



ARE YOU RETIREMENT READY?

You have access to expert, individual support to answer your questions and help guide you through your retirement journey. Your local, dedicated plan specialist can meet with you one-on-one at no cost to you.

If you are already enrolled in the Deferred Compensation Plan and/or Defined Contribution Plan, your plan specialist can:

- Provide a Retirement Readiness Review.¹
- Review your investment strategy and provide advice on how to invest based on your retirement goals.
- Provide information about additional opportunities to save as you near retirement.
- Review the **process for deferring your sick and annual leave** into the deferred comp plan.
- Discuss your retirement income and how your retirement plan savings, pension, and Social Security can work together.
- Discuss withdrawal options and provide education on a potential spend-down strategy.

Not enrolled in the Deferred Compensation Plan?

Plan specialists can meet with you to provide information about the tax-saving benefits of the deferred comp plan, additional opportunities to save as you near retirement, and assist with the enrollment process.²

Did you know you can stay in your plan after you've stopped working?

Once you've retired, you can keep your assets in the Deferred Compensation Plan and/or Defined Contribution Plan and continue to enjoy plan features and resources, including meeting with your dedicated plan specialist for financial guidance, available at no cost to you.

Plan specialists are located across the state. Scan the QR code to the right or visit **[PRetireready.empowermytime.com](https://www.PRetireready.empowermytime.com)** to find your dedicated plan specialist and schedule a meeting today!



1 The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide recommendations at no additional cost to participants. There is no guarantee provided by any party that use of the review will result in a profit.

2 Contact your HR office to learn if you are eligible.

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Questions or Request Your Free Retirement Readiness Review
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