

## Kentucky Public Employees' Deferred Compensation Authority

101 Sea Hero Road, Suite 110  
Frankfort, Kentucky 40601-5413

800-542-2667 or 502-573-7925



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO 1 FRANKFORT KY

KENTUCKY PUBLIC EMPLOYEES' DEFERRED  
COMPENSATION AUTHORITY  
101 SEA HERO ROAD, SUITE 110  
FRANKFORT, KY 40601-5413



NO POSTAGE  
NECESSARY IF  
MAILED IN THE  
UNITED STATES

## What are KDC advantages?

**Easy enrollment** — Only one form and a few minutes are needed to get started.

**You decide how much to save** — Contribute as little as \$30 per month or as much as the IRS allows.

**Convenient** — Contributions are automatically deducted from your paycheck.

**Flexible** — Change investments and contribution amounts whenever you want.\*

**Accessible** — Manage your account online any time, day or night, at kentuckydcp.com.

**Low Cost** — As a Kentucky State Government program, KDC has no profit incentive. We pass our cost savings on to our participants.

**Kentucky Style Service** — All KDC employees are Kentuckians, people you know and trust, people who have your best interests at heart.

**Local Reps** — There are ten KDC Retirement Specialists located across the Commonwealth, so you are sure to have one near you.

\* Subject to federal regulations and fund specific restrictions.

The information contained in this booklet was accurate as of the time of printing. We reserve the right to make changes without prior notice. Additional information about KDC, including a Plan Comparison Chart, may be found on our website, kentuckydcp.com.

NRM-9559KY-KY.7 (11/17)

### Enrolling is easy.



Go to our website, [kentuckydcp.com](http://kentuckydcp.com), locate your **local Retirement Specialist** on the map, and give them a call



or call 800-542-2667 and **press 1** for Enrollment.

# Plan Highlights

### Kentucky Deferred Comp

was created solely for employees of the Commonwealth of Kentucky and local governments, public school systems, and public universities, as well as other political subdivisions.



## What is Kentucky Deferred Comp?

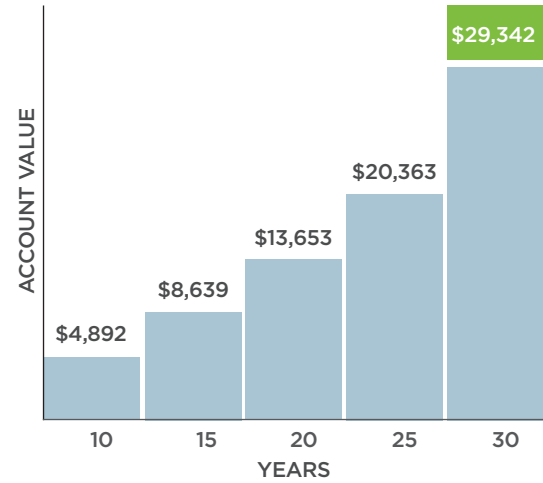
- A statutory retirement benefit created for Kentucky public employees and administered by Kentucky State Government
- A voluntary program Kentucky public employees can use to supplement their pension with income generated through long-term savings
- Two defined contribution plans, offering five tax-advantaged savings options
  - 457(b) Plan, pre-tax contributions
  - 401(k) Plan, pre-tax contribution, including after-tax Roth 401(k), Deemed Traditional IRA and Deemed Roth IRA options

## Why do you need KDC?

Today's public sector pension plans are not designed to replace 100% of working career income. In fact, most Kentucky public employees relying solely on a pension when they retire will experience a 40 - 50% reduction in income. The Kentucky General Assembly created KDC specifically to help Kentucky public employees bridge this income gap.

## Why start now?

The sooner you begin investing through KDC, the longer your account has to grow, which could lead to a higher account balance at retirement. Investing as little as \$15 per semi-monthly paycheck could mean a retirement account value close to \$30,000, or more.



*Assumes contributions of \$15 per semi-monthly pay period and a 6% annual return. This example is for illustrative purposes only. Your account value may be higher or lower depending on actual returns. Taxes may be due upon withdrawal. You may want to meet with your personal advisor(s) for specific legal or tax advice.*

**Remember...** The more you contribute each payday, the more likely you can grow your KDC account into an important resource for additional income in retirement.

## How do I decide about investments?

There are four ways to invest through KDC:

**Let us do it** with Nationwide ProAccount® — For a small asset management fee, you contract with Nationwide Investment Advisors, LLC (NIA) to manage your KDC account in accordance with information you provide.

**Seek investment advice** from NIA — My Investment Planner<sup>SM</sup> is a free online advice tool that allows you to use research and educational tools to help choose funds. You must, however, initiate any actions you wish to take.

**\*Select the professionally managed target retirement fund** closest to your retirement age.

**Do it yourself**, selecting from a diversified set of over 30 investment options designed for long-term retirement savings, such as:

- A stable value fund that provides an annualized rate of return each quarter
- No-load mutual funds from well-known and respected investment managers



**I would like someone to contact me regarding Kentucky Deferred Compensation.**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Employer \_\_\_\_\_

KDC Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

### \* Important information to consider

**Before investing, please consider the fund's investment objectives, risks, and charges and expenses carefully. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 800-542-2667. Read the prospectus carefully before investing**

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met or that any investment or investment strategy will provide enough income for retirement.

Nationwide ProAccount investment advice is provided to plan participants by Nationwide Investment Advisors, LLC (NIA), a SEC-registered investment adviser and affiliate of your plan provider. NIA has retained Wilshire® as the Independent Financial Expert for Nationwide ProAccount. Wilshire is a service mark of Wilshire Associates Incorporated, which is not an affiliate of KDC, NIA or Nationwide®. Nationwide and Nationwide ProAccount are service marks of Nationwide Mutual Insurance Company.

Nationwide Investment Advisors, LLC (NIA) is not affiliated with Wilshire Associates or KDC.

\* Target Retirement Funds invest in a wide variety of underlying funds to help reduce investment risk.

The Vanguard Target Retirement Funds do not charge any expense or fees of their own. Like other funds, Vanguard Target Retirement Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at, or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

KDC Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. Neither the Kentucky Public Employees' Deferred Compensation Authority nor any of its representatives will provide investment, legal or tax advice. For such guidance, you should consult your own advisors.