



# State of Arizona Deferred Compensation Plan

SEND OR FAX COMPLETED FORM TO:

Nationwide Retirement Solutions  
4747 N 7th Street Suite 418  
Phoenix, AZ 85014  
Phone: 602-266-2733  
Fax: 602-650-1278  
Or enroll on-line at ArizonaDc.com

## 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 \_\_\_\_\_

Employer Name \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

DOB \_\_\_\_\_ Relationship \_\_\_\_\_ Percentage \_\_\_\_\_

Agency \_\_\_\_\_ Agency Code \_\_\_\_\_

Participant Signature \_\_\_\_\_ Date \_\_\_\_\_

### ENROLLMENT INSTRUCTIONS

- I want to enroll in the Program today and begin contributing:  
\$\_\_\_\_\_ per pay (minimum \$10)
- Select 1:  457(b) Pre-tax or  457(b) Roth\*
- \* Please note that this option is currently not available for University employees.
- 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**. I understand that the earliest my enrollment can start is the first day of the month following my completed request, and that upon receipt of this form I will receive a welcome notice. 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.
- I may cancel my participation, before my forms are processed, by calling 602.266.2733 within seven days from the date that I signed the enrollment form.
- 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 Plans website at [www.arizonadc.com](http://www.arizonadc.com).
- **Fund prospectuses can be obtained by calling 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 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) Severance from employment, death or disability
  - 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 including my severance from employment 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.



# Enroll in the State of Arizona's 457(b) Deferred Compensation Plan

*As an Arizona state public employee, the State of Arizona Deferred Compensation Plans were created specifically for you!*

## WHAT IS 457(b)?

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

- **457(b) Traditional Deferred Compensation Plan**- tax-deferred
- **457(b) Roth Deferred Compensation Plan**- after-tax

## WHY SHOULD I PARTICIPATE?

The State of Arizona Deferred Compensation Plans help 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 may 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 may retire sooner than workers in the private sector. Generally, you don't have to worry about paying a penalty for retiring early or beginning to take income from the plan before age 59½ (unlike 401(k) plans). Withdrawals are taxable income to you in the year the payments are made.
- **Get personalized guidance** — Get personalized guidance from knowledgeable local Retirement Specialists for every stage of planning for retirement.

## HOW DO I ENROLL?

Complete the EZ Enrollment Form on the reverse side.

## WANT MORE INFORMATION?

 Visit [www.ArizonaDC.com](http://www.ArizonaDC.com) to learn more or

 contact your local Retirement Specialist by viewing the Rep map or call **602-266-2733**.

Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. Nationwide representatives cannot offer investment, tax or legal advice. Consult your own counsel before making decisions about participation in the Plan.

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