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DEFERRED COMPENSATION PILA.

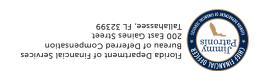
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B.A. SAVER





Secure Your Financial **Future Today!** 



The time to start considering your financial future is now! The Florida Retirement System (FRS) and Social Security will most likely not provide enough income for you in retirement. **Save more with the Florida Deferred Compensation Plan**, a voluntary pre-tax retirement plan. **Enroll today!** 

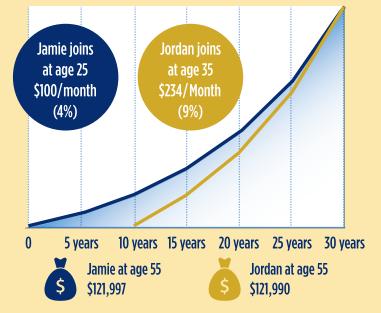


Visit MyFloridaDeferredComp.com and click "Enroll Now" to get started!

## WOULD YOU RATHER BE LIKE JAMIE OR JORDAN?

Jamie and Jordan both begin state government jobs at age 25

From the start, Jamie invests \$100 per month into a Deferred Compensation account with a 7% average rate of return per year.



Jordan waits until age 35 to join the Deferred Compensation Plan and will have to save \$234 per month with a 7% average rate of return per year to reach Jamie's balance.

Be like Jamie, Plan Ahead!

## **DEFERRED COMPENSATION PLAN BENEFITS**

- · Easy to understand fee structure
- Penalty-free withdrawals after separation from employment
- Lower current taxable income through automatic pre-tax payroll contribution
- Excellent investment options, including Fixed Accounts,
   Target Date Funds, and numerous Mutual Funds
- Penalty-free account modification, such as contribution change, investment reallocation, and Investment Provider addition/replacement
- Rollover other pre-tax retirement accounts into the Florida Deferred Compensation Plan
- Dedicated customer service and professional investment performance oversight from the Bureau of Deferred Compensation and the Plan's Investment Providers
- Immediate vesting

