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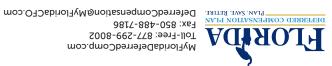
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Nationwide is on your side

800-282-6295 Florida457.BeReady2Retire.com

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200 East Gaines Street Tallahassee, FL 32399 Bureau of Deferred Compensation Florida Department of Financial Services

Taxpayer funds were not used to produce or mail these materials.

BRIDGE YOUR SAVINGS GAP!

The Florida Deferred Compensation Plan is a retirement savings plan designed to bridge your savings gap by supplementing the Florida Retirement System (FRS) and Social Security savings. Discover your financial future! Enroll today!

> Combined, FRS and SS are likely to only provide about 78% of income needed in retirement. Bridge your savings gap with the Deferred Compensation Plan.

22% Bridges the Gap

to get to 100% Income Replacement

Visit <u>MyFloridaDeferredComp.com</u> and click "Enroll Now" to get started!

48%

Employer Sponsored Retirement Plan

Enroll Now

KEY BENEFITS OF THE PLAN:

30%

Social Security

- Easy to understand fee structure and low fund expense fees
- Excellent investment options, including Fixed Accounts, Target Date Funds, numerous Mutual Funds, and a Self-Directed Brokerage Account
- Penalty-free account modification, such as contribution change, investment reallocation, and Investment Provider addition/replacement
- 457b Pre-tax and 457b Roth payroll contributions are allowed
- Consolidate other eligible retirement accounts
- Dedicated customer service and professional investment performance oversight from the Bureau of Deferred Compensation and the Plan's Investment Providers
- Immediate vesting

457b Pre-Tax Payroll Contributions:

- Payroll contributions that lower taxable income
- Distributions taxed as income
- Penalty-free withdrawals after 31 days of separation from employment

457b Roth Payroll Contributions:

- Post-tax payroll contributions
- Qualified distributions are not included in gross income
- 457b Roth qualified distribution rules apply

...BUT ALWAYS HAVE A RELIABLE Plan for retirement!

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TO DREAM...

