

To roll, or not to roll,
that is the question.

Nevada Public Employees' Deferred Compensation Program

What questions should you ask a Financial Advisor or Agent that is advising you to transfer your assets out of the NDC Plan?

	NDC Answer	Broker/Agent Answer
What are the annual administrative/recordkeeping fees?	\$10.25/quarter for active accounts > \$1,000	
What are the recordkeeping fees? (currently Voya Financial®)	Included in the quarterly fee above	
What are the net variable fund management/operating expenses?	Between 0.04% to 0.65% based on the investment; Median is 0.23%	
Is there a contract maintenance fee?	NO	
Is there a withdrawal/surrender fee or deferral sales charge?	NO	
Do the available investments represent a broad array of asset allocation categories including Stable Value or Fixed?	YES	
Does the proposed rollover account include the oversight and guidance of an Investment Consultant and appointed Investment Committee of program participants without any additional cost?	YES	
Would the proposed rollover account be at risk if your company went bankrupt or became insolvent?	NO	
Can my money be accessed at any age without penalty, fee or cost after retirement or termination from the State?	YES	
Are there commissions to be paid on the new investment account(s)? If so, what are they?	NO	
Are there commissions I do not see, such as on investment products like annuities, back-end loaded funds, or revenue sharing not credited back to the participant?	NO	
Is there an investment option that offers an interest guarantee? If so what is the guaranteed rate and for how long?	YES 3.0% through 2024	