

FLORIDA
DEFERRED COMPENSATION PLAN
PLAN. SAVE. RETIRE.
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Nationwide
is on your side
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NRSFlorida.com

VOYA
800-282-6295
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Florida Department of Financial Services
Bureau of Deferred Compensation
200 East Gaines Street
Tallahassee, FL 32399

DISCOVER YOUR FINANCIAL FUTURE

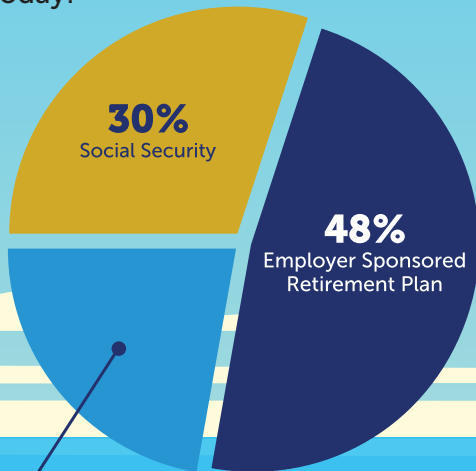


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BRIDGE YOUR SAVINGS GAP!

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!



22% Bridges the Gap
to get to 100% Income Replacement

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.

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

Enroll Now

KEY BENEFITS OF THE PLAN:

- 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

IT'S OKAY
TO DREAM...



...BUT ALWAYS HAVE A RELIABLE
PLAN FOR RETIREMENT!

