

Three Year “Special” Catch-Up Provision

If you did not defer the maximum amount each year, the law allows a limited catch-up in the last three years **before the year in which you reach your "normal retirement age," as defined in the plan document**. This is any age you select that is no later than the date you reach age 70½ (unless you are still working for the County) and no earlier than the earliest age you can retire with **unreduced benefits** from your County pension. For each of the three years, you are able to defer your regular limit plus an additional amount that you were eligible to contribute in earlier years but did not. The total contribution (regular and makeup) cannot exceed twice the regular annual limit. The money that you use to "catch up" must be from King County wage earnings while you are employed by King County. Other conditions may apply. **Please call your Plan Administrator, O.C. Collier, at (206) 263-9250 or email at kcdeferredcomp@kingcounty.gov**