



**FROM ADAIR COUNTY**

ADAIR COUNTY DECEMBER NEWSLETTER



# DECEMBER NEWSLETTER

ADAIR COUNTY GOVERNMENT

## DECEMBER BIRTHDAYS AND ANNIVERSARIES.

### BIRTHDAYS!

PHIL McINTOSH	12/08
RANDALL WATSON	12/08
BRIAN NOE	12/18
RHONDA NOE	12/28
MICHELLE SNOW	12/30
SCOTT VANWYE	12/31

### ANNIVERSARIES!

BRADLEY BROADWELL	7 YEARS
TRACY SALSBERY	19 YEARS
KIMBERLY KRIEDEL	32 YEARS

### Welcome our new Employee's.

Terry Findling	Assessor's Office
Larinda Thompson	Corrections
Abigail Tarrant	Corrections
Robert Roland	Corrections
Miranda Rea	Corrections
Jayden Tiberi-Orozco	Corrections

### DECEMBER HEALTH SPOTLIGHT.

HEARTBURN VS GASTROESOPHAGEAL REFLUX DISEASE.

IT IS THE SEASON FOR OVEREATING. MANY OF US SUFFER WITH HEARTBURN AFTER A LARGER THAN NORMAL MEAL. THIS IS NORMALLY BENIGN AND DOES NOT REQUIRE A TRIP TO THE DOCTOR BUT NEEDS ONLY SOME ANTACIDS. IF IT IS A MORE COMMON OCCURRENCE IT CAN LEAD TO SOME SERIOUS HEALTH ISSUES SUCH AS ESOPHAGEAL CANCER. A WARNING SIGN IS WHEN YOUR CHRONIC HEARTBURN GOES AWAY WITHOUT ANY INTERVENTION. THIS CAN BE A SIGN THAT THE CELLS HAVE CHANGED IN YOUR ESOPHAGUS WHICH CAN LEAD TO CANCER.

Gastroesophageal reflux disease (GERD) is a more serious form of gastroesophageal reflux more commonly known as heartburn or acid reflux. Acid reflux occurs when the lower esophageal sphincter opens spontaneously, or does not close properly, and stomach contents rise up into the esophagus. When acid reflux occurs, food or fluid can be tasted in the back of the mouth. When refluxed stomach acid touches the lining of the esophagus it may cause a burning sensation in the chest or throat called heartburn or acid indigestion. Occasional acid reflux is common and does not necessarily mean one has GERD. Persistent reflux that occurs more than twice a week is considered GERD, and it can eventually lead to more serious health problems.

Now that I have made everyone aware of GERD don't forget the County Christmas Dinner that will be in the ANNEX on Dec 21<sup>st</sup>. The Commission will be providing the meat, but we need carry in sides. Send me an email what you are bringing so we can get an idea of what we will have. I will send out more reminders as we get closer to the date. MAC service awards will also be given out at that time.

Check out the new CERF Roth information that is attached to this newsletter.

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Michael Orskog  
ADAIR COUNTY GOVERNMENT

If anyone wants anything in the newsletters, please email me.

[morskog@adaircomo.com](mailto:morskog@adaircomo.com)

Here are some last-minute additions to the newsletter.

The Christmas Party will be at the Annex on December 21<sup>st</sup> from 11am to 1:30. The Commission will be providing the Meat and anyone that can bring a side please drop it off before 11am. If you are bringing a side let me know what you are bringing. I would also like to get a head count, so if you did not reply to my email about this please do so.

MAC Service awards will also be given out during the event.

Betty Shahan, in the Clerk's Office, is doing the Secret Santa. Please contact her if you would like to participate.

The COURTHOUSE will be closed on the 25<sup>th</sup> for Christmas.

I have sent out next years Holiday Schedule if you need one let me know.

I hope everyone has a very Merry Christmas.



# The Roth 457 option

## Is it right for you?

Your 457 plan accepts Roth 457 contributions, giving you the flexibility to designate all or a portion of your 457 elective deferrals as Roth contributions.

Roth 457 after-tax contributions and traditional before-tax 457 deferrals both have advantages. You should thoroughly review the following information and consider consulting a financial advisor prior to electing your contribution percentages.

## How are Roth contributions different from traditional 457 contributions?

Roth contributions are made with after-tax dollars. Traditional 457 contributions are made on a before-tax basis, and you pay taxes only when you take a distribution.

## Do I pay taxes when I take a distribution from my Roth 457 account?

Your distribution is income tax-free if you are eligible for a distribution from your plan, you withdraw your Roth contributions and any earnings after holding the account for at least five tax years, and:

- You are at least age 59½.
- You become disabled.
- You die (in which case, your beneficiaries will take a withdrawal).

If a distribution is made from your Roth 457 account before you reach age 59½ and is not due to death or disability, you will pay income taxes on any earnings that are distributed. Otherwise, there is no income tax due on the Roth contributions distributed from the plan since they are made with after-tax dollars.

## How does the Roth 457 differ from a Roth IRA?

- **Contribution limits** — Roth IRA contributions are limited to \$7,000 in 2024 (or \$8,000 if you are age 50 or older) versus \$23,000 for the Roth 457 (or \$30,500 if you are age 50 or older). So, you can contribute more on an after-tax basis to your Roth 457 than to a Roth IRA.
- **Eligibility** — If you're single and earn \$161,000 or more a year or are married with a joint income of \$240,000 or more in 2024, you are not eligible to contribute to a Roth IRA in 2024. However, if you meet your plan's eligibility requirements, you can participate in the Roth 457 plan regardless of your income.

## Can I roll over my account if I change employers?

Should you leave your current employer, you have the option of rolling over your Roth 457 account to a Roth IRA or to a 457, 401(k), or 403(b) plan that has a designated Roth account and accepts Roth rollovers. You can roll over your traditional 457 account to any eligible traditional IRA, Roth IRA,<sup>2</sup> governmental 457 plan, 403(b), plan or qualified 401(k) plan that accepts rollovers. Consider all your options and their features and fees before moving money between accounts.

## Can I convert my before-tax contributions to Roth after-tax?

If your plan allows it, you can convert your before-tax account to Roth as an in-plan rollover. You are responsible for paying income tax on the amount you roll over into an in-plan Roth 457. You will pay taxes on the converted amounts when you file your taxes for that year. These taxes cannot be paid from your 457 account. An IRS Form 1099-R will be mailed to you the following year to report the in-plan Roth rollover as taxable income. Be sure to talk with a tax professional before you request an in-plan Roth rollover; once your request has been processed, it cannot be reversed.

## Making the best choice for you

You will have to determine whether contributing to your plan on an after-tax Roth basis or a traditional before-tax basis makes more sense for your situation. The Roth 457 option essentially locks in today's tax rates on all contributions.

For some people — especially those who expect to be in a higher tax bracket when they retire — the Roth 457 option may make the most sense. If you're one of those people, the Roth option allows you to pay taxes on your contributions when they are contributed (presumably at a lower tax rate than you would expect to pay at retirement). If you expect to be in a lower tax bracket when you retire, you might want to consider contributing to your 457 plan on a before-tax basis. You won't pay taxes on your contributions or any earnings on your contributions until you take a distribution, which is usually at retirement (when many people expect their earning power and tax burden to be lower than today).

At a glance	Before-tax 457	Roth after-tax 457
Is my contribution taxable in the year I make it?	No	Yes
Is my contribution taxed when distributed?	Yes	No
Are potential earnings on my contributions taxed when distributed?	Yes	No, provided the distribution occurs after you have reached age 59½ or upon disability or death and no earlier than five tax years after your first Roth 457 contribution
If I change jobs, can I roll over my account?	Yes, to a qualified 401(k) plan, traditional IRA, Roth IRA, <sup>1</sup> 403(b) plan, or governmental 457(b) plan if the plan allows it	Yes, to a Roth IRA, governmental 457(b) plan, 401(k) plan, or 403(b) plan if the plan has a designated Roth account and accepts rollovers
What is the maximum amount I can contribute?	Combined limit for contributions in 2024 is \$23,000 or \$30,500, including the additional \$7,500 age 50+ catch-up contribution; or up to \$46,000 in 2024 if eligible for special 457 catch-up contributions. The age 50+ catch-up and special catch-up provisions may not be used in the same year.	
If I experience an unforeseeable emergency, can I make a withdrawal?	Yes, your plan allows unforeseeable emergency withdrawals	
Do I have to take a minimum distribution at age 73?	Once you reach age 73 (or age 70½ if you were born on or before June 30, 1949), you are generally required to begin taking minimum distributions from a before-tax 457. Refer to your plan provisions for more information.	Generally, effective for tax years after 12/31/23, a required minimum distribution will not be required for ROTH 457 Plans. Please contact your tax advisor for more information.

## The bottom line: Participate

Regardless of which type of contributions you choose, the important thing is to contribute as much as you can today for your retirement tomorrow.

► For more information, visit [empowermyretirement.com](https://empowermyretirement.com) or call 800-701-8255

<sup>1</sup> Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59½.

<sup>2</sup> Rollovers from a traditional (pretax) retirement plan to a Roth IRA are subject to the same rules governing converting a traditional IRA to a Roth IRA.

As there may be significant tax implications associated with these types of conversions, you should consult your tax advisor before proceeding.

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# AFLAC OPEN ENROLLMENT

AFLAC will be here on December 6<sup>th</sup>.

They will start at Road and Bridge at 6:30 am  
then go to the Sheriffs Office for a few hours.

After that they will be at the Courthouse, in the  
Commissioners/HR office, for the remainder of  
the day.



# OPEN ENROLLMENT PLANNING ISN'T COMPLETE UNTIL YOU HAVE AFLAC

Who hasn't been blindsided by an unexpected medical bill? That's why there's Aflac. We help take care of the expenses health insurance doesn't cover, so you can take care of everything else.

To learn more, contact your Aflac agent, Jessica Johnson, at 217-791-0603 or [j88\\_johnson@us.aflac.com](mailto:j88_johnson@us.aflac.com).





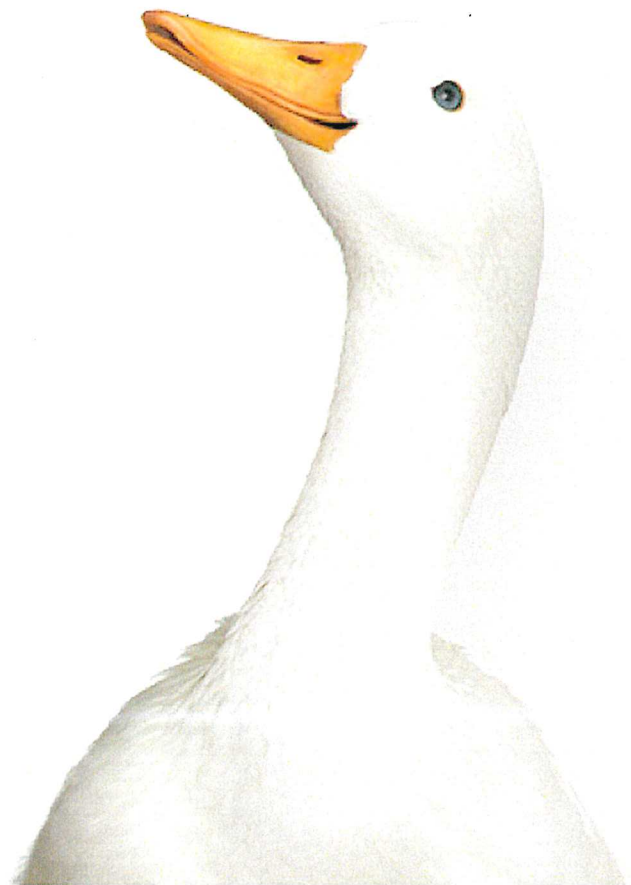


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