

Ready to retire?

Take your first steps by contacting these offices.



State of Indiana
Deferred Compensation Plan
Sponsored by the Indiana State Comptroller

State of Indiana Hoosier START



Save Today And Retire Tomorrow (START)

Website: [HoosierSTART.com](https://www.hoosierstart.com)

Phone: 1-855-277-4432 or 317-810-4266

Retirement Specialists and Personal Retirement Consultant

Three reasons to contact Hoosier START when you're planning to retire:

1

Cost-free financial planning service

Your Hoosier START Retirement Consultant can help guide you through the retirement planning process and is available at no additional cost. Learn more on Page 2.

2

Unused leave balance

Consider giving your retirement savings a boost as you defer immediate income taxes by converting unused vacation, comp time and/ or sick time into a Hoosier START contribution. If you cash out your unused leave time when you retire, it is taxable. Another option is to defer the balance to your Hoosier START account, which allows you to maximize your contribution and defer income taxes to when you will potentially be in a lower income tax bracket.

You must submit a Deferral Form prior to your specified retirement date.

3

Invest with Your Hoosier START Retirement Specialist

Scan the QR code on Page 2 to talk with a Hoosier START Retirement Specialist about how and why you should consider letting your Plan investments potentially grow through your retirement. Hoosier START is with you for life.

Indiana Pensions

Indiana Public Retirement System (INPRS) and Teacher's Retirement Fund (TRF)

Website: [in.gov/inprs](https://www.in.gov/inprs)

Phone: 1-844-GO-INPRS or 1-844-464-6777

Social Security and Medicare

Social Security

Website: [ssa.gov](https://www.ssa.gov)

Phone: 1-800-772-1213

Hoosier START's Personal Retirement Consultant can help you consider when you should apply for benefits. Maybe that is at age 62 (your Social Security Normal Retirement Age), or maybe it's at age 70. The SSA recommends that you apply online 2 months prior to receiving benefits.

Medicare

Website: [medicare.gov](https://www.medicare.gov)

Phone: 1-800-MEDICARE (1-800-633-4227)

You can apply for Medicare coverage 3 months before you turn age 65. Visit [medicare.gov](https://www.medicare.gov) for more information.

Continue to enjoy Hoosier START benefits well after retiring

Personal Retirement Consultant provides cost-free financial planning service

Indiana Deferred Comp offers the services of our Certified Financial Planner (CFP), a licensed financial representative who can:

- Provide an in-depth look at your retirement income resources
- Compare your retirement income needs
- Prepare a detailed Cash Flow Analysis and Retirement Income Plan

This financial service has been made possible to all employees through Hoosier START. Perhaps most importantly, our financial planning service is available at no extra cost for as long as you remain a Hoosier START participant. Marc Gregoire is your Personal Retirement Consultant. He can be reached at 317-810-4268 or gregom8@nationwide.com.



Retirement Specialists

Scan the QR code to contact your local Indiana Retirement Specialist to review your account or discuss your goals and objectives in retirement.



Competitive fees

You may find that Hoosier START's costs are much lower than those you would incur investing on your own. Scan the QR code to learn more.



Investing approaches

Scan the QR code to learn about three available approaches in retirement: Help me do it, Do it for me and Do it myself.



Flexible, easy payout options

Our online withdrawal service makes it even easier to select a distribution option. You can receive money at regular intervals and amounts, or just when you need it.



Account consolidation

Manage all your retirement assets in your Hoosier START account: one statement, one required minimum distribution and one point of contact for easier account management. Contact us to learn how.



Robust website

[HoosierSTART.com](https://www.hoosierstart.com) provides online education and tools, investment information and account access in a simple, easy-to-navigate site. This includes access to robust planning tools such as My Interactive Retirement PlannerSM and My Investment PlannerSM.



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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

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