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Make your next move during National Retirement Security Month

October is National Retirement Security Month, so it's a great time to level up toward greater retirement confidence. Retirement planning does not happen all at once. It builds over time through the choices you make along the way, and even small moves can help strengthen your long-term strategy.

National Retirement Security Month is a reminder to approach retirement planning with intention and a clear game plan for the future you want. Whether you are just getting started, refining your strategy, or planning for what comes next, the right tools and resources can help you make informed decisions and stay focused on your goals.

For some, the next move might be to increase contributions or review account details. For others, it may mean checking progress with planning tools, exploring educational resources, or learning more about income options in retirement. Each move can help you build knowledge, strengthen your position, and prepare for what lies ahead.

National Retirement Security Month is also a reminder that you don't have to map out your entire future all at once. What matters most is:

- Staying engaged and making thoughtful choices over time
- Checking on your plan progress, using available tools, and taking advantage of educational resources

Ready to level up? Build a stronger retirement plan!
Visit our [resource center](#) to explore tools, articles, and resources that can help you build your strategy and move forward with confidence.



Questions? Contact the Solutions Center at 1-800-959-4457.

Small security steps can help protect your retirement savings

Your retirement accounts represent years of hard work and steady saving. Taking a few simple steps now can help protect that progress and reduce the risk of unauthorized access.

In today's digital world, cybercriminals may try to target personal and financial information through phishing emails, suspicious links, or weak passwords. Creating secure online access to your retirement accounts can help protect your savings.

- **Set up online access to your retirement accounts** so you can securely monitor your balances, review account details, and manage security settings more easily
- **Use a strong, unique password for each account;** a password manager can help you keep track of your login information and avoid reusing passwords
- **Enable multifactor authentication** when available for added protection beyond your password
- **Think before you click** and be cautious with unexpected emails, links, and attachments
- **Keep your devices and software up to date** to ensure that you have the latest security patches

It's also a good idea to monitor your accounts regularly for unusual activities. A quick review from time to time can help confirm that your contact details, login preferences, and account alerts are current. Staying alert and taking proactive steps can help you protect your most valuable financial resources.

Review your account security settings by [logging in to your SRP account](#) at [SRP457.com](#) and navigating to Profile & Security Settings.



Help protect your loved ones by reviewing your SRP account today

Estate planning may sound like something to think about later in life, but it can be an important step at any stage. It's simply a way to help ensure that your wishes are known and that the people you care about are better prepared.

Your estate can include more than major assets such as a home or retirement account. It may also include savings, insurance policies, and other personal possessions. Without a plan, those assets could be delayed in probate or distributed in ways that don't reflect your intentions.

Estate planning can also help reduce uncertainty for your family during a difficult time. When important decisions and documents are already in place, loved ones have more guidance if something unexpected happens. Taking time now to review these details can help protect your loved ones and bring greater clarity for the future.

A few simple steps can make a meaningful difference.

1. Start by reviewing your beneficiary designations on your retirement accounts and insurance policies to help make sure they are current.
2. Think about whether you have key documents in place, such as a will or powers of attorney, and whether your overall plan still reflects your life today.

> [Log in to your SRP account at SRP457.com to review and update your beneficiaries today.](#)



Investing involves market risk, including possible loss of principal. Actual results will vary depending on your investment and market experience.

Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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Contact us

SDRS Supplemental Retirement Plan

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In Pierre, 605-224-2230
[srp457.com](#)

The **SDRS Supplemental Retirement Plan** is a deferred compensation plan regulated by Section 457 of the Internal Revenue Code and offered by the South Dakota Retirement System (SDRS). Plan administration and enrollment services are provided by Nationwide® Retirement Solutions.

Contract #: GA-00619

SDRS-SRP 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.

Empower Guaranteed Interest Account

Empower has announced a **3.00%** annual effective yield for the 4th quarter of 2026.

This is an available option within the SDRS Supplemental Retirement Plan.

Guarantees and protections are based on the claims-paying ability of the underwriting insurance company.

Effective August 1, 2026, this account was renamed the Empower Guaranteed Interest Account.

Payout changes

Note: If you are receiving distributions from the SDRS-SRP, you may be able to change your payout decisions. Call the SDRS Supplemental Retirement Plan office in Pierre at **605-224-2230** to review your account and/or payout options.