



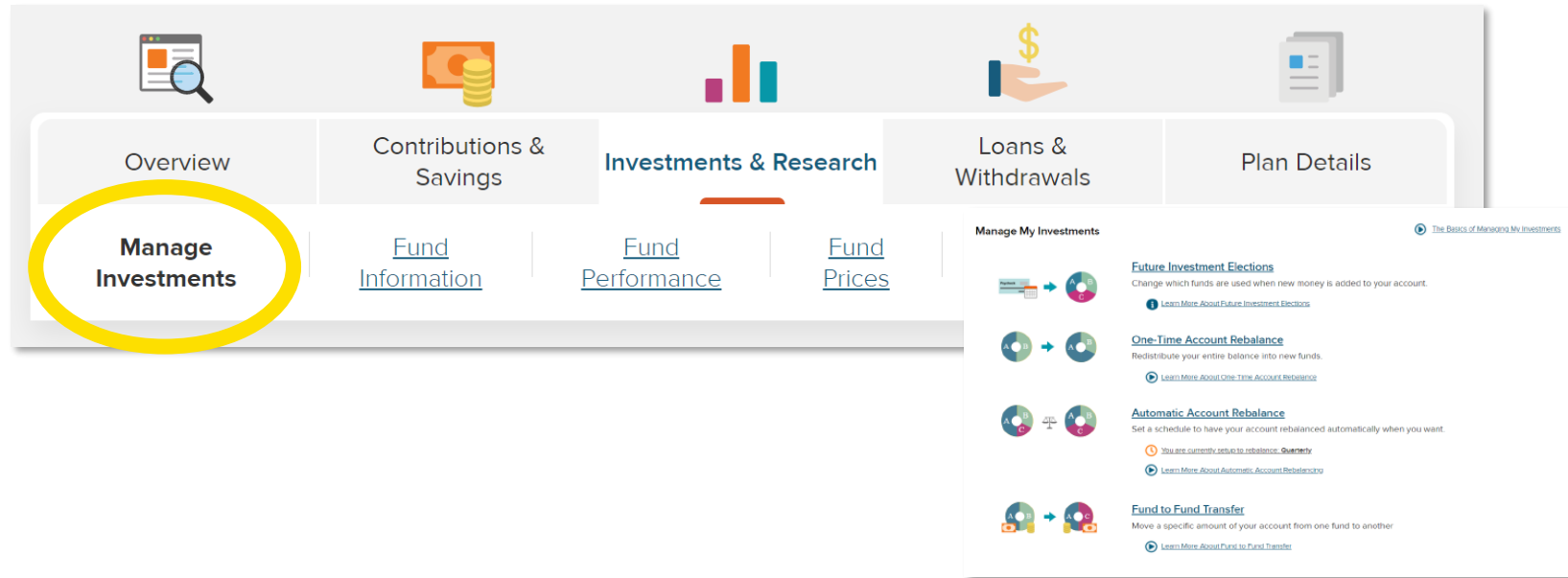
NV

Get to Know the NDC Investment Advice Tools

Participant Experience Workshop

your
retirement

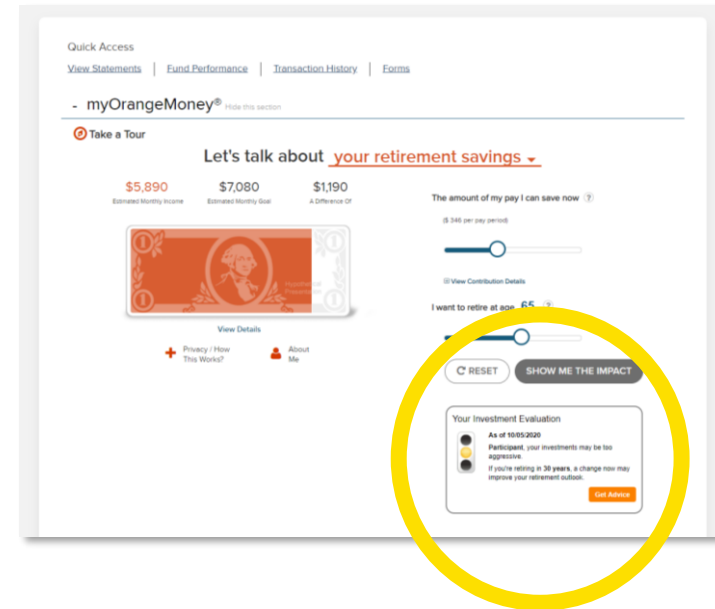
Change your NDC investment elections



- Go to *Investments & Research* > *Manage Investments*
- Make a selection under *Manage My Investments* to your current or future investment elections

Voya Retirement Advisors integration with myOrangeMoney

- Consistent methodology drives myOrangeMoney estimates and integrates VRA projections
- Online Advice can also be accessed from the myOrangeMoney landing screen through the *Voya Retirement Advisors* link
- Access to your Retirement Evaluation is linked below the Orange Money sliders
- Quick enrollment in Professional Management is available if you prefer that option



IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Help for all

The infographic is titled "Help for all" in a dark blue banner at the top. Below the banner, there are three service options, each with an icon and a description:

- Retirement Evaluation:** The icon shows a document titled "retirement evaluation" with three sections: "investments" (red dot), "savings" (green dot), and "retirement income" (yellow dot). The description is "Assessment for everyone".
- Online Advice:** The icon shows a person's silhouette with a "login" button and a mouse cursor. The description is "for help managing own account".
- Professional Management:** The icon shows a person wearing a headset with a "hello" speech bubble. The description is "we manage the account".

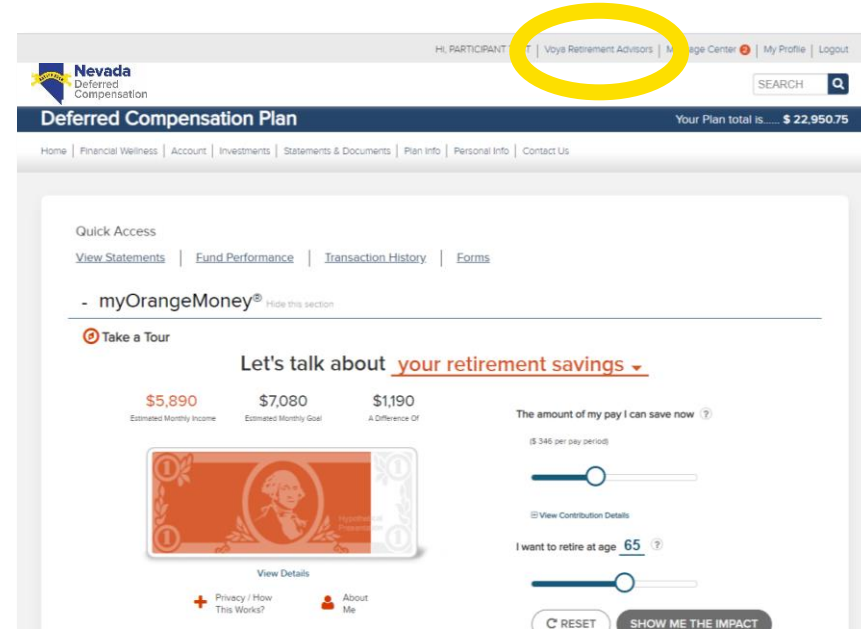
Personalized report of retirement readiness , based on your account balance, with savings and investment assessment. Provided via annual outreach or via phone call with a Voya Retirement Advisors (VRA) Investment Advisor Representative.

“Do it Yourself” service designed for those who feel confident managing their own investments. **Available at no additional cost to you.**

“Do it For Me” service provides personalized, ongoing investment management of your account **for an additional fee**

Online Advice

- Designed for those who feel confident managing their own investments. **Available at no additional cost to you.**
 - No automatic, ongoing management
- Personalized recommendations you can implement yourself, at any time and at no additional cost.
- Log into your NDC account and click *Voya Retirement Advisors*.



IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Who does the work?

We Do The Work | You Do The Work

With Professional Management, you get personalized planning.

Complete picture of your investments, savings, and retirement income
Your customizable Retirement Plan, which you'll receive in about two weeks after enrollment, shows recommendations for your savings and investments.

Ongoing, consistent attention
We monitor your investments and initiate transactions to help keep your account on track. You'll receive quarterly Retirement Updates detailing your account activity.

Unlimited access to VRA Investment Advisor Representatives
When things come up in your life, you'll have access to VRA Investment Advisor Representatives for help with investing and saving questions. We're here to help.

Is it worth it?
86% While no investment advisor can guarantee investment results, 86% of people we studied had improved their investment portfolios when they joined Professional Management.*

We've made it easy and affordable.
San Francisco has negotiated a program fee of about \$3.75 per month for each \$10,000 in your account, with discounts for larger balances. It's paid from your account, so it won't affect your take-home pay. You can cancel any time, for any reason. [Learn more](#)

Enroll in Professional Management

First Name: Participant
Last Name: Test
Zip Code: 02171
Email:
Phone:

SIGN UP NOW

Cancel at any time, without penalty.

By clicking "SIGN UP NOW" you agree to the [Plan Sheet](#) and you acknowledge that you accept Vra Retirement Advisors' [Privacy Policy](#), [Disclosure Statement](#), and advisory services Agreement. After you enroll in the program, the [Plan Sheet](#) will be emailed to your account. You can cancel at any time. All advisory services are provided by Vra Retirement Advisors, LLC (VRA), a Securities registered investment advisor. Neither Vra Retirement Advisors nor Financial Engines guarantees future results. You should review the Fund fact sheet prospectus, which is available from your plan's web site, before you invest.

We Do The Work | **You Do The Work**

Online Advice gives you access to powerful retirement planning tools, at no additional cost to you.

Tools of the trade
Enter your retirement investment details and you're on your way to complete do-it-yourself management of your account(s).

Investment suggestions
We'll only provide advice to help guide your investment decisions but you will be implementing the changes.

Updated advice
Log in regularly to see changes we suggest.

Fine-tune at will
Your retirement plan is completely in your hands. Adjust your investment strategy using our professional, powerful tools.

No additional cost
This service is provided through San Francisco at no additional cost to you.

Get Started
Not for you? Let us do the work.

Overview tab

Overview | Your Plan | Your Money | Income Planner | Get Professional Management

Click here for additional Plan info.

Participant
Retiring at 65 | Add spouse/partner

TOTAL PORTFOLIO
\$22,951

Income Forecast | Portfolio Forecast

Retirement Paycheck
See what you might have in retirement with an [enhanced forecast](#). Try the new Your Plan page.
[Get Started](#)

Welcome Participant
Let's start building a plan that reflects your goals. You can make changes and see how they affect your Retirement Paycheck.
[Get Started](#)

What is your risk preference?
Get appropriate investment advice by selecting your risk preference
1-2 Minutes

Save for a more comfortable retirement
See how small changes in contributions today could help your Retirement Paycheck tomorrow
3-4 Minutes

Improve your retirement picture
Start with our fund recommendations
3-5 Minutes

Your Investment Evaluation
See how your investment choices could affect your retirement. Get it for you with Professional Management.
[Get Professional Management](#)

Your Plan tab

Overview **Your Plan** Your Money Income Planner Get Professional Management

1. Start your plan

Reset [Save and Continue](#)

You'll see how your preferences impact your Retirement Paycheck.

SAFETY/GROWTH PREFERENCE

Typical
for my age

MORE SAFETY ———— ● ———— MORE GROWTH

Potential one-year loss: \$4,430

ANNUAL CONTRIBUTIONS

\$ 9,000

SUGGESTED

————— ● —————

CURRENT

Show details

RETIREMENT AGE

65

————— ● —————

CURRENT

30 years to go

Retirement Paycheck

\$68,300/yr

Estimate based on your planned contributions, our investment suggestions and average market performance

Income Forecast | [Portfolio Forecast](#)

YOUR TARGET: \$85,000/yr [Edit](#)

ESTIMATED INCOME SOURCES

Income from investments: Explain	\$39,800/yr
Social Security:	\$28,300/yr
Other income, including pensions:	\$0/yr
Total (average market):	\$68,300/yr

Estimates are pre-tax, in today's dollars and not guaranteed. [Methodology & Assumptions](#)

2. See what it means to get and stay on track

Here's your personalized investment strategy based on your preferences.

RETIREMENT PORTFOLIO ASSETS	CURRENT	SUGGESTED
Cash and Equivalents	1%	0%
Bonds	8%	12%
U.S. Large Cap Stocks	51%	28%
U.S. Mid/Small Cap Stocks	21%	26%
International Stocks	19%	34%
Total	100%	100%
Potential loss over the next year:	\$4,660 or more	\$4,430 or more

3. Put your strategy into action

Save your preferences, and get specific advice based on today's fund values.

[Save and Continue](#)

Make changes

Overview | **Your Plan** | Your Money | Income Planner | Get Professional Management

Nice going. You have a plan! [EDIT](#)

Income Forecast | Portfolio Forecast

Retirement Paycheck
\$90,900/yr
Estimate based on your planned contributions, our investment suggestions and average market performance

Suggested mix | Current mix

Cash and Equivalents	0%
Bonds	18%
U.S. Large Cap Stocks	32%
U.S. Mid/Small Cap Stocks	20%
International Stocks	30%
Individual Stocks	0%
Other	0%
Total	100%

Potential loss over the next year: \$4,080 or more

Based on what you told us

Safety/Growth preference	More safety for my age
Annual contributions	\$11,250
Planned retirement age	67 years old

Important next steps for you

City and County of San Francisco Deferred Compensation Plan

→ Change your contributions

Change your Pre-tax contributions to \$6,375/yr (8.5%)
Change your Roth contributions to \$4,875/yr (6.5%)

Make this contribution change now with your plan provider [Make Change](#)

→ Change your fund allocations to match our recommendations below.

Funds (as of Oct 5, 2020)	Your current holdings	Change to
SFDCP Bond Index Fund	0%	18%
SFDCP International Equity Fund	0%	9%
SFDCP International Equity Index	0%	22%
SFDCP Large Cap Growth Equity Fund	54%	23%
SFDCP Large Cap Social Equity Fund	0%	13%
SFDCP Small-Mid Cap Equity Index	0%	15%
SFDCP Target Date 2035 Fund	15%	0%
SFDCP Target Date 2050 Fund	31%	0%
Total	100%	100%

Your current allocations are quite a bit off. You can either change them on your own, or upgrade to Professional Management and we'll get you on track. [Explore Professional Management](#)

Make this allocation change now with your plan provider [Make Change](#)

Your Money tab

Overview Your Plan **Your Money** Income Planner Get Professional Management

TOTAL PORTFOLIO
\$22,950.75

RETIREMENT ACCOUNTS ⓘ

\$22,950.75
as of 10/05/2020

Link an Account

For an improved forecast and... link your account

Add an account manually ⓘ

[Investment Research](#)

Retirement Accounts TOTAL BALANCE ⓘ
\$22,950.75

RISK LEVEL ⓘ
Very Aggressive
[Details](#)

TOTAL CONTRIBUTIONS ⓘ
\$9,000 /YR
[Details](#)

Investment Style ⓘ
Total: 100%

Investment Style	Percentage
Cash and Equivalents	1%
Bonds	8%
U.S. Large Cap Stocks	51%
U.S. Mid/Small Cap Stocks	21%
International Stocks	19%
Individual Stocks	0%
Other	0%

You might consider a change
We have investment advice that may help you improve your plan. [Get Advice](#)

Participant > Your Profile

VOYA FINANCIAL POWERED BY **financial engines**

Participant | Return to Voya

Overview | Your Plan | Your Money | Income Planner | **Your Profile** | Management

About You | Financial Profile | Account

ABOUT YOU

Your information

Full Name	Participant Test
Gender	Unspecified
Date of Birth	07/31/1985
Retirement Age	67

[+ Add Spouse/Partner](#)

JOB INFORMATION

Employee	Participant Test	Edit
Employer	San Francisco	
Income	\$75,000/yr	

[+ Add Job](#)

TAXES

Filing Status	Filing single	Edit
Tax State	MA	Edit
Effective Tax Rate	Default	Edit

RETIREMENT GOALS

Desired Retirement Income	\$85,000	Edit
Your Retirement Age	67	Edit

OTHER RETIREMENT INCOME SOURCES

Social Security estimate: Participant	\$31,944/yr at age 67	Edit
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[+ Add Other Income Source](#)

Income Planner tab – Steps 1-4

STEP 1 OF 4

Participant, In just 5 minutes you may gain thousands of dollars more in Social Security benefits.

Name: Participant
Age: 35
Annual Salary: \$ 75,000
Life expectancy: Average
Marital Status: Married

Spouse's name: Pat
Date of birth: Apr 1969
Annual Salary: \$ 75,000
Gender: Male
Life expectancy: Average

STEP 2 OF 4

When do you plan to start Social Security?

Select the age when you'll start

Figures were calculated using your salary

Age	62	63	64	65	66	67	68	69	70
Benefit	\$22,400					\$31,900			

Select the age when Pat will start

Figures were calculated using Pat's salary

Age	62	63	64	65	66	67	68	69	70
Benefit	\$22,600			\$28,000		\$32,300			\$40,000

STEP 3 OF 4

Can you get more from Social Security?

Initial Strategy
You begin at 67
Pat begins at 65
Expected lifetime benefits: \$1,494,300

Proposed Strategy
You begin at 70
Pat begins at 68
Expected lifetime benefits: \$1,635,000 (\$140,700 more)

STEP 4 OF 4

Your Social Security Plan

Next: Get your Income Plan.

GET MY INCOME PLAN

Proposed Strategy

Expected lifetime benefits: \$1,487,000

Call our Retirement Advisors

Feb 2028: Participant (at age 63)
Oct 2028: Sam (at age 70)

Your retirement income plan

VOYA FINANCIAL Participant ▾ Return to Voya

Overview Your Plan Your Money **Income Planner** Get Professional Management

STEP 1 OF 2

How do your income and savings work together?

Annual Income
When you're 62 and Sam is 69

- Savings income **\$76,000**
- Work income **\$12,600**
- Other retirement income **\$0**
- Social Security income **\$0**
- Total \$88,500**

[Add account ▾](#)

Income Type	Amount
Savings income	\$76,000
Work income	\$12,600
Other retirement income	\$0
Social Security income	\$0
Total	\$88,500

Income amounts shown are projections only. Your actual payouts will depend on a number of factors. If you plan to use income from your savings so you can defer claiming Social Security, please contact a Retirement Specialist.

Overview Your Plan Your Money **Income Planner** Get Professional Management

STEP 2 OF 2 [Print this page](#)

Your retirement income plan

Way to go Participant! Phone: 1-888-733-2748

There's no need for you to commit to your income plan right now. But we recommend that you think about protecting your savings today so you're prepared for tomorrow.

Figuring out how your income plan fits into your overall retirement picture is enough to make anybody anxious. We can work together to create a plan focused on income, savings and investment strategies—all designed to work together and help ease your transition into retirement. So you can do more relaxing and less worrying.

[Learn more >](#)

What's next?

Below is a more detailed breakdown of your Income Plan, which you can print now. Have questions or want more information? We're happy to help.

Participant				Sam				Together		Share of Total
Year	Age	Work Income	Social Security	Other Retirement Income	Work Income	Social Security	Other Retirement Income	Income From Savings	Total Income	
2023	58	\$77,100	—	—	65	\$60,100*	—	—	\$137,200	—
2024	59	\$78,000	—	—	66	—	—	—	\$78,000	—
2025	60	\$79,000	—	—	67	—	—	—	\$79,000	—
2026	61	\$80,000	—	—	68	—	—	—	\$80,000	—
2027	62	\$12,000*	—	—	69	—	—	\$76,000	\$88,000	—
2028	63	—	\$17,000*	—	70	—	\$8,700*	\$61,000	\$88,500	—
2029	64	—	\$21,300	—	71	—	\$41,200	\$26,000	\$88,500	—
2030	65	—	\$21,300	\$16,700*	72	—	\$41,200	\$15,300	\$88,500	—
2031	66	—	\$21,300	\$19,400	73	—	\$41,200	\$16,000	\$88,500	—
2032	67	—	\$21,300	\$19,000	74	—	\$41,200	\$16,000	\$88,000	—
2033	68	—	\$21,300	\$18,500	75	—	\$41,200	\$16,000	\$87,000	—
2034	69	—	\$21,300	\$18,100	76	—	\$41,200	\$16,000	\$87,100	—
2035	70	—	\$21,300	\$17,800	77	—	\$41,200	\$16,000	\$86,700	—
2036	71	—	\$21,300	\$17,200	78	—	\$41,200	\$16,000	\$86,300	—
2037	72	—	\$21,300	\$16,800	79	—	\$41,200	\$16,000	\$85,900	—
2038	73	—	\$21,300	\$16,400	80	—	\$41,200	\$16,000	\$85,500	—
2039	74	—	\$21,300	\$16,000	81	—	\$41,200	\$16,000	\$85,100	—
2040	75	—	\$21,300	\$15,600	82	—	\$41,200	\$16,000	\$84,700	—
2041	76	—	\$21,300	\$15,200	83	—	\$41,200	\$16,000	\$84,300	—
2042	77	—	\$21,300	\$14,800	84	—	\$41,200	\$16,000	\$83,900	—
2043	78	—	\$21,300	\$14,500	85	—	\$41,200	\$16,000	\$83,600	—
2044	79	—	\$21,300	\$14,100	86	—	\$41,200	\$16,000	\$83,200	—
2045	80	—	\$21,300	\$13,800	87	—	\$41,200	\$16,000	\$82,900	—
2046	81	—	\$21,300	\$13,500	88	—	\$41,200	\$16,000	\$82,500	—
2047	82	—	\$21,300	\$13,100	89	—	\$41,200	\$16,000	\$82,200	—
2048	83	—	\$21,300	\$12,800	90	—	\$41,200	\$16,000	\$81,900	—
2049	84	—	\$21,300	\$12,500	91	—	\$41,200	\$16,000	\$81,600	—
2050	85	—	\$21,300	\$12,200	92	—	\$41,200	\$16,000	\$81,300	—

Professional Management

- Provides personalized, ongoing investment management of your account for an additional fee
 - Professional Management fees are no more than 0.50% of your account balance per year. That's about \$4.17¹ a month for every \$10,000 in your account.



We design and send your personalized Retirement Plan.



We put your plan into action handling the transactions to rebalance your account.



We help keep your plan on track with ongoing monitoring and regular updates.

¹Professional Management fees are charged in the frequency and manner detailed in the Fact Sheet accessible at nevada.beready2retire.com. Monthly fee examples are for illustrative purposes only. To enroll in Professional Management, you may be required to enter into a services agreement with VRA. The Nevada Deferred Compensation Program does not review individual participant services agreements. You should consider seeking your own independent legal advice regarding your rights and obligations under the services agreement. Professional Management will be charged at a rate of no more than 0.50% of your balance annually.

Overview tab

Overview | Your Plan | Your Money | Income Planner | Get Professional Management

Click here for additional Plan info.

Participant
Retiring at 65 | Add spouse/partner

TOTAL PORTFOLIO
\$22,951

Income Forecast | Portfolio Forecast

Retirement Paycheck
See what you might have in retirement with an [enhanced forecast](#). Try the new Your Plan page.
[Get Started](#)

Welcome Participant
Let's start building a plan that reflects your goals. You can make changes and see how they affect your Retirement Paycheck.
[Get Started](#)

What is your risk preference?
Get appropriate investment advice by selecting your risk preference
1-2 Minutes

Save for a more comfortable retirement
See how small changes in contributions today could help your Retirement Paycheck tomorrow
3-4 Minutes

Improve your retirement picture
Start with our fund recommendations
3-5 Minutes

Your Investment Evaluation
See how you can make the most of your plan with **Professional Management**.
[Get Professional Management](#)

Your Plan tab

Overview **Your Plan** Your Money Income Planner Get Professional Management

1. Start your plan

Reset [Save and Continue](#)

You'll see how your preferences impact your Retirement Paycheck.

SAFETY/GROWTH PREFERENCE

Typical
for my age

MORE SAFETY ———— ● ———— MORE GROWTH

Potential one-year loss: \$4,430

ANNUAL CONTRIBUTIONS

\$ 9,000

SUGGESTED

————— ● —————

CURRENT

Show details

RETIREMENT AGE

65

————— ● —————

CURRENT

30 years to go

Retirement Paycheck

\$68,300/yr

Estimate based on your planned contributions, our investment suggestions and average market performance

Income Forecast | [Portfolio Forecast](#)

YOUR TARGET: \$85,000/yr [Edit](#)

ESTIMATED INCOME SOURCES

Income from investments: Explain	\$39,800/yr
Social Security:	\$28,300/yr
Other income, including pensions:	\$0/yr
Total (average market):	\$68,300/yr

Estimates are pre-tax, in today's dollars and not guaranteed. [Methodology & Assumptions](#)

2. See what it means to get and stay on track

Here's your personalized investment strategy based on your preferences.

RETIREMENT PORTFOLIO ASSETS	CURRENT	SUGGESTED
Cash and Equivalents	1%	0%
Bonds	8%	12%
U.S. Large Cap Stocks	51%	28%
U.S. Mid/Small Cap Stocks	21%	26%
International Stocks	19%	34%
Total	100%	100%
Potential loss over the next year:	\$4,660 or more	\$4,430 or more

3. Put your strategy into action

Save your preferences, and get specific advice based on today's fund values.

[Save and Continue](#)

Make changes

Overview Your Plan Your Money Income Planner Get Professional Management

Nice going. You have a plan! [EDIT](#)

Income Forecast | Portfolio Forecast

Retirement Paycheck
\$90,900/yr
Estimate based on your planned contributions, our investment suggestions and average market performance

Suggested mix | Current mix

Cash and Equivalents	0%
Bonds	18%
U.S. Large Cap Stocks	32%
U.S. Mid/Small Cap Stocks	20%
International Stocks	30%
Individual Stocks	0%
Other	0%
Total	100%

Potential loss over the next year: \$4,080 or more

Based on what you told us

Safety/Growth preference: **More safety** for my age

Annual contributions: **\$11,250**

Planned retirement age: **67 years old**

Important next steps for you

City and County of San Francisco Deferred Compensation Plan

→ Change your contributions

Change your Pre-tax contributions to \$6,375/yr (8.5%)
Change your Roth contributions to \$4,875/yr (6.5%)

Make this contribution change now with your plan provider [Make Change](#)

→ Change your fund allocations to match our recommendations below.

Funds (as of Oct 5, 2020)	Your current holdings	Change to
SFDCP Bond Index Fund	0%	18%
SFDCP International Equity Fund	0%	9%
SFDCP International Equity Index	0%	22%
SFDCP Large Cap Growth Equity Fund	54%	23%
SFDCP Large Cap Social Equity Fund	0%	13%
SFDCP Small-Mid Cap Equity Index	0%	15%
SFDCP Target Date 2035 Fund	15%	0%
SFDCP Target Date 2050 Fund	31%	0%
Total	100%	100%

Your current allocations are quite a bit off. You can either change them on your own, or upgrade to Professional Management and we'll get you on track. [Explore Professional Management](#)

Make this allocation change now with your plan provider [Make Change](#)

Your Money tab

Overview Your Plan **Your Money** Income Planner Get Professional Management

TOTAL PORTFOLIO
\$22,950.75

RETIREMENT ACCOUNTS ⓘ

\$22,950.75
as of 10/05/2020

Link an Account

For an improved forecast and... link your account

Add an account manually ⓘ

[Investment Research](#)

Retirement Accounts TOTAL BALANCE ⓘ
\$22,950.75

RISK LEVEL ⓘ
Very Aggressive
[Details](#)

TOTAL CONTRIBUTIONS ⓘ
\$9,000 /YR
[Details](#)

Investment Style ⓘ
Total: 100%

Category	Percentage
Cash and Equivalents	1%
Bonds	8%
U.S. Large Cap Stocks	51%
U.S. Mid/Small Cap Stocks	21%
International Stocks	19%
Individual Stocks	0%
Other	0%

You might consider a change
We have investment advice that may help you improve your plan. [Get Advice](#)

Participant > Your Profile

VOYA FINANCIAL POWERED BY **financial engines**

Participant | Return to Voya

Overview | Your Plan | Your Money | Income Planner | **Your Profile** | Management

About You | Financial Profile | Account

ABOUT YOU

Your information

Full Name	Participant Test
Gender	Unspecified
Date of Birth	07/31/1985
Retirement Age	67

[Add Spouse/Partner](#)

JOBS

Your job information

Employee	Participant Test	Edit
Employer	San Francisco	
Income	\$75,000/yr	

[Add Job](#)

TAXES

Filing Status	Filing single	Edit
Tax State	MA	Edit
Effective Tax Rate	Default	Edit

RETIREMENT GOALS

Desired Retirement Income	\$85,000	Edit
Your Retirement Age	67	Edit

OTHER RETIREMENT INCOME SOURCES

Social Security estimate: Participant	\$31,944/yr at age 67	Edit
---------------------------------------	-----------------------	----------------------

[Add Other Income Source](#)

Income Planner tab – Steps 1-4

STEP 1 OF 4

Participant, In just 5 minutes you may gain thousands of dollars more in Social Security benefits.

Name: Participant
Age: 35
Annual Salary: \$ 75,000
Life expectancy: Average
Marital Status: Married

Spouse's name: Pat
Date of birth: Apr 1969
Annual Salary: \$ 75,000
Gender: Male
Life expectancy: Average

STEP 2 OF 4

When do you plan to start Social Security?

Select the age when you'll start

Figures were calculated using your salary

Age	Annual Benefit
62	\$22,400
63	
64	
65	
66	
67	\$31,900
68	
69	
70	

Select the age when Pat will start

Figures were calculated using Pat's salary

Age	Annual Benefit
62	\$22,600
63	
64	
65	\$28,000
66	
67	\$32,300
68	
69	
70	\$40,000

STEP 3 OF 4

Can you get more from Social Security?

Initial Strategy
You begin at 67
Pat begins at 65
Expected lifetime benefits: \$1,494,300

Proposed Strategy
You begin at 70
Pat begins at 68
Expected lifetime benefits: \$1,635,000 (\$140,700 more)

STEP 4 OF 4

Your Social Security Plan

Next: Get your Income Plan.

Proposed Strategy

Expected lifetime benefits: \$1,487,000

Call our Retirement Advisors


Feb 2028: Participant (at age 63) Files for earned benefits.

Oct 2028: Sam (at age 70) Files for earned benefits.

Participant's earned benefits: \$21,300/yr
Sam's earned benefits: \$41,200/yr
Survivor benefits: \$41,200/yr

GET MY INCOME PLAN

Your retirement income plan


Participant ▾ Return to Voya

Overview
Your Plan
Your Money
Income Planner
Get Professional Management

STEP 1 OF 2

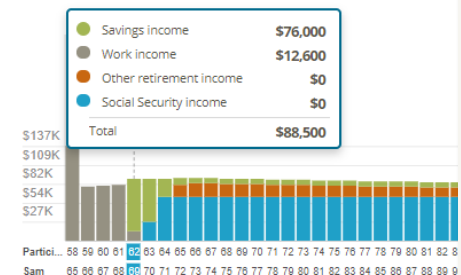
How do your income and savings work together?

Annual Income

When you're 62 and Sam is 69

- Savings income \$76,000
- Work income \$12,600
- Other retirement income \$0
- Social Security income \$0
- Total** **\$88,500**

[Add account ▾](#)



- Savings income \$76,000
- Work income \$12,600
- Other retirement income \$0
- Social Security income \$0
- Total** **\$88,500**

Income amounts shown are projections only. Your actual payouts will depend on a number of factors. If you plan to use income from your savings so you can defer claiming Social Security, please contact a Retirement Specialist.

STEP 2 OF 2

Your retirement income plan


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Way to go Participant!

There's no need for you to commit to your income plan right now. But we recommend that you think about protecting your savings today so you're prepared for tomorrow.

Figuring out how your income plan fits into your overall retirement picture is enough to make anybody anxious. We can work together to create a plan focused on income, savings and investment strategies—all designed to work together and help ease your transition into retirement. So you can do more relaxing and less worrying.

Phone: 1-888-733-2748



[Learn more >](#)

What's next?

Below is a more detailed breakdown of your Income Plan, which you can print now. Have questions or want more information? We're happy to help.

Participant				Sam				Together		Share of Total
Year	Age	Work Income	Social Security	Other Retirement Income	Work Income	Social Security	Other Retirement Income	Income From Savings	Total Income	
2023	58	\$77,100	--	--	65	\$60,100*	--	--	\$137,200	--
2024	59	\$78,000	--	--	66	--	--	--	\$78,000	--
2025	60	\$79,000	--	--	67	--	--	--	\$79,000	--
2026	61	\$80,000	--	--	68	--	--	--	\$80,000	--
2027	62	\$12,000*	--	--	69	--	--	\$76,000	\$88,000	--
2028	63	--	\$17,000*	--	70	--	\$8,700*	\$61,000	\$88,500	--
2029	64	--	\$21,300	--	71	--	\$41,200	\$26,000	\$88,500	--
2030	65	--	\$21,300	\$16,700*	72	--	\$41,200	\$15,300	\$88,500	--
2031	66	--	\$21,300	\$19,400	73	--	\$41,200	\$6,600	\$88,500	--
2032	67	--	\$21,300	\$19,000	74	--	\$41,200	\$6,600	\$88,000	--
2033	68	--	\$21,300	\$18,500	75	--	\$41,200	\$6,600	\$87,600	--
2034	69	--	\$21,300	\$18,100	76	--	\$41,200	\$6,600	\$87,100	--
2035	70	--	\$21,300	\$17,800	77	--	\$41,200	\$6,600	\$86,700	--
2036	71	--	\$21,300	\$17,200	78	--	\$41,200	\$6,600	\$86,300	--
2037	72	--	\$21,300	\$16,800	79	--	\$41,200	\$6,600	\$85,900	--
2038	73	--	\$21,300	\$16,400	80	--	\$41,200	\$6,600	\$85,500	--
2039	74	--	\$21,300	\$16,000	81	--	\$41,200	\$6,600	\$85,100	--
2040	75	--	\$21,300	\$15,600	82	--	\$41,200	\$6,600	\$84,700	--
2041	76	--	\$21,300	\$15,200	83	--	\$41,200	\$6,600	\$84,300	--
2042	77	--	\$21,300	\$14,800	84	--	\$41,200	\$6,600	\$83,900	--
2043	78	--	\$21,300	\$14,500	85	--	\$41,200	\$6,600	\$83,600	--
2044	79	--	\$21,300	\$14,100	86	--	\$41,200	\$6,600	\$83,200	--
2045	80	--	\$21,300	\$13,800	87	--	\$41,200	\$6,600	\$82,900	--
2046	81	--	\$21,300	\$13,500	88	--	\$41,200	\$6,600	\$82,500	--
2047	82	--	\$21,300	\$13,100	89	--	\$41,200	\$6,600	\$82,200	--
2048	83	--	\$21,300	\$12,800	90	--	\$41,200	\$6,600	\$81,900	--
2049	84	--	\$21,300	\$12,500	91	--	\$41,200	\$6,600	\$81,600	--
2050	85	--	\$21,300	\$12,200	92	--	\$41,200	\$6,600	\$81,300	--

Professional Management

- Provides personalized, ongoing investment management of your account for an additional fee
 - Professional Management fees are no more than 0.50% of your account balance per year. That's about \$4.17¹ a month for every \$10,000 in your account.



We design and send your personalized Retirement Plan.



We put your plan into action handling the transactions to rebalance your account.



We help keep your plan on track with ongoing monitoring and regular updates.

¹Professional Management fees are charged in the frequency and manner detailed in the Fact Sheet accessible at nevada.beready2retire.com. Monthly fee examples are for illustrative purposes only. To enroll in Professional Management, you may be required to enter into a services agreement with VRA. The Nevada Deferred Compensation Program does not review individual participant services agreements. You should consider seeking your own independent legal advice regarding your rights and obligations under the services agreement. Professional Management will be charged at a rate of no more than 0.50% of your balance annually.

Nevada Public Employees' Deferred Compensation Plan (NDC)

**We are located in the Nevada State
Library and Archives Building**

100 North Stewart Street, Suite 100
Carson City, Nevada 89701



Contact us about the NDC Plan

NDC Administrative Office

Phone: (775) 684-3398

Fax: (775) 684-3399

Online: defcomp.nv.gov

Email: deferredcomp@defcomp.nv.gov or
rboehmer@defcomp.nv.gov

NDC Plan Information Line

Phone: **(855) GO-RET-NV** (467-3868)

Hours: Weekdays between 5:00 a.m. – 6:00 p.m. PT,
excluding stock market holidays

Online: nevada.beready2retire.com





Thank you