



A United Voice for Doctors, Our Patients,
& the Communities We Serve

DOCTORS COUNCIL ANNUITY FUND

For Doctors Council Members.... Through Doctors Council

A Supplemental Retirement Plan providing security for you and your family.

Available to you in times of financial hardship, when you leave work or retire.



Your Money at Work for You.

-Doctors Council members may be eligible to participate in the Doctors Council Annuity Fund AT NO COST TO YOU. This fund is a benefit through Doctors Council, and is FREE to eligible members paid by employer contributions.

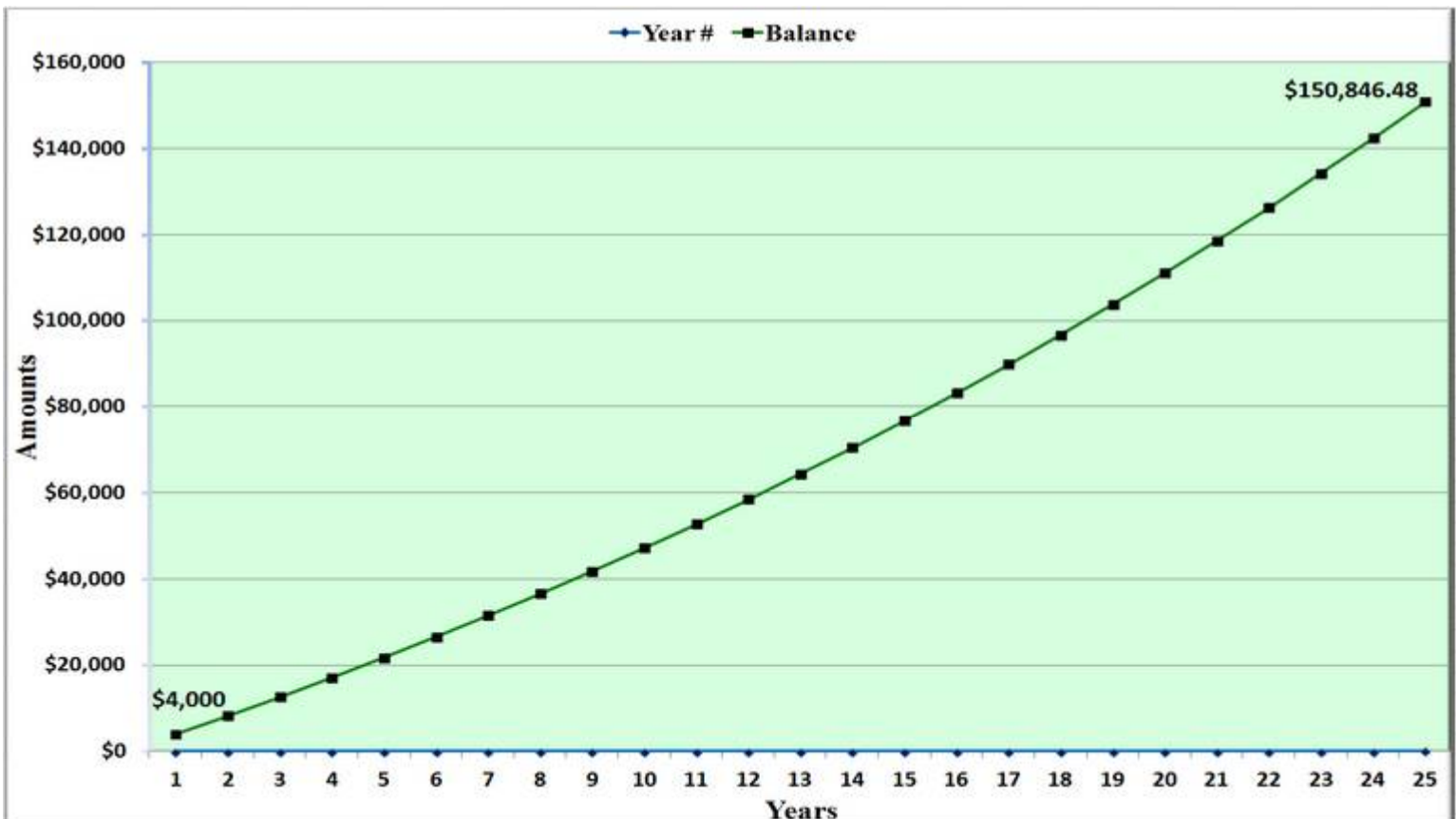
-Because of our Doctors Council contract with the City, you receive \$2.57 for each hour paid up to a maximum annual amount as a contribution to our Annuity Fund (minus administrative fees).

-This applies to eligible members who work for the NYC Health + Hospitals (H+H) or the Mayoral Agencies.

You Control Your Money (Management of Contributions)

The fund is entirely employee directed- by YOU . The annuity fund assets are administered by Empower Retirement, the nation's second largest retirement plan record keeper. Members can choose from a wide array of investment options available through the fund.

Here's an example of a Doctors Council member who has \$4,000.00 deposited annually into his/her Doctors Council Annuity Fund and who earns a 3% investment return each year. Your money grows.



To determine your eligibility, or if you have any questions, please call Doctors Council at 212-532-7690 or email us at info@doctorscouncil.org

Access to Your Account and Assistance

You have access to your account balances and investment option information is available 24 hours a day, 7 days a week through www.gwrs.com You can also call 1-800-701-8255 to speak with a representative Monday-Friday from 8 am - 10 pm EST.

- Members have access to speak to an Empower representative on the phone who will assist the member in navigating the website for investment options available within the Empower portfolio.



Vesting

All eligible members are 100% vested

Other Important Information

- Your money in your Doctors Council Annuity Fund is tax-deferred.
- You can roll over your other tax-deferred funds/monies into your Doctors Council Annuity Fund.
- Withdrawals: Your funds can be withdrawn when you leave City employment, retire, or upon death (funds distributed to your beneficiaries upon death).
- Financial Hardship: Financial hardship withdrawals (as defined by the IRS) are eligible.

To determine your eligibility, or if you have any questions, please call Doctors Council at 212-532-7690 or email us at info@doctorscouncil.org