



New Year, New Opportunity: Get On the Road to Retirement!

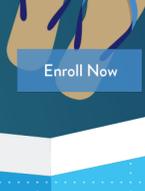
At some point, during life's journey, the need to save money becomes more apparent. At the start, it's the little things: putting spare change in a piggy bank, setting up a savings account, changing spending habits, and so on. Eventually, the search for a career begins, and the very start of that career is when everyone should think about one huge goal for all those savings. **Retirement.**

As a *State of Florida employee*, the *Florida Deferred Compensation Plan* is an excellent way to maximize retirement savings. **Enroll today!** Already enrolled? **Increase your contributions!**

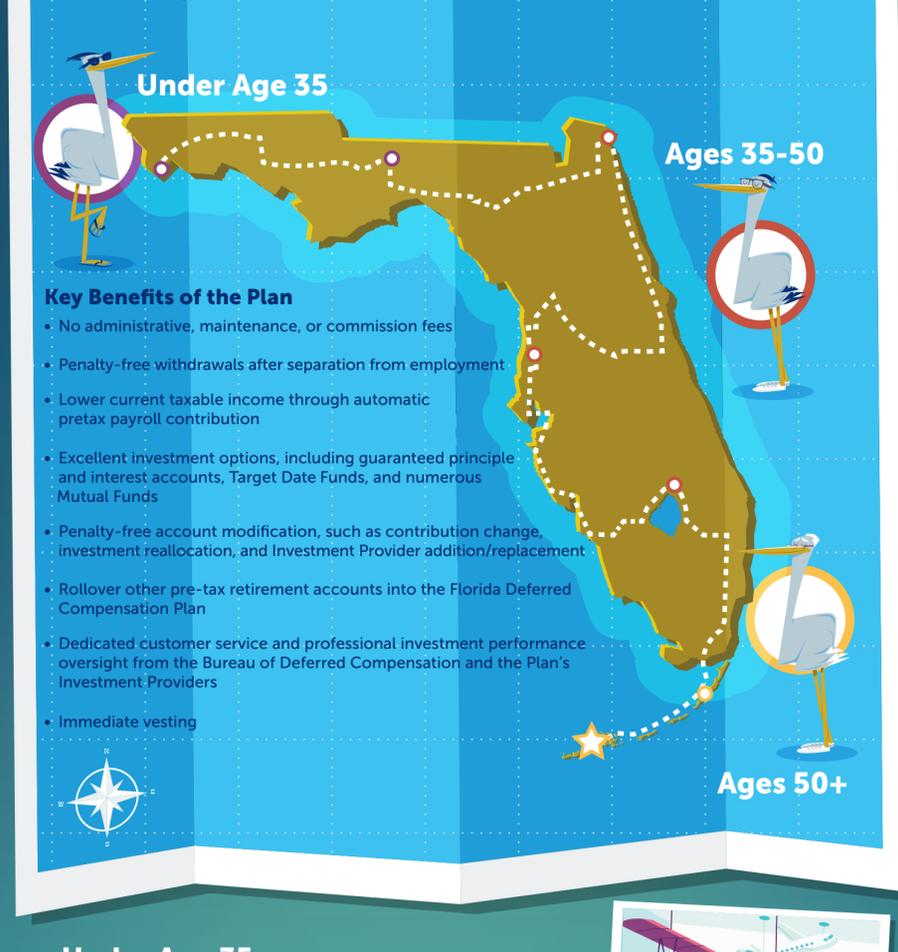
TO RETIREMENT



Increase Contributions



Enroll Now



Under Age 35

Ages 35-50

Ages 50+

Key Benefits of the Plan

- No administrative, maintenance, or commission fees
- Penalty-free withdrawals after separation from employment
- Lower current taxable income through automatic pretax payroll contribution
- Excellent investment options, including guaranteed principle and interest 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

Under Age 35:

The Journey Starts Now!

- Learn about retirement benefits
- Map out a plan for retirement, and set savings goals
- Research types of investments, including Target Date Funds
- Enroll in the Deferred Compensation Plan
- Start saving a comfortable amount from each paycheck



Retirement Take-Off Museum



Florida Capital Building

Ages 35-50:

The Journey Has Already Started!

- Save more and save often
- If not already enrolled, enroll in the Deferred Compensation Plan
- Contact your Investment Provider(s) for a retirement readiness check
- Reevaluate your savings goals and investment strategies
- Increase contributions to the Plan and consider joining the Automatic Increase Club



Increase Island



We Can Watcha Save Springs



Lake Dkee-Contributor



Diversee Highway



Key Retirement

Ages 50+:

The Journey Does Not Stop Here!

- Learn more about the Florida Retirement System and Social Security benefits
- Analyze your overall retirement goals, and determine where you stand
- Learn about options regarding leave payouts and DROP
- Maximize contributions into the Deferred Compensation Plan (up to \$26k annually), and ask if you are eligible for the Standard Catch-Up Program (up to \$39k annually—3 years before retirement)
- Retire comfortably

Connect with the Bureau:

- LiveChat at MyFloridaDeferredComp.com
- Schedule a Call-Back
- 200 East Gaines Street, Tallahassee, FL 32399-0343
- DeferredCompensation@MyFloridaCFO.com
- Toll-Free: 877-299-8002
- Fax: 850-488-7186

Looking for additional information?

- Plan Watch Booklet
- Plan Brochure
- Enrollment Brochure
- Quarterly Performance Report
- Quarterly Investment Fund Review
- Plan Document
- Informational Videos

UPDATE CONTACT INFORMATION AND BENEFICIARY DESIGNATIONS

Remember: The Florida Deferred Compensation Plan does not update contact information through People First. Also, all beneficiary designations must be made through your Investment Provider(s).

The Florida Deferred Compensation Plan relies on Participants to update contact information by either directly contacting the Bureau of Deferred Compensation or contacting your Investment Provider(s). It is important to update contact information in case the Bureau or an Investment Provider needs to relay important information about your account or about anything related to the Plan. Also, make sure you have updated your beneficiary designations with each of your Investment Providers, because those designations are imperative for the financial future of your account.

REGISTER ON INVESTMENT PROVIDER WEBSITES

Make sure to register on your Investment Provider's website to view valuable information about your account, including total balance, funds allocations, and more. If you have more than one Investment Provider, make sure to register for each Provider's website.



AIG Retirement Services

888-467-3726



Nationwide®
is on your side

800-949-4457



800-282-6295



888-393-7272

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