

Asset consolidation with SDRS-SRP has its benefits

Do you have multiple retirement accounts from former employers? Consider consolidating or transferring those accounts into one account with the SDRS Supplemental Retirement Plan (SRP). Asset consolidation can be especially helpful in your financial and retirement planning efforts. When you bring all your retirement assets to your SDRS-SRP account, you can:

- Manage all your investments in one place
- Reduce paperwork and recordkeeping
- Build your retirement plan more easily
- Potentially reduce the asset fees you pay

The SDRS-SRP features a low annual asset fee of 0.21 percent, which is very competitive. In fact, you may find that your other retirement accounts are higher when it comes to their fees. Combining your other retirement assets into your SDRS-SRP account may end up saving you money — money you can invest for your retirement!

No investment strategy, including asset allocation and diversification, can ensure gains or guarantee against losses. It is important to assess your risk tolerance, time horizon, and goals, so you can invest at a level that you are comfortable with and also meets your needs. The SDRS-SRP has tools available to help you determine your investment style.

Bringing your other retirement accounts into the SDRS-SRP is easy. To get started, call the SDRS-SRP office in Pierre at 605-224-2230 to speak with a Retirement Specialist.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different; there may be taxes and fees incurred when transferring assets. Also, amounts rolled into your deferred comp plan from another eligible retirement plan will be maintained in a separate rollover account and may be subject to early withdrawal penalties.

Whether you are planning for your retirement or are already there, SDRS-SRP Retirement Specialists are dedicated to helping you — just call, click, or visit!

SDRS Supplemental Retirement Plan (SRP)

Call: 605-224-2230 (Pierre)
1-800-959-4457 (Customer Service-Ohio)

Click: www.srp457.com.

Visit: 222 E. Capitol, Suite 8, Pierre, SD



Why diversify?



Helps manage risk

Spreads money among asset classes (stocks, bonds, cash)

Learn more at www.srp457.com.

SDRS-SRP has Target Retirement Funds that allow for diversification based on your future retirement date and/or risk tolerance.

Diversification does not assure a profit and does not guarantee against a loss in a declining market.

Build your retirement plan with confidence

The *My Interactive Retirement Planner*SM, available through the SDRS Supplemental Retirement Plan (SRP) website at www.srp457.com, is a useful tool available to participants as they plan for their future retirement. The *My Interactive Retirement Planner*SM allows you to use your SDRS-SRP account balance and other retirement income sources to determine if you are on track to meet your retirement income needs and goals. Through the program, you can:

- Project your salary to your anticipated retirement age
- Create a complete financial picture using your SDRS-SRP account, SDRS and Social Security benefits, and other retirement pensions and investment assets
- Select your desired income in retirement to fit your lifestyle
- Compare your projected income to your desired income to determine any financial shortfalls
- Determine how a change in retirement age or SDRS-SRP contribution amount can potentially reduce a retirement income shortfall

To try the *My Interactive Retirement Planner*SM, log in to your SDRS-SRP account at www.srp457.com. The *My Interactive Retirement Planner*SM can provide you with insights necessary to build a solid retirement plan and confidently prepare for your retirement.

If you find that your projected retirement income doesn't exactly balance with your desired retirement income, there is time to make adjustments. While not ideal, you may need to consider a later retirement date. Or, you could increase your SDRS-SRP contribution. With time on your side, you can make a small change in your contribution amount that may make a big difference at retirement. Call the SDRS-SRP office in Pierre at 605-224-2230 to learn more about increasing your contributions.

The *My Interactive Retirement Planner*SM is a service mark of Nationwide Mutual Insurance Company.

Online access to your SDRS-SRP statements and notices

Did you know that you can sign up to receive your SDRS-SRP quarterly statements, transaction confirmations, and more through the SDRS-SRP website, www.srp457.com? To take part in this cost-effective, eco-friendly service, log in to your SDRS-SRP account and follow the easy instructions for Paperless Delivery.



Contact us

SDRS Supplemental Retirement Plan
222 E. Capitol Ave., Suite 8
Pierre, SD 57501
800-959-4457
In Pierre 605-224-2230
www.srp457.com

The SDRS Supplemental Retirement Plan is a deferred compensation plan regulated by Section 457 of the Internal Revenue Code and offered by the South Dakota Retirement System (SDRS). Plan administration and enrollment services are provided by Nationwide Retirement Solutions.

Payout Changes

Note: If you are receiving distributions from the Plan, you may be able to change your payout decisions.

Call the SDRS Supplemental Retirement Plan office at 605-224-2230 or call 800-959-4457 to review your account and/or payout options.

Prudential Guaranteed Interest Account*

Prudential has announced a **3.00%** annual effective yield for the first quarter of 2015.

Guarantees and protections are based on the claims paying ability of the underwriting insurance company.

**Available option within the SDRS Supplemental Retirement Plan*

Information provided by SDRS-SRP Retirement Specialists is for educational purposes only and is not intended as tax or investment advice.

Neither Nationwide Retirement Solutions nor any of its representatives give legal or tax advice. For such guidance, you should consult your own legal or tax advisors.

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