




A Truly Amazing Benefit

- The State of Missouri Deferred Compensation Plan is a valuable employee benefit.
- Many unique and unknown features that set it apart from other retirement saving options
- **Important:** The deferred compensation plan is a **long-term** retirement savings plan!



ESS Portal

- Employees can access their deferred compensation plans via the ESS portal.
- In June 2015, more than 11,000 logins via ESS



College & University Participation

- Ten state universities' faculty and staff can save with the deferred compensation plan
- University employees can max out both a 403(b) and a 457(b) in the same tax year.



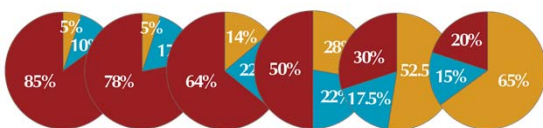
Pre-Tax and Roth Savings Options

- Savers can save on both a before- and after-tax (Roth) basis. Adds flexibility when accessing savings in retirement depending on tax situation.



Truly Unique Funds

- Missouri Target Dates Funds built specifically for state of Missouri employees. Not commercially available elsewhere.



- Designed to complement savers with pensions
- 40% of Plan assets in target date funds
- 61% of future contributions directed toward target date funds



RetirementTrack

- Takes less than 5 minutes to complete
- One of a kind retirement calculator that includes social security and pension benefit in calculation, not to mention personal savings.
- Important for employees of all career stages to use.
- **See it in Action**



Automatic Features

- Percent-of-pay contributions. Why?
- Auto increase. Why?



Education Specialists

- Education specialists are available for in-service days, centralized staff training, or whatever financial education needs you have.
- Do not earn commissions
- Offer FREE training
- If you haven't seen your specialist in a while, give them a call and set something up.



Education Specialists

Tasha Reinkemeyer Jonathan Binkley Don Wilson, CFP® Deborah Taylor

David Gibson Dale Stuckey Dale Rippelmeyer

Education Specialists

- Easy to set up onsite education opportunities with our online registration system

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- These can be open or closed (your agency only) for one on one meetings or seminars
- All we need from you is a conference room and we can handle the rest

Education On-Demand

- Online webinars tailored for employee orientations or one-on-one learning.

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Your 457 Plan

Pocket Change

Roadmap Challenge #2

Using current monthly gross salary for final average pay (FAP) and years of service based on how long you think you'll work, calculate a future base (pension) benefit.
Final Average Pay (FAP) x Multiplier* x Years of Service

*2000/2004 (18.18%)
 *2009/2011 (18.18%)
 *2012/2014 (13.76%)

Pocket Change Feedback

"I really enjoyed the presentation. It really helped me understand the benefits that every new hire should be getting. I know now how they work, but I didn't really know how they worked."

Financial Planning Services

	1. Snapshot Financial Plans	2. Goal-Specific Financial Plans*	3. Comprehensive Financial Plans*
Financial Topics	<ul style="list-style-type: none"> Saving for retirement 	<ul style="list-style-type: none"> Retirement Planning Asset Allocation Education Insurance Major Purchase 	<ul style="list-style-type: none"> Retirement Planning Asset Allocation Education Insurance Net Worth/Cash Flow Estate Planning
Consider if...	Need a quick retirement forecast	Need a more detailed analysis of one or two financial areas	Financial situation is more complex
Cost	Free	\$175; free if balance is over \$100,000	\$450; free if balance is over \$200,000

Results of financial data plan are reviewed over the phone with a salaried ICMA-RC CFP® professional

* Fee-based financial planning services are offered through ICMA-RC, a federally registered Investment Adviser. Please read all disclosure documents carefully prior to initiating any plan. ICMA-RC does not provide specific tax or legal advice and does not guarantee results.







A Lifelong Retirement Plan

- 5 years after retiring, more than 60% of deferred compensation plan participants have kept their money in the plan.
- Target date funds are designed to last through retirement.



Withdrawal Features

- Retirees, or those separated from service, can access 457 savings before 59 ½ without paying an early withdrawal penalty (10% for many other retirement accounts)



Flexible Access to Savings in Retirement

- Easy online withdrawals, including flexible installment payments.
- Flexibility to start, stop, increase, or decrease payments allows retirees the option to control cash flow needs
- The Plan will automatically monitor your RMD requirements, if applicable.



Portability

- The benefit of this plan is that it's portable. State employees can roll in monies from other jobs and rollover savings to new jobs.
- No vesting for the deferred compensation plan
- **Regardless of salary, saving for retirement is a must.**