

# Cool off this summer with Deferred Compensation!

Summer is here and vacation is on your mind, but you should not let your retirement savings get burned. **Enroll or increase your contributions into the Deferred Compensation Plan**, a pre-tax retirement savings plan that will supplement your FRS and Social Security savings!



## Top ways to save:

Not Enrolled?



Already Enrolled?



OR

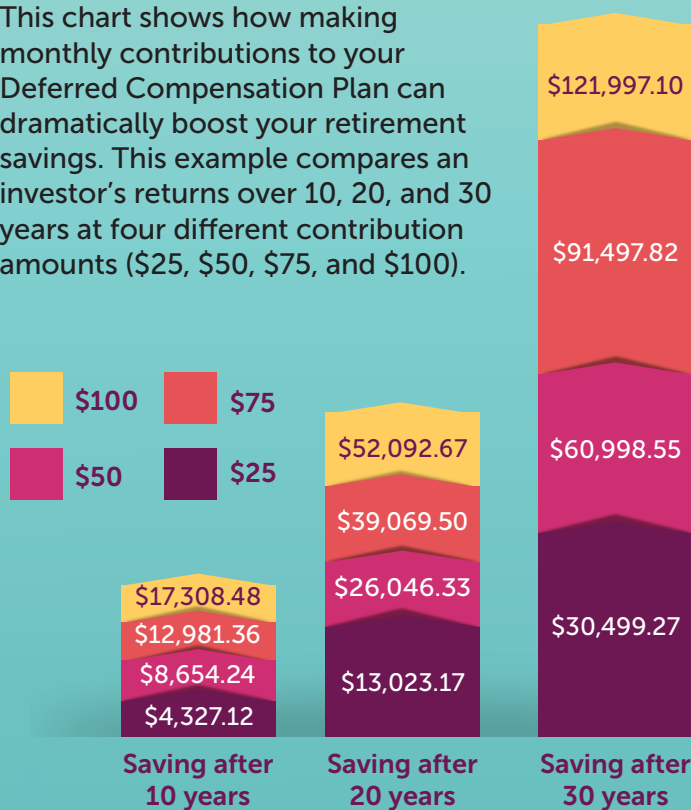


## Plan Benefits:

- No administrative, maintenance, or commission fees
- Penalty-free withdrawals upon separation from State employment at any age
- Automatic pre-tax payroll contributions - the more you save, the less you pay in taxes each year!
- Make account changes at anytime
- Excellent investment options including 80+ mutual funds, Target Date Funds, and guarantee of principle and interest funds that guarantee up to a 3.5% return
- Roll in outside pre-tax retirement accounts

## The More You Save, The Brighter Your Future Becomes...

This chart shows how making monthly contributions to your Deferred Compensation Plan can dramatically boost your retirement savings. This example compares an investor's returns over 10, 20, and 30 years at four different contribution amounts (\$25, \$50, \$75, and \$100).



This chart is for illustrative purposes only and not meant to represent the performance of any specific investment option. The scenario assumes monthly payroll contributions, a 7% return and reinvestment of earnings, with no withdrawals. Rates of return will vary.



## BUREAU OF DEFERRED COMPENSATION

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