



## Create your online access and protect your retirement assets.

You may think that avoiding online account access is the best way to prevent being hacked. But hackers can be clever, especially if the payoff could be access to your money or personal information. By gathering information about you from other sources, hackers attempt to create online accounts in your name. Your best defense may be to go on offense.

*To learn more about how you, the SDRS Supplemental Retirement Plan (SRP), and Nationwide can work together to defend your data and privacy, go to [nrsforu.com/protect](http://nrsforu.com/protect).*

**Set up online access to your retirement account.** Go to [srp457.com](http://srp457.com) and select "Login Help & Sign Up." In minutes, you can establish a User Profile with your account ID (found on your quarterly statement) that will help reinforce the virtual firewall built around your SDRS-SRP account. By creating your online access, information will get to you faster and more directly. Once you have established your online access, you can strengthen the safeguards around your privacy and data by using the following tips:

1) **Mix up your passwords and string them out.** A hacker's computer can guess a six-character lowercase password in about 10 minutes. However, by adding three characters in a combination of uppercase letters, numbers, and symbols, the time it takes a powerful computer to crack your password soars to 44,530 years. Clearly, a

longer password with varied characters can make a big difference in the security of your data.

Here are more ways to strengthen your password protection:

- Protect each account. Give strong but unique passwords to each account you own.
- Protect every device. Strong passwords for web-enabled devices, including your home router, can make it harder for cyber thieves to gain access.
- Change passwords regularly. Consider doing so every 90 days.
- Vary usernames. Your username is your "first password." Every time you create a new online account, give it a new username.

### 2) **Install a firewall on your PCs and routers.**

- Use updated anti-virus software and anti-spyware.
- Update software automatically to ensure your system gets the latest updates as soon as they are released.
- Use WPA2 when setting up your home Wi-Fi.
- Enable screen locking on your devices.
- Trust your gut instincts. If you get a pop-up window that does not look right, close it.
- Safeguard financial information. Even well-meaning family or friends can be tempted when money is easily accessible.

### **If you think you have been hacked**

Change your usernames and passwords for all sites and accounts you use, especially sites that may contain financial information and personal data. Contact your financial institutions to watch for fraudulent activity. Many companies, including Nationwide, can monitor and set up alerts on your account.

## Picture the retirement you want.

Use the My Interactive Retirement Planner<sup>SM</sup> to see your “big picture” and determine your retirement readiness. The Planner takes into account:

- When you plan to retire
- Resources for retirement income
- How much you are saving
- Your long-term investment strategy

You can use the Planner to fine-tune your retirement picture, discover next steps, and implement or update your savings strategy.

Get started! Log on to your SDRS-SRP account at [srp457.com](http://srp457.com).



That means 72% of employees are less prepared for retirement. Are you on track? Use the My Interactive Retirement planner to prepare, set your goal, and paint your retirement picture.

## Consider how to sustain your savings in retirement.

Whether you are planning to retire soon or have already retired, you may want to consider that Americans are living longer in retirement. How can you preserve capital for your retirement while investing your assets to last?

There is no “perfect” withdrawal strategy, but you should consider how you can:

- Feel more confident that your essential expenses are covered
- Invest some assets for long-term growth
- Plan for market ups and downs
- Enjoy living in retirement

We are here to help as you decide how to realize your goals. Contact an SDRS-SRP Retirement Specialist at 1-605-224-2230 to discuss how you can be more confident about your savings in retirement.



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

Nationwide representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

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## Contact us

### SDRS Supplemental Retirement Plan

222 E. Capitol Ave., Suite 1  
Pierre, SD 57501  
800-959-4457  
In Pierre 605-224-2230  
[SRP457.com](http://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 fourth quarter of 2017.

*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.