

# ENROLL

## BENEFITS OF ENROLLING IN YOUR KPERS 457 PLAN

You have retirement needs, and your KPERS 457 plan has solutions

Saving through the optional KPERS 457 (deferred compensation) plan is a simple way to help supplement your KPERS and Social Security benefits. It can help you bridge the gap between your financial goals and your destination in retirement.

It's important to plan for your future — but you don't have to do it alone. Take advantage of all the help available to you. After all, even superheroes have a sidekick. So let KPERS 457 be yours!

### Potentially lower costs

There are more than 25,000 participating employees, so costs might be less here than with other investing opportunities. In other words, buying items in bulk usually means a better deal — that's what your KPERS 457 plan gives you.

### Before-tax contributions

You won't pay taxes on your contributions or on any earnings until you take a distribution, which is usually in retirement.

### Roth after-tax contributions

After-tax means you pay taxes now. So when it's time to retire, you can withdraw your contribution and any of your earnings on a tax-free basis if you've owned your account for five years and you're age 59½ or older. The Roth may make the most sense if you think you'll be in a higher tax bracket when you retire.

### Local Employees

You may have a Roth option, giving you the flexibility to designate all or part of your deferrals as after-tax contributions. Check with your employer to see if the Roth option is available.

### State Employees

You have the flexibility to designate all or part of your deferrals as Roth after-tax contributions.

### Calculating your future

Take advantage of several innovative resources, tools and calculators on [kpers457.org](http://kpers457.org) that will help you see how much you'll need in retirement and how to get there.<sup>1</sup>

1-800-232-0024  
[kpers457.org](http://kpers457.org)

 **kpers457**  
a deferred compensation savings plan

## Investment options

Your KPERS 457 offers professionally screened investment options, from a stable value fund to various mutual funds to target date funds. If you're seeking an even wider array of investments, you may consider adding the optional self-directed brokerage account, which is intended only for knowledgeable investors who understand the risks and costs of those non-screened investments.

## Automatic deductions

Your contributions automatically are deducted from your paycheck, making it easier to plan, save and budget.

## Advice at no additional cost

With Empower Retirement Advisory Services, offered through Advised Assets Group, LLC (AAG), a registered investment adviser, you can take advantage of Online Investment Guidance or Online Investment Advice. These services provide personalized retirement strategies — at no additional cost to you. There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a self-managed portfolio invested without assistance.

## No early withdrawal penalty

Distributions taken before age 59½ are not subject to the 10% early withdrawal federal tax penalty, except for distributions attributable to funds rolled into the KPERS 457 plan from another type of retirement plan or IRA.

## A chance for an early start

The sooner you start saving and investing, the better. With the power of compounding, waiting even one year can make a big difference in the amount you might have in your account when you retire.

## A chance to catch up

If you're at least age 50 or three years from normal retirement age, you may be able to make extra contributions.

## Trust

KPERS oversees KPERS 457 and has your best interest in mind. As part of our fiduciary commitment, KPERS is here to serve you and to protect your long-term financial interest.

KPERS is legally required to run the plan in your best interest. Because of its fiduciary responsibility, the group that oversees KPERS 457 is always looking for ways to make this plan the best it can be, with the most appropriate and reasonably priced funds out there.

## Real people, real help

Local Retirement Plan Counselors are ready to help you. Our Counselors care about your future and have special training to help you.<sup>2</sup> We also have Retirement Specialists who specialize in helping retirees and those about to retire. All of our Counselors and Retirement Specialists are salaried, noncommissioned professionals whose only goals in working with you are to get you ready for retirement and help you after you get there!

# ENROLL today!

Go to [kpers457.org](https://kpers457.org)

- Click on Register button
- Click on "I have a plan enrollment code"
- Enter Group ID: 130000-01
- Enter Plan Enrollment Code: ilmjnQ6w  
*Plan Enrollment Code Expires 2/1/2020*

<sup>1</sup> The material on the website is for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice. Please consult with your financial planner or investment advisor as needed.

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