

Build a more secure retirement by *supplementing your pension*



Kentucky Deferred Comp 457(b) Option

Since 1975, KDC's 457(b) deferred compensation plan has been a popular retirement program for employees of Kentucky state government, schools and universities, and local governments.



Consider these benefits

- **Systematic savings** — automatically add to your account every payday
- **Easy contributing** — automatic payroll deduction or, in certain cases, direct pay
- **Tax advantages** — pay no federal or state income taxes on pretax contributions and any investment earnings until the money is paid to you
- **Special contribution opportunities** as you approach retirement
 - Special 457 Catch-up — increases IRS contribution limit¹
 - Age 50 Catch-up — increases IRS maximum limit after age 50
- **Low cost**
 - Enroll for as little as \$30 per month
 - Minimal administrative costs
 - Lower-than-retail investment costs
- **Loans may be available**
- **Beneficiaries** — you control who receives your assets, should you pass unexpectedly
- **Personal service** — by toll-free phone or in person
- **Easy enrollment** — in just minutes, you can be working toward a more financially secure retirement



Flexible distribution options

Qualify for distributions at any of the following events:

- Severance from employment (not working for any participating employer)
 - Regardless of age
 - No 10% early withdrawal penalty
- Attaining age 70½²
- Death or Disability
- Unforeseeable financial emergency

The Plan makes it easy to structure your retirement income:

- Total lump-sum distribution
- Partial lump-sum distribution
- Installment payments for a fixed period or over your life expectancy
- Fixed dollar payments
- Keep your assets invested for potential growth to be paid out at a later date²



Enroll today. Let us help.

1.800.542.2667 or 502.573.7925 | www.kentuckydcp.com



Resources and people at your service

Make informed decisions every step of the way.

- Robust content and resources online at kentuckydcp.com
- KDC Retirement Specialists dedicated to responsibly serving your needs



Enrollment is easy

In just minutes, you can be building a retirement account to supplement your pension income that can help you reach a more financially secure retirement, and KDC is here to help you every step of the way.



Enroll today. Let us help.

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Nationwide[®]
is on your side

¹The Special 457 Catch-up Provision allows contributions of up to twice the annual maximum in deferrals in each of the three calendar years prior to the year you reach the Plan's Normal Retirement Age.

²By IRS regulation, distributions from 457(b) plans must begin no later than April 1 of the calendar year following the calendar year the participant reaches age 70½.

This material is not a recommendation to buy, sell, hold or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. 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 a profit or avoid loss. Actual results will vary depending on your investment and market experience.

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