



New York State
Deferred Compensation Plan

A Plan for Your Future



Enrollment 101

For the New York State Deferred
Compensation Plan

What is the New York State Deferred Compensation Plan

- Also known as a 457(b) plan
- Automatic contributions for hassle-free investing
- Your contributions can be pre-tax or ROTH
- Opportunity for tax-deferred growth

Investing involves market risk, including possible loss of principal.

The Plan created for you

You have control.

- You decide how much to invest
- You decide where you want to invest
- Flexibility to always make changes

Please keep in mind that investing involves market risk, including possible loss of principal.

Investment Options

Two approaches to investing through the Plan allow you to choose the best approach for you, including:



Do It For Me

- An approach that uses Target Date Funds, which adjust over time based on when you plan to retire or take withdrawals



Do It Yourself

- An approach to personally design and monitor your asset allocation and investment options

Investment types



Do It For Me

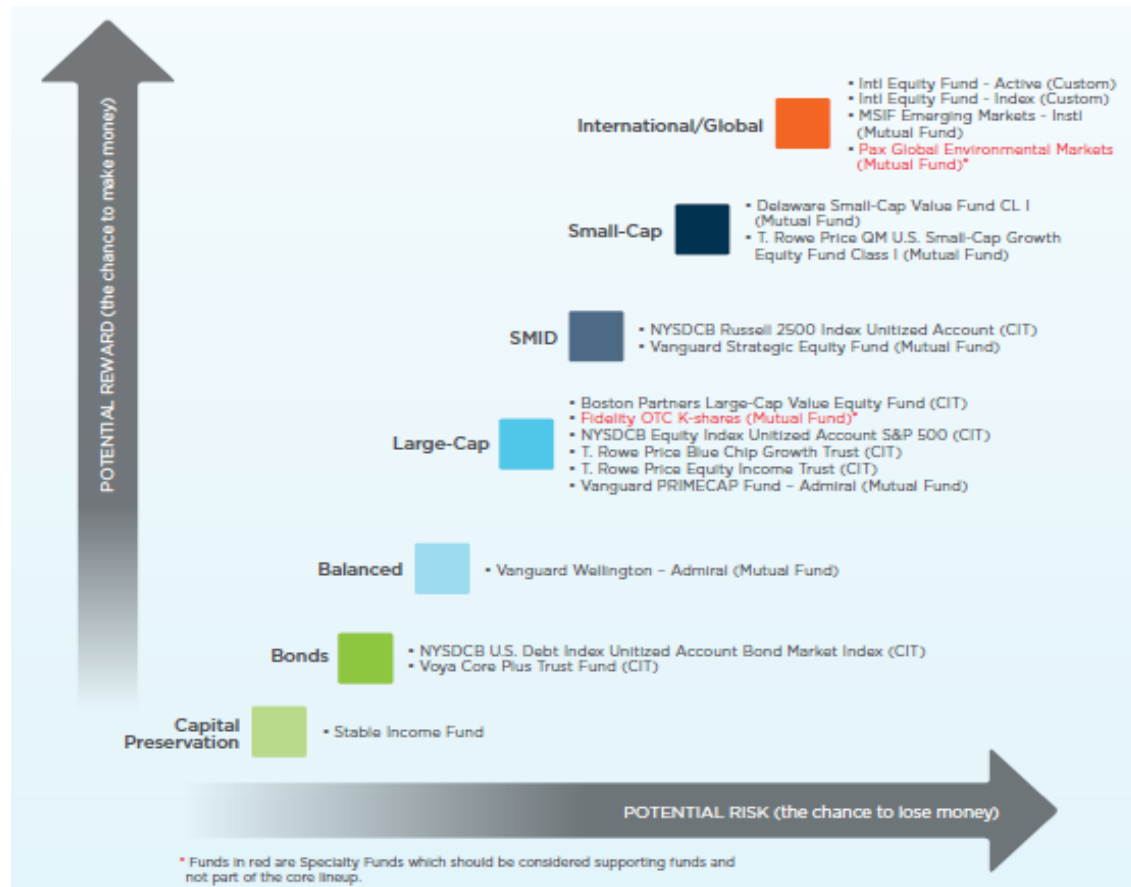
For a more hands-off investment approach, Target Date Funds provide a glide path to retirement that allows for:

- Allocations within a fund that are offered in five-year increments
- Adjustments according to the investor's anticipated retirement year
- A diversified asset allocation established by a fund manager
- The ability to select just one fund or combine the Target Date with other Plan investment options, depending on risk tolerance

Investment types



Do It Yourself - It's important to understand the relationship between investment risk and reward for the Do It Yourself and Specialty investment categories.

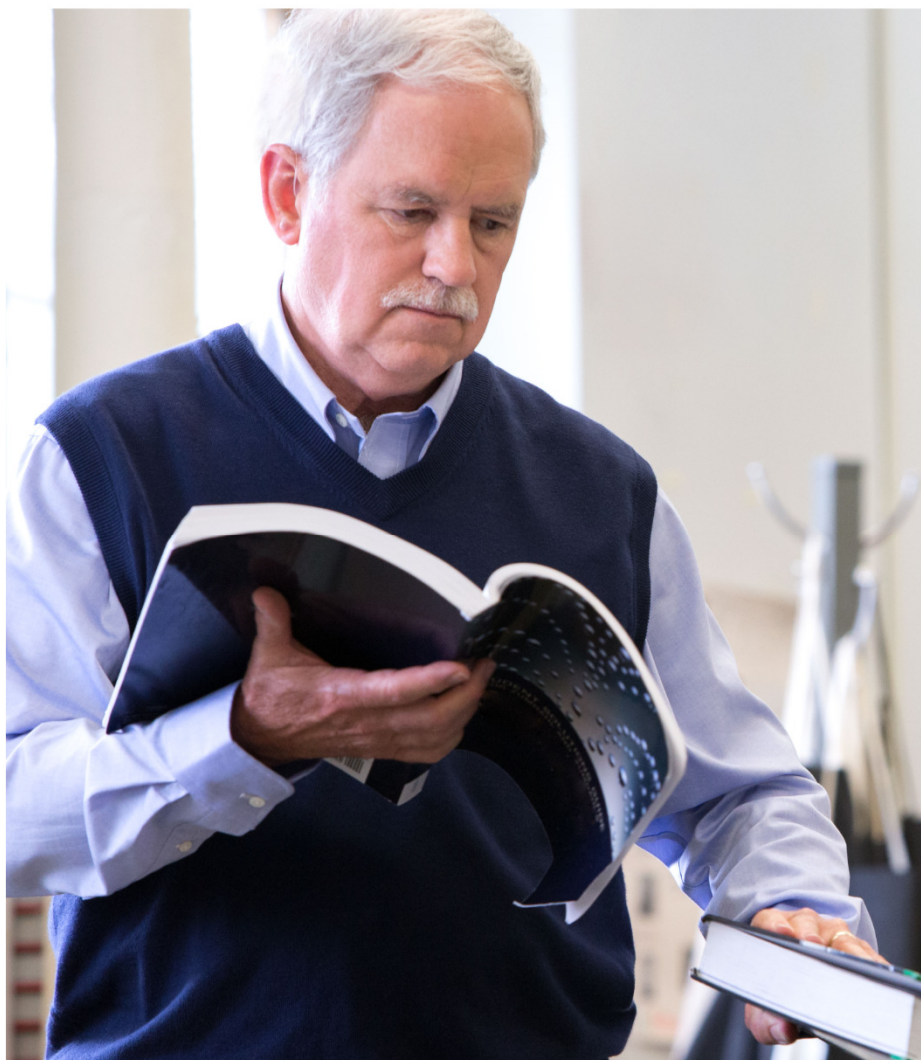


IRS limits & Catch-up provisions

	Contribution limit amount	Bi-Weekly contribution
Normal maximum allowable	\$19,500	\$750.00
50+ Catch Up	\$26,000	\$1,000
Specialized retirement catch-up	\$39,000	\$1,500

¹ RS Announces 2020 Pension Plan Limitations, Internal Revenue Service

When can I start drawing money from my plan?



- Upon separating from service regardless of age
- “RMD” No later than **age 70½ OR 72** (unless you are still working)



Call for help 1-800-422-8463

Distribution options



Income options:

- Lump Sum (Full) withdrawal
- Partial (Random) withdrawal
- Periodic (Systematic) payments
- Fixed dollar or term

You can change at any time!



Call for help 1-800-422-8463

Can you keep your money here?



YES!

- Consolidation/Organization of assets
- Potentially lower fees
- Convenient access to money
- Unbiased educational services



Call for help 1-800-422-8463

Know the types of accounts you can combine

You can transfer from:

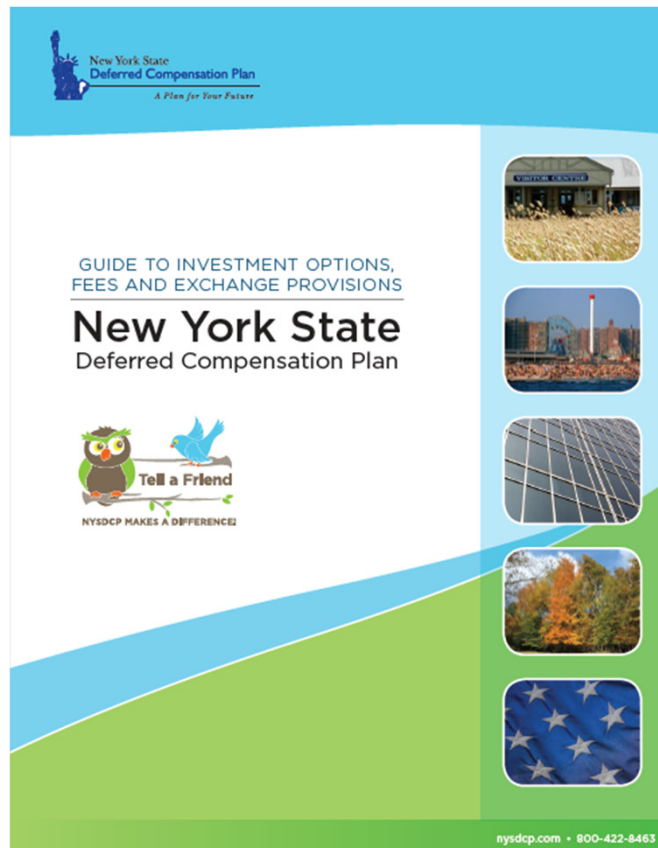
- Other deferred compensation retirement plans
- 401(k) retirement plans
- 403(b) retirement plans
- Rollover IRA, Contributory IRA, or SIMPLE IRA accounts



Notes to Consider:

- There are differences between deferred compensation plans, IRAs and qualified plans, including fees and when you can access funds.
- You should consult with your tax adviser and consider all factors before making a decision to consolidate your retirement plans.
- Neither NYSDCP nor any of its representatives give tax, legal or investment advice.

Investment option lineup



Fund prospectuses can be obtained from the Plan. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. This and other information can be found in the underlying fund prospectus, which is available on the Plan Web site or by calling the HELPLINE. Read the prospectuses carefully before investing.

There is no prospectus for CITs or Custom Funds because these options are not mutual funds. You may obtain a fact sheet on each of these options on our Web site or by calling the HELPLINE.

Online Enrollment Process

The screenshot displays the website for the New York State Deferred Compensation Plan. The header includes the logo and the text "New York State Deferred Compensation Plan" with the tagline "A Plan for Your Future". A navigation bar at the top right contains a "Contact Us" button and a search field. A left sidebar lists various sections: "EDUCATION & TOOLS", "About NYSDCP", "Enroll", "Learning Center", "Support & Forms", "Plan Guidelines", and "CONTACT US". The "Enroll" section is highlighted in the sidebar. The main content area features a large banner with the text "Take the first step" and a photograph of a person's legs walking. Below the banner, the heading "Enroll" is followed by the text "It's easy to participate in the Plan. You can get started right away." A prominent blue button labeled "Start Online Enrollment Now" is highlighted with a red arrow. Below this button are links for "Get paper enrollment form" and "Learn how to fill out a paper enrollment form". A paragraph of text follows: "Not ready to sign up yet? Get more info about how deferred comp works and what your options are first." At the bottom right of the main content area is an "Expand All" link. A dropdown menu at the bottom of the page is currently set to "Why Enroll Now?".

New York State
Deferred Compensation Plan
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EDUCATION & TOOLS
About NYSDCP
Enroll
Learning Center
Support & Forms
Plan Guidelines
CONTACT US
Have questions? Give us a call.
1-800-422-8463
Need to send a fax?
Please fax 1-877-677-4329
[Contact an Account Executive](#)
[Send us an e-mail](#)

Contact Us Search

Take the **first step**

Enroll
It's easy to participate in the Plan. You can get started right away.
Start Online Enrollment Now
[Get paper enrollment form](#)
[Learn how to fill out a paper enrollment form](#)
Not ready to sign up yet? Get more info about how deferred comp works and what your options are first.
Expand All

Why Enroll Now?

Employer Information

Your Employer

SELECT EMPLOYER

Search for your employer's name below.

Please note - If you are a state employee, your employer name will be OSC. If you are employed by a CUNY Senior College, your employer will be OSC CUNY. If you are a State or CUNY employee, you will need to enter your department code and employee ID number. These items can be found in the upper left portion of your paystub. If you have questions, please contact our HELPLINE at 800-422-8463.

*Required field

► [Advanced search filter](#)

*Employer name:

Tip: For more results use fewer characters. Special characters are not allowed.

Personal Information

Online Enrollment

PERSONAL INFORMATION

Enter your name, contact information and some additional personal information below.

*Required field

*First name:

Middle name:

*Last name:

Suffix:

*Gender:

- Male
 Female

*Date of birth:

(mm/dd/yyyy)

*Social Security number:

(xxx-xx-xxxx)

Contribution Information

Online Enrollment

CONTRIBUTION AMOUNT

Set your contribution amount(s)

Are you making contributions to another 457(b) plan this year?

- Yes
 No

Can't make the maximum contribution right now?

▶ [See other contribution options to get you closer to your goal.](#)

Your estimated maximum total contribution for the remainder of the year is:

\$812.50 or 42.25% per pay¹ [?](#)

If you are 50 or older, this amount includes any 50+ Catch-up contributions you could make.

Enter the amount(s) that you want to contribute to your plan each pay period.

Important: Please consider [IRS contribution limits](#) and [catch-up contributions](#) as you make your decisions.

Money Source	Pay Frequency	Contribution	Estimated Paycheck Impact
457 - NEW YORK STATE DEFERRED COMPENSATION PLAN			
Employee Pre-tax ?	Bi-Weekly	<input type="text" value="0.00"/> Dollars ▾	\$0.00
Roth Contribution ?	Bi-Weekly	<input type="text" value="0.00"/> Dollars ▾	\$0.00
Dollar Total Per Pay:		\$0.00	\$0.00
Percent Total Per Pay:		0.00%	

Fund Selection

INVESTMENT OPTIONS

How would you like to set up your investments?

Help me do it

By selecting this option, you want some assistance with your ongoing investment decisions. You also want one fund that can help diversify your portfolio.

Target Date Funds

A target date fund is a mutual fund that automatically adjusts the mix of stocks, bonds and cash equivalents in its portfolio over time. Investors can select an anticipated year of retirement, and the portfolio will gradually get more conservative until the target date is reached.

By selecting one of the funds below, 100% of your contributions will be invested in this fund.

- T. Rowe Price Retirement 2010 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2015 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2020 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2025 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2030 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2035 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2040 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2045 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2050 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2055 Trust - Class D N/A | [Fact Sheet](#)
- T. Rowe Price Retirement 2060 Trust - Class D N/A | [Fact Sheet](#)

Target Date Funds invest in a wide variety of underlying funds to help reduce investment risk. So, in addition to the expenses of the Target Date Funds, you pay a proportionate share of the expenses of the underlying funds. Target Maturity Funds are designed for people who plan to withdrawal funds during or near a specific year. Like other funds, target date 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.

Nationwide Investment Advisors, LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser. NIA assesses participants an asset-based fee for the managed account services. Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

I'll do it myself

By selecting this option, you will have full control over your investments. You will be responsible for all investments chosen, the allocations of those investments, and how often your investments get balanced and/or updated.

Beneficiary Information

Online Enrollment

ADD BENEFICIARIES

Primary beneficiaries are the individuals and/or organizations who will receive the vested value of your account(s) in the event of your death. Contingent beneficiaries are second in line in the event that something happens to the primary beneficiary.

When adding a beneficiary, keep in mind that:

- You must have at least one primary beneficiary
- Total allocations for beneficiaries must equal 100%
- Percentages with two decimal places are allowed
- Contingent beneficiaries are recommended, but not required

Primary beneficiaries

[Add primary beneficiary](#)

Beneficiary	Relationship	Percent
No beneficiaries named		

Contingent beneficiaries

[Add contingent beneficiary](#)

Beneficiary	Relationship	Percent
No beneficiaries named		

Cancel

Previous

Next

Final Steps

ONLINE ACCOUNT SETUP

* Required field

*Username ?

*Password ?

*Re-type password

*Would you like to turn on paperless delivery?

Yes

No

By selecting yes, you are agreeing to the [Paperless Terms & Conditions](#)

Benefits of an online account



Security

Create an online account and take advantage of strong passwords & our virtual firewall to keep your account information safe.



Account management

Take control of your account. Make changes to your contribution amount, investment options, beneficiaries & personal information.



Retirement planning

On track to meet your retirement goals? My Interactive Retirement PlannerSM shows how you're progressing & steps to take to potentially reach those goals.

Cancel

Previous

Continue

Remember ... We're here to help you.



WWW.NYSDCP.COM

Information provided in this workshop is for educational purposes only and is not intended as investment advice.

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA.

The screenshot shows the NYSDCP website interface. On the left is a navigation menu with sections: EDUCATION & TOOLS (About NYSDCP, Enroll, Learning Center, Support & Forms, Plan Guidelines) and CONTACT US (Have questions? Give us a call. 1-800-422-8463, Need to send a fax? Please fax 1-877-677-4329, Contact an Account Executive, Send us an e-mail). A red arrow points to the 'Enroll' link, and a purple arrow points to 'Contact an Account Executive'. The main content area features a 'Special Notice' about COVID-19, a banner for online enrollment with a thumbs-up icon and the text 'Enrollment is now as easy as going online. Click here to enroll now.', and a 'LOGIN' section with fields for Username and Password (Case sensitive), and a Log In button. Below the banner is a link to 'Explore The Latest Deferred Compensation Headlines'.