WHAT ARE YOU WAITING FOR?

Secure Your Financial Future Today!

FLORIDA
DEFERRED COMPENSATION PLAN
PLAN. SAVE. RETIRE.

BLAISE INGOGLIA
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

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Bureau of Deferred Compensation
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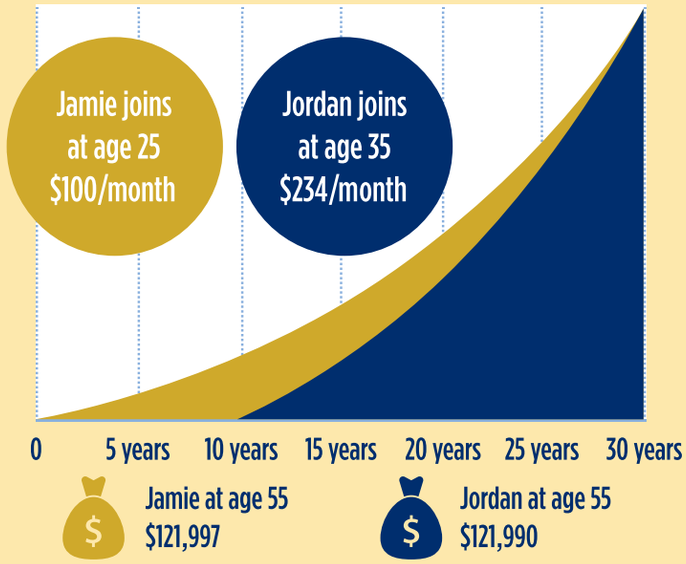
800-282-6295
Florida457.BeReadyRetire.com

The time to start considering your financial future is now! The Florida Retirement System (FRS) and Social Security will most likely not provide enough income for you in retirement. **Save more with the Florida Deferred Compensation Plan,** a voluntary pre-tax and post-tax retirement plan. **Enroll today!**

WOULD YOU RATHER BE LIKE JAMIE OR JORDAN?

Jamie and Jordan both begin state government jobs at age 25

From the start, Jamie invests $100 per month into a Deferred Compensation account with a 7% average rate of return per year.



Jordan waits until age 35 to join the Deferred Compensation Plan and will have to save $234 per month with a 7% average rate of return per year to reach Jamie's balance.

Be like Jamie, Plan Ahead!

KEY BENEFITS OF THE PLAN:

- Easy to understand fee structure and low fund expense fees
- 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

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