Kentucky Deferred Comp
Kentucky's *official* supplemental retirement plan

TEAM KENTUCKY
PERSONNEL CABINET

KDC's Financial Planning Program

Planning for a retirement that could last decades can involve a lot of financial decisions. Fortunately, as a Kentucky Deferred Comp (KDC) participant, **you have access to professional financial planning at no additional cost**.

Our experienced financial planners can help you recognize what changes may be ahead and how to prepare for them.

Together, you will evaluate your total financial picture and discuss answers to common questions many workers begin considering as they approach retirement, such as:

- Can I afford to retire now?
- How much money will I need?
- How much can I afford to spend?
- Should I keep assets invested while in retirement?
- What distribution strategies should I consider?
- How could inflation impact my money?
- Will I be able to do the things I've always wanted to do?

Contact KDC to see how we can help with planning for your personalized need in retirement.

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities LLC., member FINRA, SIPC DBA Nationwide Advisory Services LLC in AR, CA, FL, NY, TX, and WY. Securities and Investment Advisory Services offered through Nationwide Securities LLC, member FINRA, SIPC, and a Registered Investment Advisor. DBA Nationwide Advisory Services, LLC in AR, CA, FL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

NRM-17326KY.3 (10/22)