

Focus on the Long-Term When Investing for Retirement

As you invest for your retirement, it is important to know that ebbs and flows in the market – often called market volatility – are normal. While you may want to avoid these market swings, it is important to remind yourself that you are investing for the long-term. Through a long-term investing strategy, you can build a diversified asset allocation that can help your SDRS Supplemental Retirement Plan (SRP) account grow. You are encouraged to monitor, rebalance, and adjust your investments as necessary to meet your future retirement goals.

The SDRS Supplemental Retirement Plan (SRP) website, www.srp457.com, has resources to help you!

- Browse through a robust Learning Center with useful tools, calculators, and articles
- The My Interactive Retirement Planner can help you determine retirement income needs

As always, an SDRS-SRP Retirement Specialist is just a phone call away. Call the Pierre office at 605-224-2230 to discuss your asset allocation.

Retirees Should Think Long-Term, Too

With increasing life expectancies, people are living longer in retirement. For the public sector, workers who retire early need to consider how to preserve capital and invest assets for retirement income that may need to last 20 to 30 years or longer.

While there is a tendency to think about playing it safe by moving all of your funds to less risky investments once you retire, you still need to think about the long-term and how to make your money last. For the retiree, a good strategy may be to:

- Ensure your essential expenses are covered with dependable lifetime income such as pensions and annuities
- Consider investing some assets for long-term growth
- Recognize that the market will have its ups and downs, but you are still investing for the long-term

Contact an SDRS-SRP Retirement Specialist in Pierre at 605-224-2230 to discuss your investment strategy and asset allocation.

The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit or protect against loss in a declining market. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that investor objective will be met.

Investing involves market risk, including possible loss of principal. No investment strategy can guarantee a profit or avoid loss. Actual results will vary.



Save Time and Resources with Paperless Delivery

You can get your SDRS Supplemental Retirement Plan (SRP) quarterly statements, transaction confirmations, and more through the SDRS-SRP website, www.srp457.com. To sign up for Paperless Delivery, log-in to your online SDRS-SRP account.

Fast

Account statements are available within 3-5 business days following the end of each quarter

Secure

Information is fully protected by the same safeguards used to protect your online SDRS-SRP account

Convenient

Information is available 24 hours a day, seven days a week



Prudential Guaranteed Interest Account

Objective & Structure

The Prudential Guaranteed Interest Account (GIA) is a stable value insurance product designed to provide safety of principal, liquidity, as well as a stable rate of return. As a participant of the SDRS-SRP, the Prudential GIA is an option available to you for your investments.

The Prudential GIA offers:

- Guaranteed protection of principal and accumulated interest by The Prudential Insurance Company of America (PICA)
- A broadly diversified, fixed income portfolio within PICA's General Account

For more information regarding the Prudential GIA, please contact the SDRS-SRP office in Pierre at 605-224-2230.

Contact us

SDRS Supplemental Retirement Plan

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800-959-4457
In Pierre 605-224-2230
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.

Contract #: GA-00619

SDRS-SRP Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA.

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

Prudential Guaranteed Interest Account*

Prudential has announced a **3.00%** annual effective yield for the third quarter of 2016.

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

**Available option within the SDRS Supplemental Retirement Plan*

Payout Changes

Note: If you are receiving distributions from the SDRS-SRP, you may be able to change your payout decisions. Call the SDRS Supplemental Retirement Plan office in Pierre at **605-224-2230** to review your account and/or payout options.