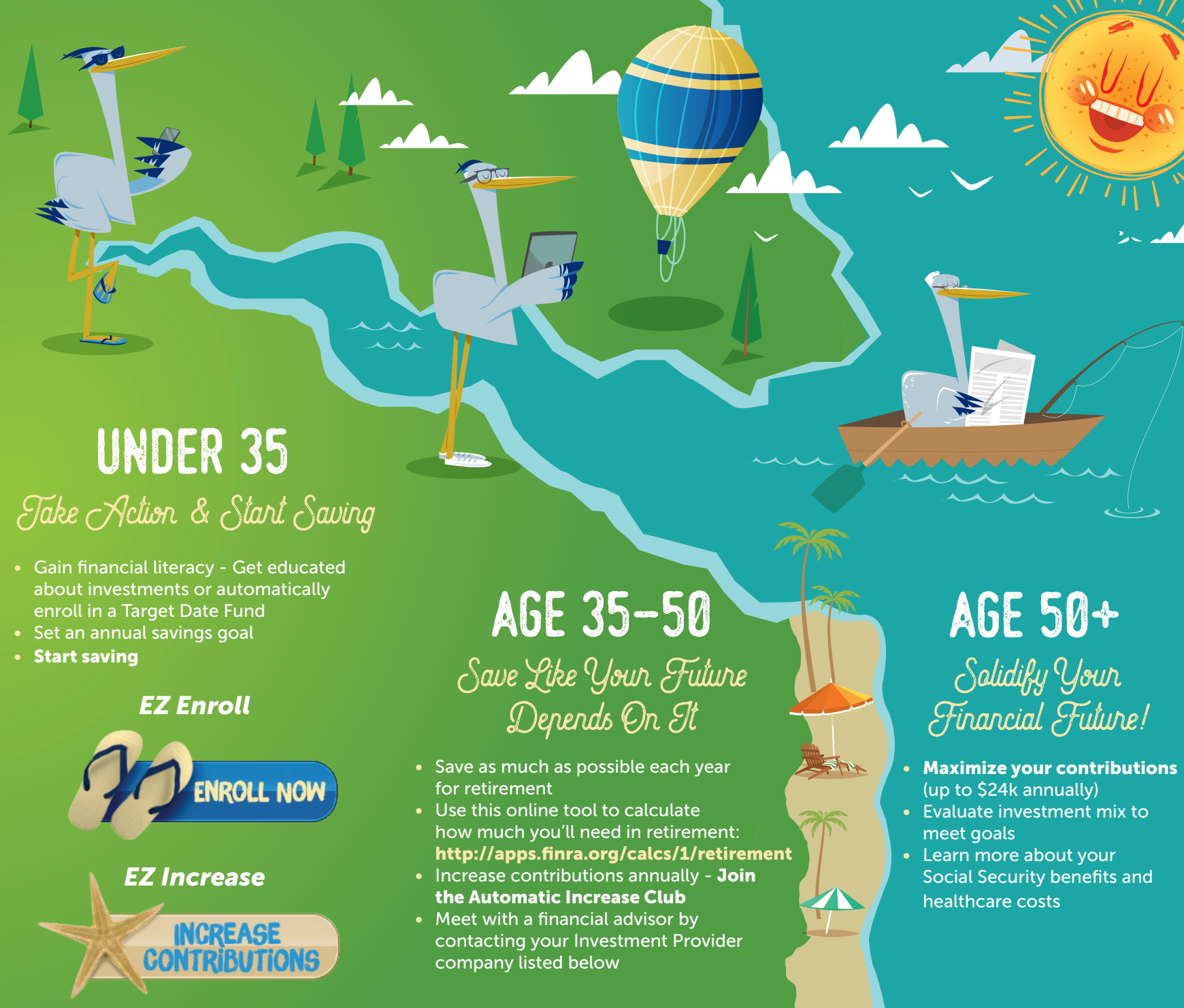


# YOUR Whole Journey



## UNDER 35

### Take Action & Start Saving

- Gain financial literacy - Get educated about investments or automatically enroll in a Target Date Fund
- Set an annual savings goal
- **Start saving**

## AGE 35-50

### Save Like Your Future Depends On It

- Save as much as possible each year for retirement
- Use this online tool to calculate how much you'll need in retirement: <http://apps.finra.org/calcs/1/retirement>
- Increase contributions annually - **Join the Automatic Increase Club**
- Meet with a financial advisor by contacting your Investment Provider company listed below

## AGE 50+

### Solidify Your Financial Future!

- **Maximize your contributions** (up to \$24k annually)
- Evaluate investment mix to meet goals
- Learn more about your Social Security benefits and healthcare costs

### Plan Benefits

- Penalty-free withdrawals upon separation of employment at any age
- Tax savings – pre-tax contributions made through automatic payroll deductions
- Mutual funds including index funds, Target Date Funds, and fixed rate funds guaranteeing up to a 3.5% annual return
- Flexibility – EZ account changes
- No administrative fees or penalties

### EZ Enroll



### EZ Increase



## BUREAU OF DEFERRED COMPENSATION

Toll Free: 877-299-8002 | Local: 850-413-3162 | Fax: 850-488-7186 | Website: [www.MyFloridaDeferredComp.com](http://www.MyFloridaDeferredComp.com) | Email: [DeferredCompensation@myfloridacfo.com](mailto:DeferredCompensation@myfloridacfo.com)

## INVESTMENT PROVIDERS



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