

# Great Expectations

Tulare County Deferred Compensation Plan Newsletter



## Plan to Attend the Deferred Comp Annual Fund Performance Review!

Have you noticed that investing in the stock and bond markets have been something of a "challenge" recently? Have your investments taken a recent "nose dive"? While having the opportunity to contribute into a Deferred Compensation program is a great way to save for future retirement, it also presents a significant challenge. The person ultimately responsible for investing the funds in your personal Deferred Comp account is YOU! As a result, educating yourself on the various investment options available to you is not just a good thing to do, it is a must for those people who want their accounts to show positive results over the long-term. Even under the best of circumstances investing one's money is difficult and there are no guarantees that anyone will always be successful. The County of Tulare Deferred Compensation Committee is well aware of this and of your need to make well-informed investment decisions – especially during periods of uncertainty. For that reason, the Committee wants to make all plan participants aware of the annual Fund Performance Review that will take place on Monday, May 19, 2008.



The purpose of the Deferred Comp Committee's Fund Review is to discuss the individual performance of each of the funds currently offered to Tulare County Deferred Comp participants. The review will look at each of the fund's investment performance, will compare this to other funds of similar structure (their "peers"), and will look at the level of risk involved with the individual funds (Yes, some funds are riskier than others.) The Committee will also hold discussion as to whether or not any new funds should be added or any of the existing funds removed. Why not consider joining the Deferred Comp Committee in this annual review process? You may not understand everything that goes on, but your education as a smart, savvy investor has to begin somewhere. What better place than at the annual Fund Review of your very own Deferred Compensation program? Once again, the meeting is to be held on Monday, May 19, 2008. It will begin at 9:00 a.m. and will be held in the TCERA building at 136 North Akers in Visalia. The Committee welcomes all Deferred Comp plan participants to attend.

## Add an upcoming 'Financially Fit' Seminar to your calendar

Take charge of your financial future! Join us for the Financially Fit Seminar. This seminar will discuss financial challenges we all face, how to establish a financial plan, understanding risk and return, and understanding investment types. Limited seating is available at these seminars, so please ensure RSVP to Angel at (800) 274-8491.

### Porterville, Monday, May 5, 2008

**Government Plaza South** 10 - 11 a.m.  
Conference Rooms A & B, 1055 W. Henderson Ave  
**Child Support Services Office** 2 - 3 p.m.  
259 N. Main Street

### Tulare, Tuesday, May 6, 2008

**Hillman Health Care Center** 9 - 10 a.m.  
Tulare Specialty Conference Room,  
1062 South K Street

### Visalia, Wednesday, May 7, 2008

**Child Support Services Office** 8:45 - 9:45 a.m.  
West Wing, 8040 W. Doe Ave  
**Tulare Co. Superior Courthouse** 11 a.m. - 12 p.m.  
Room 109, 221 S. Mooney Blvd.  
**Government Plaza North** 2 - 3 p.m.  
Visalia Main Conference Room, 5957 S. Mooney Blvd.

**April 2008**

**Risky:**  
*Putting all your eggs in one basket*

**Risk Management:**  
*Buying more baskets*



Allocating the assets in your retirement account into a number of different investment options is like buying more baskets—it can help manage the risk of loss.

Find out more about asset allocation and how it can help you manage risk in a changing market.

Visit: [www.gwrs.com](http://www.gwrs.com)

Call: 559-967-2280

Contact: Stephanie Henry, Account Executive, CA Lic #0C49765

#### **County of Tulare Deferred Compensation Plan**

Securities, when offered, are offered through GWFS Equities, Inc., and/or other broker dealers. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of FASCore, LLC (FASCore Administrators, LLC in California) and First Great-West Life & Annuity Insurance Company, White Plains, New York.

Great-West Retirement Services® refers to products and services provided by Great-West Life & Annuity Insurance Company, FASCore, LLC (FASCore Administrators, LLC in California), First Great-West Life & Annuity Insurance Company, White Plains, New York, and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by FASCore, LLC. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Great-West Retirement Services® is a registered service mark of Great-West Life & Annuity Insurance Company. Access to the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons.  
©2008 Great-West Life & Annuity Insurance Company. All rights reserved. Form# GC54341 (1/08)

#### **Contact Information:**

TC Deferred Compensation Plan  
[www.co.tulare.ca.us/government/auditor/defercomp/default.asp](http://www.co.tulare.ca.us/government/auditor/defercomp/default.asp)

If you are interested in finding out more about the 457 Deferred Compensation Plan for Tulare County, please contact:

#### **Stephanie Henry**

[www.gwrs.com](http://www.gwrs.com)  
[stephanie.henry@gwrs.com](mailto:stephanie.henry@gwrs.com)

Phone: 559-967-2280  
Fax: 559-622-0407

This newsletter is a product of the Tulare County Deferred Compensation Subcommittee.