



# MISSISSIPPI DEFERRED COMPENSATION PLAN Seminars & Checklists

When it comes to retirement, *our* goal is to help you reach *your* goal. Throughout Mississippi this fall, we will offer seminars to strengthen your knowledge about Mississippi Deferred Compensation (MDC) and provide you with practical retirement advice. Check out the seminar schedules on this flier and then check off your retirement readiness using the provided lists!

Please **RSVP** at [contact.mdcplan@greatwest.com](mailto:contact.mdcplan@greatwest.com) with desired seminar, date, time, location, and how many will be attending.

## August 2014

### Get to Know Your Plan Seminars

If you have ever wondered whether you are saving enough in your MDC Plan or if you have ever had questions about your retirement, you may wish to attend a **Get to Know Your Plan** seminar. Each seminar is an hour and a half.

|   |           |                             |
|---|-----------|-----------------------------|
| MS State University<br>BOST Extension Center – Theatre<br>North Auditorium<br><b>MS State</b> , MS 39762                    | August 18 | 9:30 a.m.                   |
| North MS Regional Center<br>Hartman Bldg Room D-102<br>967 Regional Center Drive<br><b>Oxford</b> , MS 38655                | August 18 | 1:30 p.m.                   |
| MS Library Commission<br>3881 Eastwood Drive<br><b>Jackson</b> , MS 39211   | August 19 | 9 a.m.<br>11 a.m.<br>2 p.m. |
| MS State University, Meridian<br>Kahlmus Auditorium<br>1000 Hwy 19 N<br><b>Meridian</b> , MS 39301                          | August 20 | 10 a.m.<br>1:30 p.m.        |
| University of Southern MS – Gulf<br>Park Campus Holloway Complex 'A'<br>730 East Beach Blvd<br><b>Long Beach</b> , MS 39560 | August 21 | 9 a.m.                      |
| Woodall Advanced Tech Center<br>906 Sullivan Drive<br><b>Hattiesburg</b> , MS 39401   | August 21 | 1 p.m.<br>3 p.m.            |
| Hinds Community College<br>Multipurpose Bldg<br>755 Hwy 27<br><b>Vicksburg</b> , MS 39180                                   | August 22 | 10 a.m.<br>2 p.m.           |

### Retirement Planning Checklist

- Make a budget
- Join MDC
- Contribute enough so that you may have a comfortable income in retirement
- Save as much as you can as soon as you can, because the earlier you begin, the longer you'll have to benefit from tax-deferred growth and potential earnings
- Work to increase your contribution every year and, if possible, defer the maximum
- Take advantage of MDC catch-up features to offset periods when you were not able to defer the maximum
- Find the MDC investment option that's right for you
- Allocate your investments according to your retirement time frame
- Roll your other retirement accounts into your MDC account\*
- Keep your beneficiaries up to date
- Review your MDC account at least once a year to stay on track

MDC representatives will be on hand at your seminar to answer any questions you may have about items on your checklist.

\* You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

## September 2014

### Retiree Advocate Seminars

Ron Nichols, the Retiree Advocate for Great-West Financial®, will provide practical advice for those who will retire within 10 years. As a retiree himself, Ron shares with participants the financial, social, and life-changing aspects of retirement. If you are a pre-retiree, you may wish to attend a **Retiree Advocate** seminar. Each seminar is two hours long.



|  |              |                   |
|--|--------------|-------------------|
| Gale Community Center<br>2601 Elm Street<br><b>Hernando</b> , MS 38632                                       | September 8  | 9 a.m.            |
| North MS Regional Center<br>Hartman Bldg Room D-102<br>967 Regional Center Drive<br><b>Oxford</b> , MS 38655 | September 8  | 2 p.m.            |
| MS Library Commission<br>3881 Eastwood Drive<br><b>Jackson</b> , MS 39211                                    | September 9  | 9 a.m.<br>1 p.m.  |
| Hinds Community College<br>Multipurpose Bldg<br>755 Hwy 27<br><b>Vicksburg</b> , MS 39180                    | September 10 | 10 a.m.<br>2 p.m. |
| Woodall Advanced Tech Center<br>906 Sullivan Drive<br><b>Hattiesburg</b> , MS 39401                          | September 11 | 10 a.m.           |
| MS State University, Meridian<br>Kahlmus Auditorium<br>1000 Hwy 19 N<br><b>Meridian</b> , MS 39301           | September 12 | 9 a.m.            |

### Retirement Preparedness Checklist

- Make a budget with expected expenses after retirement
- Determine your post-retirement income from all sources
- Explore what Social Security options are available to you
- Address any gap between what you need and what you will have in income
- Take advantage of MDC catch-up features to offset periods when you were not able to defer the maximum
- Pay off all consumer and mortgage debt
- Consider whether a post-retirement career or part-time job is right for you
- Find a hobby or interest that helps you transition from work to retirement
- Keep your beneficiaries up to date
- Roll your other retirement accounts into your MDC account
- Allocate your investments according to your retirement time frame and risk tolerance
- Review your MDC account at least once a year to stay on track

MDC representatives will be on hand at your seminar to answer any questions you may have about items on your checklist.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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