

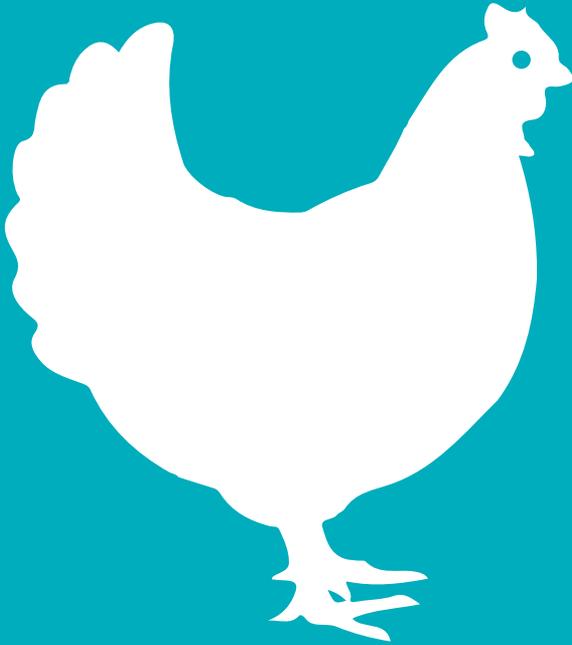
YOUR WHOLE STORY



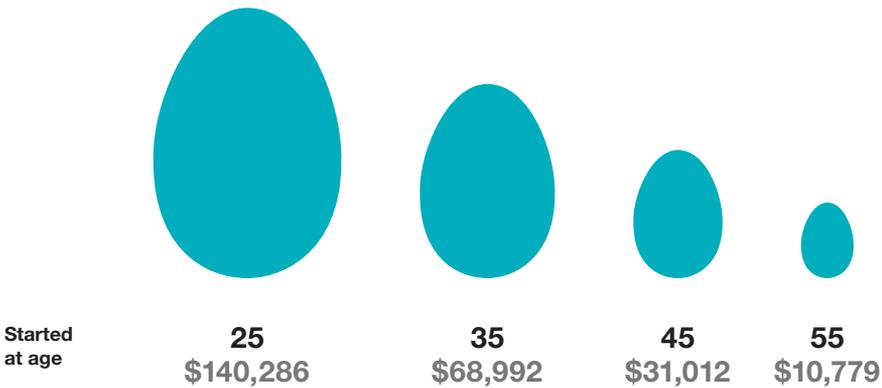
Retirement Savings
Field Notes

Saving for retirement doesn't have to be that complicated, or difficult. In this booklet, you'll find a collection of our favorite helpful tips that can help you along your retirement savings journey.

Start As Soon As Possible



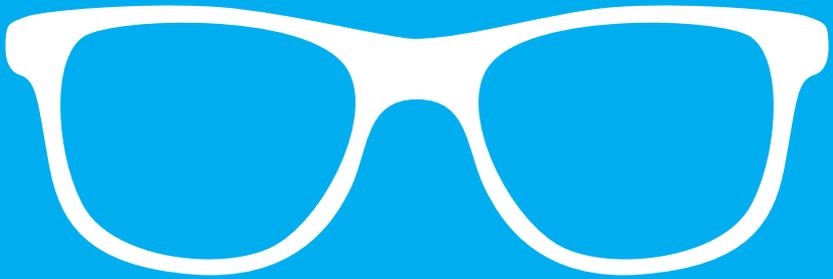
One of the smartest things you can do on the way to retirement is to start saving as soon as you are able to.



For more information on how to join the Deferred Compensation Plan, visit nyc.gov/deferredcomp or call 212-306-7760. If you are not able to save more today, make a budget or a plan to start when you can.

This illustration is a hypothetical compounding example that assumes a \$50,000 salary and biweekly salary deferrals (for 30 years) at a 6% annual effective rate of return. It illustrates the principle of time and compounding. This chart is for illustrative purposes only and is not intended to represent the performance of any specific investment. Actual returns will vary and principal value will fluctuate. Taxes are due when money is withdrawn.

Check Your Progress



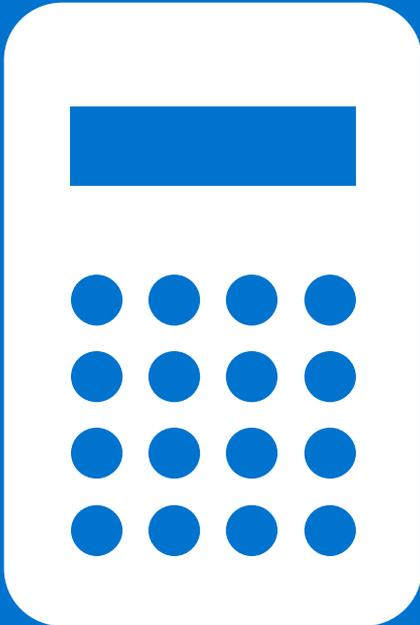
Make sure to check your statement when it comes—it's a helpful tool to make sure you are on the right path.

Things to review in your statement:

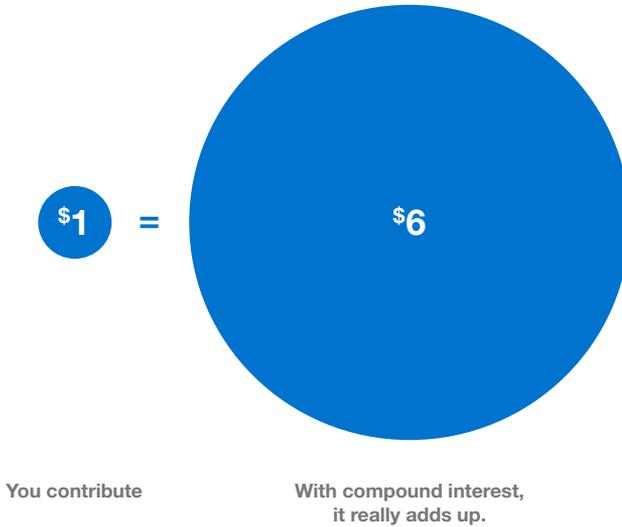
- Your contribution levels**
- Fees you are paying**
- Performance of investments**

Retirement Journey Field Note #3
Let's Do The Math

**YOUR
WHOLE
STORY**



Your tax deferred savings can multiply with the power of compound interest.



Experts recommend contributing at least 10% of your current income to your future retirement. Check to see how much you are contributing. Look at your account statement.

This illustration is a hypothetical compounding example that assumes biweekly salary deferrals (for 30 years) at a 6% annual effective rate of return. It illustrates the principle of time and compounding. This chart is for illustrative purposes only and is not intended to represent the performance of any specific investment. Actual returns will vary and principal value will fluctuate. Taxes are due when money is withdrawn.

Complete the Picture



Your pension and Social Security can take you pretty far on your journey to retirement. But your employer sponsored savings plan (Deferred Compensation) can help make the picture complete.

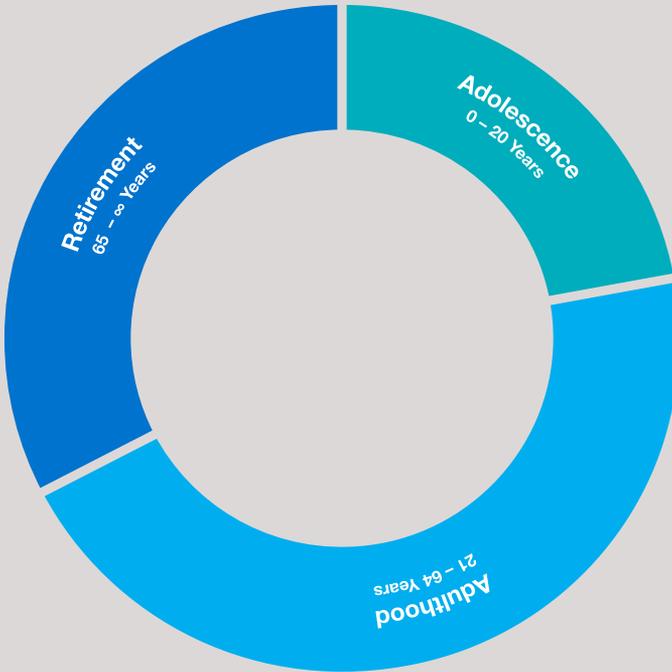
Join your fellow co-workers in becoming a member of the Deferred Compensation Plan. If you are already a member, check your contribution level to make sure you are on a good path. For more information visit nyc.gov/deferredcomp.

— NATIONAL —
RETIREMENT
SECURITY WEEK

Sponsored by NAGDCA
*The Voice of Public Sector
Defined Contribution Plans*



How long are you going to live in retirement?



Imagine that your retired life lasts as long as your working life. It could happen, and saving a little more now will make a big difference then.

Make sure you will have enough money to maintain your lifestyle—check your savings contributions today. Log-in to your account for more information [at **nyc.gov/deferredcomp](https://nyc.gov/deferredcomp).**

— NATIONAL —
RETIREMENT
SECURITY WEEK

Sponsored by NAGDCA
*The Voice of Public Sector
Defined Contribution Plans*



The Easy Way to Save

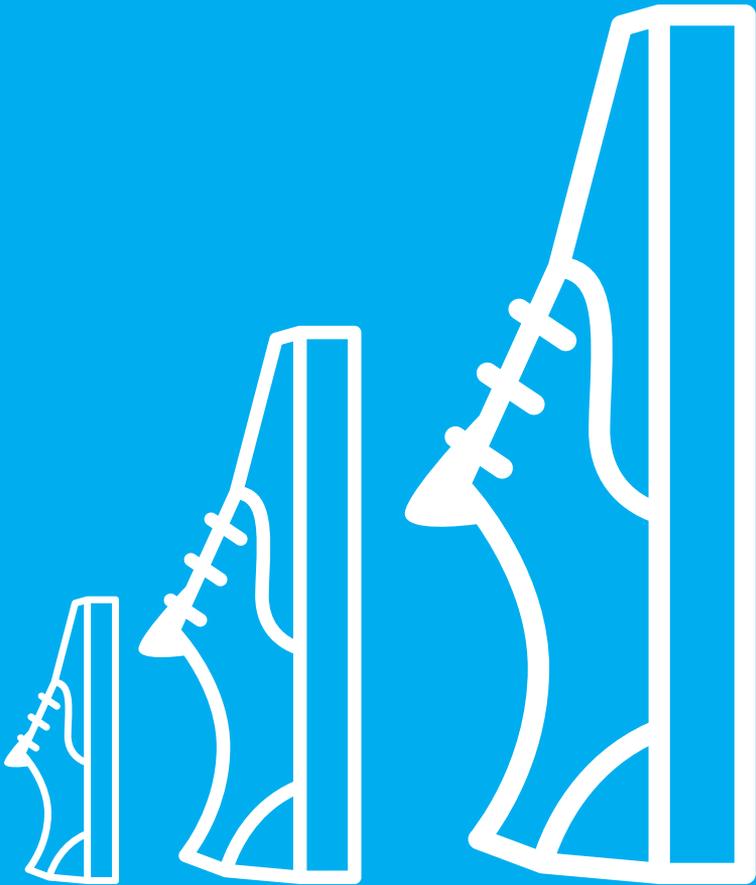


Because a Pre-Arranged Portfolio contains a diversified mix of investments, it is an easy way to help make sure you are on a good path for retirement.

A Pre-Arranged Portfolio works by automatically adjusting your investments so that your portfolio matches your age and keeps you on target for your retirement.

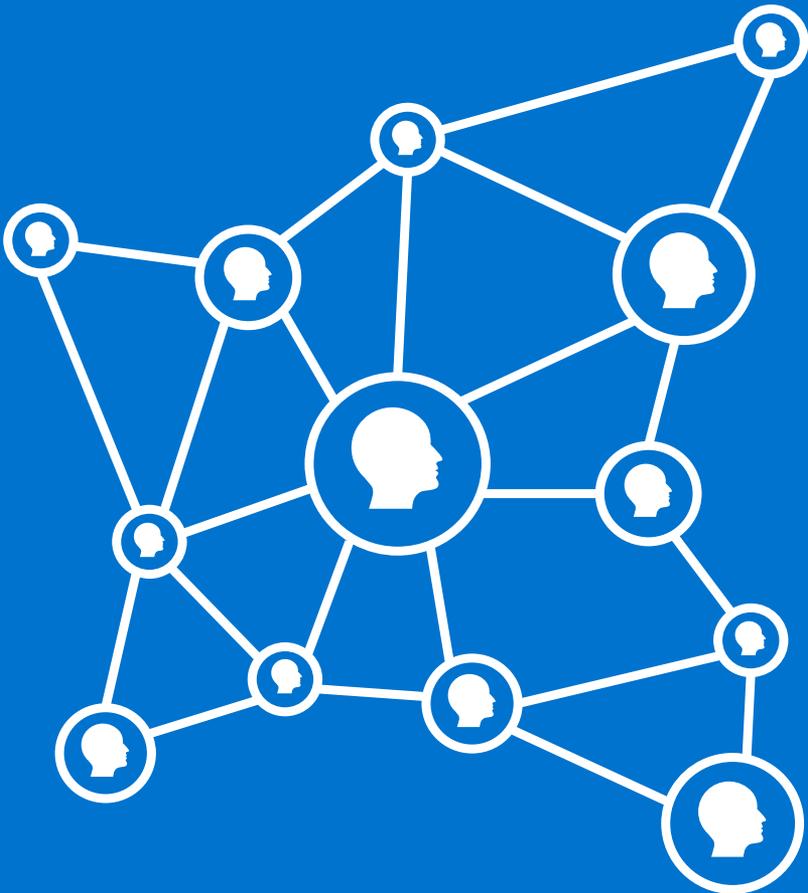
Check the Plan's investments today to see if a Pre-Arranged Portfolio is a good option for you. For more information visit [Deferred Compensation online at nyc.gov/deferredcomp](https://nyc.gov/deferredcomp) or call 212-306-7760.

One Small Step Today...



...goes a long way for your financial future. Make sure the amount you're saving keeps up with you during your working years.

Experts recommend contributing at least 10% of your current income to your future retirement. To increase your contribution, log-in to you account at nyc.gov/deferredcomp. If you are not able to save more today, make a budget or a plan to start when you can.



The knowledge you gain and the actions you take along your retirement savings journey are opportunities to share what you know with the people you care about.

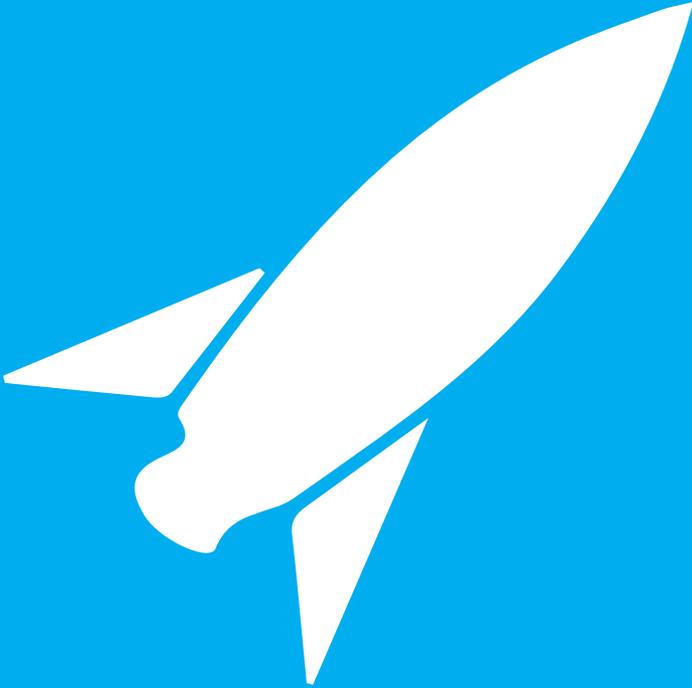
So start a conversation today by asking someone what they want their future to be.

Save and share your Whole Story materials with friends and family.

Retirement Journey Field Note #9

Going Somewhere?

YOUR
WHOLE
STORY



When you leave your employer, you have a great option for your savings. You can leave your money right where it is and continue to enjoy the great benefits of the plan.

If you have a new employer, you can roll it over into their plan.

But whatever you do, don't jeopardize your financial future by taking your money out of your plan and spending it.

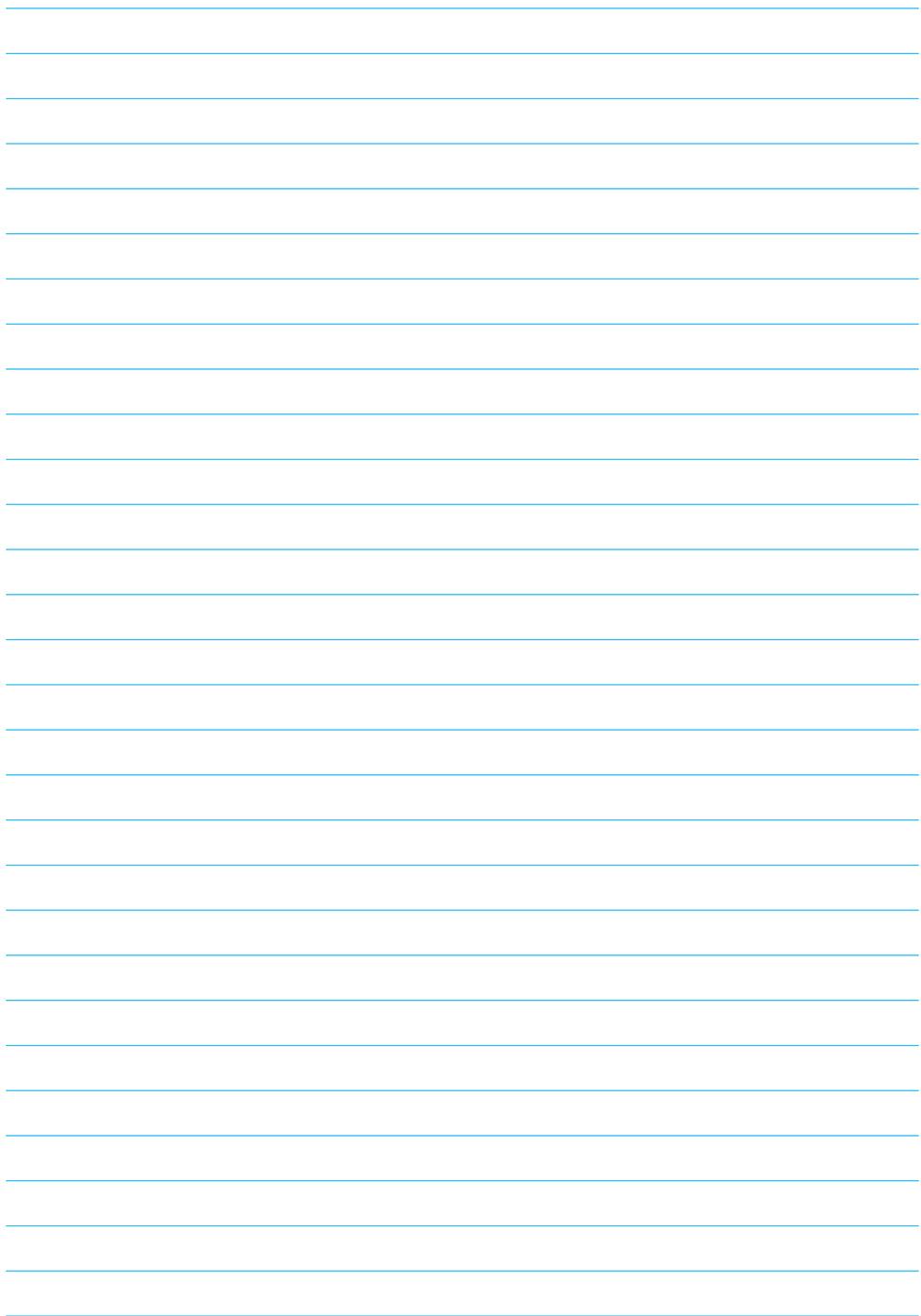
For more information on making changes to your plan visit [Deferred Compensation online at nyc.gov/deferredcomp](https://nyc.gov/deferredcomp) or call 212-306-7760.

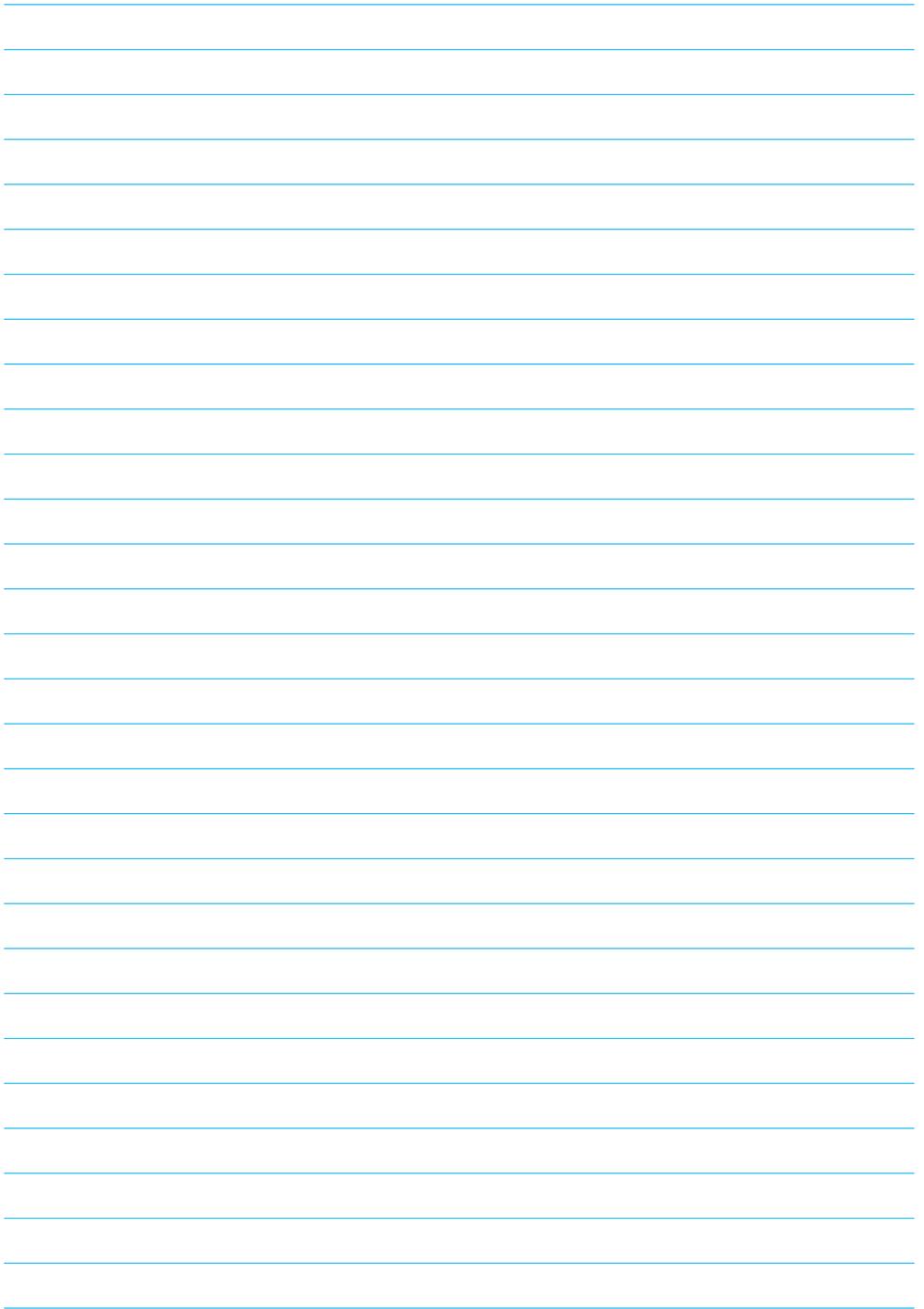
Cloudy with a Chance of Rain



One of the best ways to protect your retirement savings is to set aside some money in a savings account in case of an emergency—that way you won't have to jeopardize your nest egg.

Start holding back a portion of every paycheck into a savings account. That way when an emergency comes up you will be better prepared.





the 1990s, the number of people in the UK who are employed in the public sector has increased from 10.5 million to 12.5 million. The public sector has become a major employer in the UK, and this has implications for the way in which the public sector is managed and the way in which it is funded.

The public sector is a complex and diverse organisation, and it is difficult to define it precisely. However, it can be defined as the part of the economy that is owned and controlled by the state. This includes a wide range of organisations, from the police and the fire service to the NHS and the local authorities. The public sector is a major employer in the UK, and it is also a major provider of public services. The public sector is funded by the state, and it is subject to a variety of controls and regulations.

The public sector has a long history in the UK, and it has played a major role in the development of the country. The public sector has been responsible for a wide range of public services, from the provision of education and health care to the provision of social housing and public transport. The public sector has also been responsible for a wide range of public works, from the construction of roads and bridges to the provision of water and electricity. The public sector has been a major force for social and economic change in the UK, and it continues to play a major role in the country's development.

The public sector has a number of advantages over the private sector. First, it is able to provide a wide range of public services that would be difficult for the private sector to provide. Second, it is able to provide these services at a lower cost than the private sector. Third, it is able to provide these services in a more equitable and socially responsible manner than the private sector. Fourth, it is able to provide these services in a more efficient and effective manner than the private sector. Finally, it is able to provide these services in a more sustainable manner than the private sector.

However, the public sector also has a number of disadvantages. First, it is often inefficient and wasteful. Second, it is often slow to respond to change. Third, it is often subject to a variety of controls and regulations that can hinder its performance. Fourth, it is often subject to a variety of political pressures that can hinder its performance. Finally, it is often subject to a variety of financial pressures that can hinder its performance.

Despite these disadvantages, the public sector remains a major force for social and economic change in the UK. It continues to play a major role in the provision of public services, and it continues to be a major employer in the country. The public sector is a complex and diverse organisation, and it is difficult to define it precisely. However, it can be defined as the part of the economy that is owned and controlled by the state. This includes a wide range of organisations, from the police and the fire service to the NHS and the local authorities. The public sector is a major employer in the UK, and it is also a major provider of public services. The public sector is funded by the state, and it is subject to a variety of controls and regulations.

— NATIONAL —
RETIREMENT
SECURITY WEEK

Sponsored by **NAGDCA**
*The Voice of Public Sector
Defined Contribution Plans*

