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RPA 
RETIREMENT PLAN ADVISORS
THE FUTURE IS BETTER THAN YOU THINK

Your OAPFF 457(b) Plan

Benefits of participation, contribution limits, and personalized financial advice

BENEFITS OF PARTICIPATION

- Personalized financial advice in every interaction with your RPA Financial Advisor
- Loan provision available
- In-service withdrawals allowed at age 59½
- Self-directed brokerage option available

2023 CONTRIBUTION LIMITS

- \$22,500 in 2023
- Age 50+: \$30,000 (including \$7,500 in catch-up contributions)
- Within three years of normal retirement age: \$45,000
 - Three-year catch-up amount is based on prior years' missed contributions
 - Contributions must be made within three years of normal retirement age
 - Cannot use the three-year catch-up in the year you retire

PERSONALIZED FINANCIAL ADVICE & PLANNING

Your RPA Financial Advisor provides you with financial advice tailored to your needs.

- Review your retirement picture, including time horizon and goals, year after year
- Analyze and evaluate your current financial status
- Develop and present you with recommendations – guidance and advice
- Implement the recommendations with you – “holding your hand”
- Monitor and adjust the recommendations – “life happens!”

Your OAPFF 457(b) plan supplements your strong Ohio Police & Fire Defined Benefit Plan. Having a DB plan impacts how you should invest.

TO LEARN MORE ABOUT YOUR OAPFF 457(B) PLAN, CONTACT YOUR RPA FINANCIAL ADVISOR.

RETIREMENT PLAN ADVISORS

www.retirementplanadvisors.com

RPA is an independent federally registered investment adviser (RIA) specializing in public sector deferred compensation and defined contribution plans. We provide comprehensive plan-level and participant-level services, and stand with you as a fiduciary for all the advice we provide. You don't need more work. You need RPA.

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