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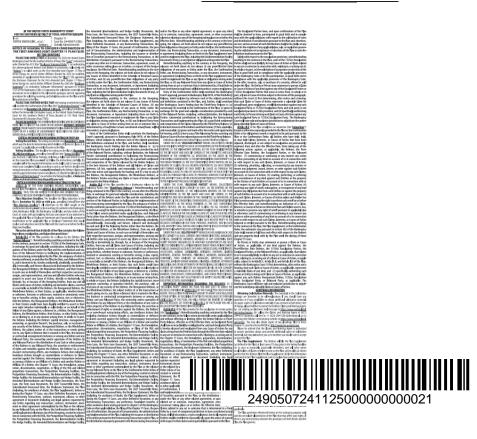
November 22, 2024

I, Tami Bacon, in my capacity as a Principal Clerk of the Publisher of The New York Times, a daily newspaper of general circulation printed and published in the City, County, and State of New York, hereby certify that the advertisement annexed hereto was published in the editions of The New York Times on the following date or dates, to wit on.

11/22/2024, NY/NATL, pg B3

Tami Bacon

JOHN MCGILL Electronic Notary Public Commonwealth of Virginia Registration No. 8038092 My Commission Expires Dec 31, 2027 Digitally signed by John McGill Date: 2024.11.22 12:12:05 -05'00'



Trump Turns To Television For Recruits To Cabinet

FROM FIRST BUSINESS PAGE considered for veterans affairs considered for veterans affairs emilitary but has no experience overseeing a sprawling bureau-cracy; the Defense Department Is largest agency in the federal government. Until 2022, Dr. Oz hosted a daytime talk show; now he would be responsible for providing health coverage to more than 150 million Americans.

viding health coverage to more than 150 million Americans. Ms. Conway — herself now a Fox News contributor — said in an interview that Mr. Trump prized a "public-facing" team that could deliver a clear message. She drew a contrast between the She drew a contrast between the incoming administration and the Biden White House, which she stelling us that behind the scenes, Biden is a triathlete trapeze artist, we just card see fit. Mr. Trump, for all his appearances on niche media outlets during the campaign, remains a careful observer of mainstream cable news and the Nielsen ratings of specific programs and anchors.

news and the Nielsen ratings of specific programs and anchors, The last time he held office, he picked the CNBC star Larry Kudlowa shi schiel economic adviser and the "Fox & Friends" anchor Heather Nauert as a State Department spokeswoman.

John R. Bolton, a former ambassador to the United Nations who became a Fox News fixture, became his national security adviser. In recent days, Mr. Bolton has castigated several of Mr. Trump's cabinet selections, including that of Ms. Gabbard. (Omarosa Manigault Newman,

Trump's cabinet selections, including that of Ms. Gabbard. (Omarosa Manigault Newman, a familiar face from Mr. Trump's "Apprentice" days, also briefly held a White House role. It ended in acrimony: She later joined "Celebrity Big Brother" and criticized the administration as "so bad"). The surfeit of Fox News-adjacent personalities poised to join the new administration is an interesting contrast to Mr. Trump's purported anger at the network, with which he has maintained a topsy-tury relationship.

For a five-month period in late 2022 and early 2023, Mr. Trump' did not appear on Fox News at all. And as recently as the weeken before Election Day he before Election Day he for the selection of the

air when the choice of Mr. Hegseth was announced last

week.
"Wow, that is pretty cool," Ms.
Ingraham said, looking surprised. "Gosh, we're going to miss
him at Fox. But that's a gain for
the country."

Musk and Ramaswamy Call for U.S. In-Office Workweek

By NOAH WEILAND

Elon Musk and Vivek Rama-swamy, the co-leaders of what President-elect Donald J. Trump has called the Department of Govhas called the Department of Gov-ernment Efficiency, said on Wednesday that they supported requiring feederal employees to work from the office five days a week as part of a broad overhaul of the civil service.

The change, they wrote in an opinion column in The Wall Street Journal, could result in a "wave of voluntary terminations that we welcome."

"If federal employees don't

"if federal employees don't want to show up, American taxwant to show up, American taxwant to show up, American taxpayers shouldn't pay them for the
Covidera privilege of staying
home, they wrote.
In their column, Mr. Musk and
Mr. Rannaswamy described some
of the early aims of the department, which Mr. Trump has said
would operate outside of the government and offer input to federal
officials.
Mr. Musk has promised to eliminate \$2 trillion from the annual
United States budget, and has
said that the government needs

only 99 agencies, not more than 400.

400.

Part of the group's task — cutting down the number of federal regulations — would be providing "sound industrial logic for mass head-count reductions across the

Saying it might cause some federal workers to quit voluntarily.

The two men have been advising Mr. Trump's transition team to hire what they said were "small-government crusaders" to work with the White House's Office of Management and Budget.

To accomplish the reductions, Mr. Musk and Mr. Ramsawamy wrote, federal appointees working with the efficiency department would identify a minimum number of employees to perform "con-

ber of employees to perform "con-stitutionally permissible and statutorily mandated functions," with the number of workers cut proportionate to the number of



Elon Musk in Washington last week, Mr. Musk and Vivek Ramaswamy are

regulations scrapped.

Mr. Ramaswamy has already outlined his support for five-day workweeks at federal agencies, telling Tucker Carlson recently that such a mandate could lead to a "25 percent thinning out of the federal bureaucracy."

"You don't even have to talk

were eligible to work remotely were still spending more than 80 percent of their work hours in offices. Of the 2.3 million civilians workers working for the government in May, the report said, II million were eligible for telework and about 228,000 were eligible for entirely remote work.

Mr. Trump has promised to reinstitute an executive order he issued late in his first term known as Schedule F, which would empower his administration to consover them of thousands of civil servert tens of thousands of civil server.

yert tens of thousands of civil servants to so-called at-will employ-ees, who could more easily be fired. President Biden revoked the

"Employees whose positions are eliminated deserve to be treated with respect," Mr. Musk and Mr. Ramaswamy wrote in The Journal, adding that the efficiency department would "help support their transition into the private sector."

"The president can use existing "The president can use existing laws to give them incentives for early retirement and to make vol-untary severance payments to fa-cilitate a graceful exit," they wrote.

For Retirement Savers, Incoming Administration Raises Questions

By RON LIEBER

By RON LIEBER

Your retirement accounts may be the biggest component of your net worth. Or maybe those large balances are still only a goal and you want to know if any changes compared to the still only a goal and you want to know if any changes compared to the still only a goal and you want to know if any changes compared to the still only a goal and you want to know if any changes compared to the still only one the still only on the still on the still only on the still on the still only on t

Mr. Trump's comments

Mr. Trump's comments
Neither Mr. Trump's campaign
website nor the Republican Party
platform that it pointed to said
anything about I.R.A.s or workplace retirement accounts like
401(k)s, with one exception that
probably wouldn't affect many
people.

probably wouldn't affect many people.

On his campaign website, Mr. Trump sounded off about environmental, social and governance funds and their place in workplace retirement plans. During his first term, the Labor Department issued a rule related to what sorts of funds an employer — which must act in employees' best interest as a fiduciary — can use in those plans.

a fiduciary — can use in those plans.
Pecuniary factors — ones that could have a material effect on risk or returns — had to be primary. The department drew a sharp contrast between that and what it called E.S.G. funds "nonfinancial" goals, even though there was ample evidence that such funds perform well and that investors of the property of the p

rnance.

The complicated rule had the effect of giving employers pause about adding E.S.G. funds to the menu of 401(k) and similar plans and using those funds as the de-fault investment for participants who had not yet selected funds on their own. The Biden administra-tion reversed the rule. Mr. Trump

Changes to required distributions Mr. Trump did not address this during the campaign. Last year, federal legislation changed the rules around many of these withdrawals, raising the age when you must begin to 73.

The specifies can get complicated. The Internal Revenue Service has a fact sheet explaining the changes.

What laws may Republicans pass? One high priority for Republicans is extending the tax cuts that Mr. Trump signed into law during his first term. But tax cuts have costs, and any new bill will try to offset those costs in a variety of ways. Mark lwry, a nonresident senior lellow at the Browkings Institution who was responsible for retirement policy in the Obama administration, said there was con-

intends to reverse the reversal with an executive action and a change in the law.

Changes to required distributions Mr. Trump did not address this during the campaign. Last you save money in a 401(k), it goes into your account before you pay income taxes. When you save man Roth 401(k) or Roth 1, R.A., you pay income taxes in a did a many of these with the did a mast begin to 72 me set company that hat your money that was only in the money but avoid paying the paying t

later on.

If Congress limits the 401(k)style pretax savings — for instance, by saving only the first
\$10,000 of 401(k) or similar savings can be free of income taxes
while any remaining after-tax
savings go into a Roth 401(k), u)
— the government will have more
hont-term tax revenue. That revenue could offset tax cuts elsewhere.

There is no way of knowing the
dods of this happening. But as Mr.
Iwry pointed out, it's worth revisting Mr. Trump's comments during the 2017 debate over tax legis-If Congress limits the 401(k)-

What if I move outside the U.S.? You will probably face restrictions. Have a conversation with the company that has your money and prepare a detailed list of questions about your intended destination and every retirement and other account that you have or might want to open later, and the control of the c

Some people attempt work-arounds like maintaining a U.S. address and, sometimes, trying to keep their brokerage firm in the dark about their whereabouts. Companies may not look kindly on that.

Social Security outside the U.S.

Social Security outside the U.S.
The Social Security Administration has a "Payments Abroad
Screening" tool that allows you to
search by country to make sure
that any given country is eligible,
but most are. New applicants or
benefits must elect direct deposit,
so you'll want to have a thorough
understanding of how any bank
account outside the United States
would work.
Have questions about the details? You can call the Social Security Administration for help (1800-772-1213 — calling right at the
opening minute at 8 a.m. can lead
to lower hold times, especially later in the month) or visit a Social
Security office.

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