



Define your journey.

Part of financial health involves knowing how much savings you may need in retirement. Even if you have a pension benefit and participate in Social Security, it may not be enough. Saving and investing through the State of Illinois Deferred Compensation Plan could help you reach your retirement goals.

The State of Illinois Deferred Compensation Plan is an optional 457(b) retirement plan offered by the State of Illinois, available to all State of Illinois employees. It allows you to save a portion of your pay for retirement. Your savings are then invested based on your investment choices, and any earnings will compound until you make a withdrawal.

The Plan automatically enrolls eligible state employees. The following will help you determine whether you will be automatically enrolled:

If you are a new State of Illinois employee and are contributing to the State Employees' Retirement System (SERS), the General Assembly Retirement System (GARS), or the Judges' Retirement System (JRS), *you will be automatically enrolled in the Plan*, and 3% of your before-tax pay will be deducted from your paycheck and deposited into your Plan account. If you are not contributing to the Plan, you may enroll at any time.

If you are not contributing to SERS, GRS, or JRS, you will not be automatically enrolled in the Plan; however, you may enroll at any time.

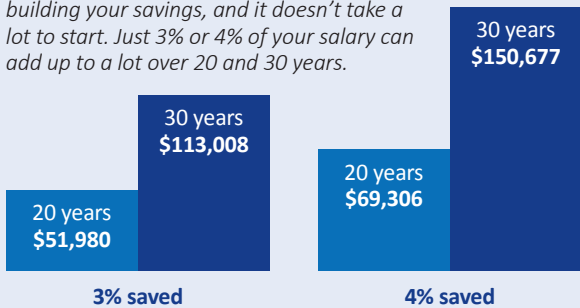
Here are the top reasons to consider enrolling:

Starting early can make a big difference

Starting early and making small increases in the amount you contribute could make a real difference when you retire.

The sooner you start contributing and investing, the better

Any earnings are reinvested over time, building your savings, and it doesn't take a lot to start. Just 3% or 4% of your salary can add up to a lot over 20 and 30 years.



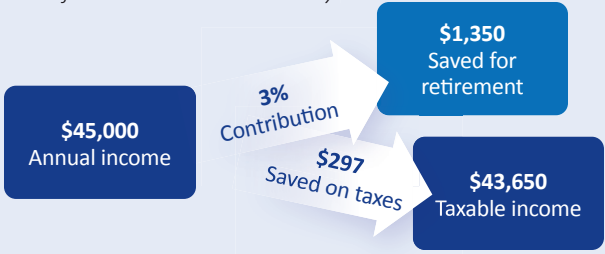
FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a salary of \$45,000, monthly contributions at a 6% annual rate of return, and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses, or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

You can reduce your taxable income

Traditional before-tax contributions are deducted from your pay before taxes are calculated. Therefore, the amount you decide to contribute may reduce your take-home pay less than you think it will. It may also reduce your taxable income for the year.

Tax breaks

Before-tax contributions reduce your taxable income, so you'll save for tomorrow and save today.



FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration that assumes a 22% federal tax rate. State and local tax not included. Your salary, contribution rate, and tax bracket may vary.



It's automatic and controlled by you

You choose the amount you want to save, and contributions are automatically deducted from your paycheck. Plus, you can change, stop, or restart your contributions at any time. You can also choose to save with before-tax contributions or with Roth (after-tax) contributions.

A focus on monthly retirement income

Your total account balance is translated into an estimated monthly retirement income as well as a percentage of what you're on track to replace. This is your retirement readiness score, and it gives you a clearer picture of what your retirement might look like. And since you always know your score, you know how close you might be to reaching your goals. View your score when you log in to myillinoisdcplan.com.

More ways to save on taxes

You may be eligible for an IRS saver's credit on the first \$2,000 you contribute to your plan based on your adjusted gross income and tax-filing status. For more information and income limits, visit irs.gov.

You can build your investment mix

The Plan provides investment choices so you can build the right mix for your future.

You can stay as long as you like

Even after you change jobs or retire, you can keep your account right where it is so you have access to all the resources your Plan has to offer.

We're here to help

Representatives are ready to answer your questions and help you plan for the future online or by phone. You also have access to a Retirement Plan Counselor who can review your account with you.

To get started, follow these steps:

1. To enroll, go online

Visit myillinoisdcplan.com, click on *Register*, then *I do not have a PIN* to get started.

2. Decide how much you want to save each pay period

The sooner you save now, the longer your account balance will have to potentially grow. Financial professionals suggest saving as much as you can afford right now and increasing your contribution amount each year until you reach your savings goal. You can choose to save either a dollar amount or a percentage of your salary. Saving a percentage of your salary allows your contributions to keep pace with future income increases.

3. Choose your investments

You can choose an age-based investment option that automatically adjusts over time. Or, if you prefer, choose from among the Plan's other core investment options. The Plan offers investment options that allow you to create your own asset allocation strategy should you so choose. For a full listing of your investment options and fund fact sheets, visit myillinoisdcplan.com and select the *Investing* menu, then *Investment performance & prospectuses*.

4. Name your beneficiary

Make sure your savings will go to the person or people you choose after you pass.

5. Add your email address and phone number

Help Empower keep your account secure by providing this important information.

6. Set up a comprehensive account review

Empower's Retirement Plan Counselor, Tyler Olshefsky, CRC, is available to meet with you to review your retirement goals and make a plan to help you reach them. Set up a meeting with him at ildcp.empowermytime.com.



Enroll today!

- **Online:** Visit myillinoisdcplan.com, click on *Register*, then *I do not have a PIN*, and follow the prompts to verify your information and enroll.
- **Phone:** Enroll by contacting the Empower Customer Care Center at **833-969-ILDC** (833-969-4532).
- **Mobile app:** If you choose to enroll from your mobile phone or tablet, download the Empower app. Search for "Empower" in the App Store® from Apple® or on Google Play™. Click on *Register* to begin.

Investing involves risk, including possible loss of principal.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

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