



**To: Participants in the Oakland County 457(b) Deferred Compensation Plan**

**From: Judy Fandale, Retirement Administrator**

**Date: June 2011**

**Subject: Enhancement to our 457(b) Deferred Compensation Retirement Plan**

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Important improvements are underway for our 457(b) deferred compensation retirement plan at Oakland County, and we want to make sure you are aware of these enhancements that are now available.

Gregory J. Schwartz & Co., Inc. ("Schwartz & Co.") is an investment advisory firm founded in 1976, located in Bloomfield Hills. Schwartz & Co. currently provides independent investment advisory services on the 401(a) Defined Contribution Plan for the County. Their **new** role as investment consultants to our 457(b) deferred compensation retirement plan provides the opportunity for you, the Oakland County plan participant, to consult with their investment professionals for one-on-one investment counseling on your 457(b) portfolio as well.

Schwartz & Co. has been hired to provide independent investment advice to both the Retirement & Deferred Compensation Board and the participants in the Plan. They will provide impartial advice and recommendations for your 457(b) plan portfolio based on your specific long term retirement goals and objectives.

Fidelity will remain as the record keeper of the Plan. So there is no confusion, investment advisory services will continue to be available from Fidelity. Such services from Fidelity have different levels of cost to you, depending on what level of service from Fidelity that you choose. In contrast, you will **not** incur cost by utilizing independent advisory services from Schwartz & Co. Broadcast e-mails will be sent out whenever Schwartz & Co. advisors will be on-site for appointments. You can also check the County's new retirement website calendar to see when and where they are scheduled for appointments.

Now and in the future, please feel free to contact Schwartz & Co. with any questions at (248) 644-2701. Ask for Janette Schad, David Breuhan or any member of their Institutional Services Team. Janette's email address is [Janette.Schad@GJSCO.com](mailto:Janette.Schad@GJSCO.com). David's email address is [David.Breuhan@GJSCO.com](mailto:David.Breuhan@GJSCO.com). Schwartz & Co.'s website is [www.GJSCO.com](http://www.GJSCO.com). Thank you.

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