401(a) or 457 plans, download the form from the Town intranet, or pick up a form from the Human Resources Department. Contribution change forms for the Roth IRA, 401 (a) and 457 plans in addition to beneficiary changes for the RHSP may be submitted to:</p> <p style="text-align: center;">Human Resources Department 561.838.5450   Fax 561.838.5451</p> <p>Questions about withdrawals, investment options, 401(a)/457 beneficiaries, or any other 401(a), 457, or RHSP provisions? Contact:</p> <p style="text-align: center;"><b>ICMA-RC</b> On the Web: <a href="http://www.icmarc.com">www.icmarc.com</a> By Phone: 800.669.7400 Mon - Fri 8:30 a.m. to 9:00 p.m. EST 24-hour automated services Español: 800.669.8216</p> <p>You can check your DROP account balance using the link provided on the Retirement Benefits page of the Intranet or use the following link:</p> <p style="text-align: center;"><a href="http://palmwbs/cgi-bin/ol050_agree.htm">http://palmwbs/cgi-bin/ol050_agree.htm</a></p>