
OPEN ENROLLMENT /

2022

Dauphin County, PA Deferred Compensation Plan

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2022 New Hire Handout

- *You can enroll in the deferred compensation plan at any time throughout the year.*
- *If you are not participating, you are not collecting the County's \$4 per pay additional employer contribution, which amounts to \$104 per year (26 pays).*
- *You can enroll in the Plan for as little as \$10 per pay and receive the full employer contribution. If you contribute more than \$10 per pay, the employer contribution does not increase. It is fixed at \$4.*
- *Contributions may be either or both Traditional (pre-tax) and Roth (after-tax) 457(b) deferrals. The combination of the two must add up to at least \$10 and cannot exceed \$19,500 in 2021.*
- *For 2021, a catch-up contribution of \$6,500 is available to participants age 50 or older. This would provide a maximum contribution of \$26,000 to participants age 50 or older. There is also a special catch-up contribution available to eligible employees, which provides a maximum contribution of \$39,000.*
- *Do not underestimate the impact of starting young and investing small amounts every pay. The compounding effect of investing can add up to significant retirement savings, especially when you start in your 20's and 30's. Consider enrolling today.*

How to Enroll

Get Prepared

The best way to get started is to visit the Plan's web portal at www.dauphincountydeplan.com. There you will find a step-by-step guide to enrolling, a wide array of educational resources, links to the participant website, Plan news, and access to the Plan's investment advisory representatives who can assist you with your investment decisions and retirement planning. There is a complete section covering enrollment. We recommend you start there or use the enrollment forms. When you access the site for the first time, you will need to create a unique login under "Not a Member? Sign Up".

Online

Follow the instructions on the web portal, enrollment section. Please contact us if you have issues enrolling online.

Paper Enrollment

If you do not have access to the internet, you can contact your HR representative for an enrollment form that you may complete and return to HR. If you have questions, please contact the Plan's investment advisor representative, Stephen Hetrick, at 717-545-1447 or hetrick@retirementc.com.

Additional Resources

Open Enrollment Videos

Watch on Dauphin County Intranet Site or Plan Web Portal

Plan Web Portal

Retirement Collaborative LLC created the Plan's web portal as a centralized location to access plan information. You can access the website from your smartphone, tablet, or computer at www.dauphincountydcplan.com. The first time you log onto the site, you will need to create a username and password by selecting "Not a Member/Sign Up." If you are already enrolled in the Plan, we recommend that you access the web portal on a monthly or quarterly basis to see what is new in the Plan News Section then access the participant website using the link on the web portal. We are always looking for ways to improve the web portal. If you have suggestions, please email us using the Contact Page on the site. Thank you!

Personalized Wealth Management Websites

Would you like to find out if you are on track to meeting your financial goals; such as retirement, education planning, or determining whether you have an appropriate amount of insurance? If so, you should check out Retirement Collaborative LLC's personalized wealth management website service. To access your personalized wealth management website, contact Stephen Hetrick, and he will create one for you and show you how to get started. There is no additional fee for using the site and its planning workshops. If you would like Mr. Hetrick to do the data entry and prepare a full cash flow analysis for you, he will provide this additional service to Dauphin County employees at a reduced fee of \$250.

Find out Your Risk Number - Free Portfolio Risk Analysis

Retirement Collaborative LLC uses a cutting-edge technology designed to determine your acceptable levels of risk and reward so that your retirement portfolio is aligned with your investment goals and expectations. To find out what your risk number is email Stephen Hetrick or access the Investment Help section of the web portal. After completing the 5-minute questionnaire, Mr. Hetrick will contact you via email or the phone to discuss his analysis.

Retirement Meetings

Are you thinking of retiring within the next three years or sooner? If so, you can schedule a free meeting with us to discuss the issues you face when making retirement decisions; such as, which pension option is best for my needs? What should I do with vacation and sick leave? Are my investments positioned properly for retirement? We can help you answer those questions and many more. To schedule your retirement meeting, follow the steps below.

Schedule a Meeting or Call

Scheduling an appointment with Stephen Hetrick is easy. If you have access to the internet, use the link <https://calendly.com/stephenhetrick> to schedule your meeting, or visit the web portal's Contact Us page. If you do not have access to a computer, please call 717-545-1447. If Mr. Hetrick is not available to take your call, please leave a message with dates and times that you would be open to call or meet.

retirement 
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