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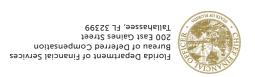
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DEFERRED COMPENSATION PLAN. SAVE RETIRE. Deferred Compensation@MyFloridaCFO.com MyFloridaDeferredComp.com Toll-Free: 877-299-8002 Fax: 850-488-7186







BRIDGE YOUR SAVINGS GAP!

The Florida Deferred Compensation Plan is a retirement savings plan designed to bridge your savings gap by supplementing the Florida Retirement System (FRS) and Social Security savings. Discover your financial future! Enroll today!



Combined, FRS and SS are likely to only provide about 78% of income needed in retirement. Bridge your savings gap with the Deferred Compensation Plan.

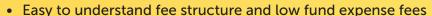
22% Bridges the Gap

to get to 100% Income Replacement



Visit MyFloridaDeferredComp.com and click "Enroll Now" to get started!

KEY BENEFITS OF THE PLAN:



- Excellent investment options, including Fixed Accounts, Target Date Funds, numerous Mutual Funds, and a Self-Directed Brokerage Account
- Penalty-free account modification, such as contribution change, investment reallocation, and Investment Provider addition/replacement
- 457b Pre-tax and 457b Roth payroll contributions are allowed
- Consolidate other eligible retirement accounts
- Dedicated customer service and professional investment performance oversight from the Bureau of Deferred Compensation and the Plan's Investment Providers
- Immediate vesting

457b Pre-Tax Payroll Contributions:

- Payroll contributions that lower taxable income
- · Distributions taxed as income
- Penalty-free withdrawals after 31 days of separation from employment

457b Roth Payroll Contributions:

- Post-tax payroll contributions
- Qualified distributions are not included in gross income
- 457b Roth qualified distribution rules apply



