



Enroll in the Arizona deferred compensation plan

As an Arizona state public employee, the Arizona State Retirement System was created specifically for you!

WHAT IS A 457(b)?

The State of Arizona offers supplemental retirement plans for employees such as you to set aside money from each paycheck toward retirement. These plans offer a tax-advantaged way to invest and can help bridge the gap between what you have in your pension and Social Security accounts and how much you'll need in retirement. Available contribution options include:

- **457(b) Traditional — pretax**
- **457(b) Roth — after-tax**

WHY SHOULD I PARTICIPATE?

The State of Arizona 457(b) helps put you in control of when, where and how much you invest. And that's just the beginning; here are four more reasons why it's smart to participate in your deferred compensation plan:

- **You can start anytime** — Your deferred compensation plans will work for you whether you're approaching retirement or just getting started.
- **Every little bit helps** — Even investing a small amount of money can really add up over time. And if you increase your contributions on a regular basis, the overall impact to your paycheck might not seem too painful.
- **This plan is made for you** — Unlike other retirement plans, a 457(b) deferred compensation plan takes into account that you might retire sooner than workers in the private sector. Generally, you don't have to worry about paying an additional 10% early withdrawal tax for distributions taken from the plan before age 59½ (unlike 401(k) plans). Withdrawals are taxable income to you in the year you take the disbursement.
- **Get personalized guidance** — Knowledgeable local Retirement Specialists are available for every stage of planning for retirement.

HOW DO I ENROLL?



Complete the EZ Enrollment Form on the reverse side.

WANT MORE INFORMATION?



Visit [ArizonaDC.com](https://arizonadc.com) or call 602-266-2733 to speak with a Retirement Specialist.

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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SEND OR EMAIL COMPLETED FORM TO:

Email: Rpublic@nationwide.com
Nationwide Retirement Solutions
P.O. Box 182797
Columbus, OH 43218-2797
Phone: 1-800-796-9753
Fax: 1-877-677-4329

457(b) EZ Enrollment Form

PERSONAL INFORMATION (please print)

Name _____ Male Female

Social Security number _____

Address _____

City _____ State _____ ZIP _____

Home phone _____ Work phone _____

Email address _____

Date of birth _____

Beneficiary name _____

DOB _____ Relationship _____ Percentage _____

Agency _____ Agency code _____

Participant signature _____

Date _____

ENROLLMENT INSTRUCTIONS

I want to enroll in the Program today and begin contributing:

457(b) pretax

\$ _____ per pay (minimum \$10) or

_____ % per paycheck (minimum 1%)

457(b) Roth

\$ _____ per pay (minimum \$10) or

_____ % per paycheck (minimum 1%)

Please note that this option is currently not available for university employees.

I would like to sign up for the Annual Auto Increase, which will increase my contributions every year by:

\$ _____ OR _____ %

If opting for the Annual Auto Increase, your selection format (i.e., dollar amount or percentage) must be the same as your enrollment format above.

I acknowledge that I have read the terms and conditions detailed below.

Your payroll deduction amount will be invested in the **American Funds Target Date Retirement Fund** closest to the year in which you turn age 65. The earliest that your enrollment can start is the first day of the month following your completed request, and you will receive a welcome notice upon receipt of this form. Changes can be made at any time, subject to timing restrictions.

TERMS AND CONDITIONS

Upon receipt of this enrollment form, you will be provided a welcome kit, which will include a Beneficiary Form, Memorandum of Understanding and Enrollment Kit or Basics Booklet with more detailed information on the provisions outlined below:

- My account balance will be held in trust for the exclusive benefit of me or my beneficiaries.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments may have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es). Investment profiles and prospectus(es) can be found on the Plan's website at ArizonaDC.com.
- Fund prospectuses can be obtained by calling 1-800-796-9753. Read the prospectuses carefully before investing. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information.
- In the event that beneficiary information is not provided or is incomplete, the beneficiary will be the participant's estate.

The Internal Revenue Code and/or the Plan imposes rules which limit the times when I can make changes or receive withdrawals from the Program.

- Subject to timing restrictions, I may change my contribution amount and at any time modify the investment allocation of my current account balance.
- I may withdraw funds from the Program only upon:
 - 1) Death, disability or severance from employment
 - 2) An unforeseeable emergency (as defined by IRC section 457(b))
- Participant loans are available, subject to the Plan's loan procedures.
- Although not required, withdrawals may begin after receipt of a Payout Request Form that includes my severance from employment date and my employer's verification of severance.
- The funds in my account may be eligible for rollover to an IRA or to an eligible retirement plan upon severance from employment.

Website: ArizonaDC.com