



# Why you should consider the New York State Deferred Compensation Plan

**Our records indicate that you recently began working for the state of New York or a local government.**

Your pension and Social Security are designed to provide basic financial stability in retirement. Most people, however, want more than the basics; they want financial independence. The New York State Deferred Compensation Plan is the state program designed to help public employees save for retirement independence.

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The earlier you start saving, the less money it may cost each payday to reach your financial goal at retirement. That's because any earnings your savings generate get continually reinvested over the long term.

**You'll never have more time to save than you do right now.**

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## Easy enrollment

- Just a few minutes are all that is needed to get started; either online by using your computer or mobile phone, or via a paper form.

## Convenient

- Contributions are automatically deducted from your paycheck.

## Low cost

- As a state program, NYSDCP is not working for profits. We work for you.

## Monitored funds

- We monitor the Plan's investment options for appropriateness to retirement saving.

## Flexible

- Change investments and contribution amounts whenever you want.<sup>1</sup>

## Tax advantage

- Defer income taxes on contributions and any earnings until you withdraw from your account, or save for tax-free income in retirement with after-tax Roth 457 contributions.<sup>1</sup>

## Accessible

- Manage your account 24/7/365 on any web-enabled device.

## Professional service

- Our Account Executives are available throughout the state, so you are sure to have one near you.



**Don't wait any longer. Enroll today. Call the HELPLINE at 1-800-422-8463. Representatives are available weekdays 8 a.m. – 11 p.m.; Saturdays 9 a.m. – 6 p.m.**

<sup>1</sup> Subject to federal regulation.

Investing involves market risk, including possible loss of principal.

Account Executives and Plan representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making decisions involving participation in the New York State Deferred Compensation Plan.

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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