



Retiring or nearing retirement?

Keep your retirement plan right here!

South Carolina Deferred Compensation Program

- PEBA and the Deferred Compensation Program are your dedicated partners
- See better retirement savings opportunities
- Enjoy free access to Retirement Specialist Rob Seidel



The value of your personal retirement specialist

Rob Seidel, QKA, is a retirement plan professional with more than 12 years industry experience. He served as a registered representative and advisor for three different financial retirement companies, and as a retirement plan specialist with Commonwealth Financial Group. He holds Series 6 and 63 licensures and a degree in Business Administration from the College of Charleston.

Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

Why stay? Check out the top five reasons:

1. Potentially lower administrative fees

- Before you think of distributing or rolling over your account, compare the fees on the reverse

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.

2. Competitively-priced investment options and institutional class funds, which generally have lower fees than those offered by investment brokers

3. Easy account management

- Log in to **www.southcarolinadcp.com** to make changes to your investment options

or transfer your assets among investment options anytime. Or call KeyTalk at **877.457.6263** to speak with a representative about your Program-specific questions.²

4. Personalized service

- Set up free one-on-one sessions with Rob, based on your schedule, to discuss your retirement account.

5. Payout distribution flexibility, in periodic, partial and lump sum withdrawals you can change anytime.

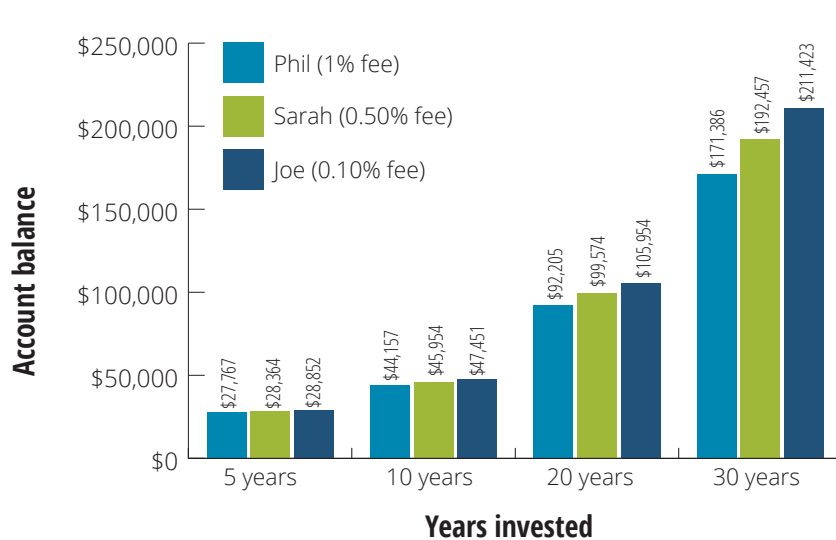
Administered by:





Competitive fees can add up

The Program has an annual administrative fee of only 0.10 percent, but other plans or brokers may charge more. Look at the potential account balances with higher account fees. The chart below illustrates the hypothetical long-term savings difference in retirement plans. In 30 years, a small difference in fees can make a big difference in reduced returns on the order of \$40,000!



With competitive administrative fees, more of your hard-earned savings is working for you in your portfolio. Contact your retirement plan counselor today for an account comparison.

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical example does not represent the performance of any particular investment option. The illustration compares three administrative fees for participants earning an annual salary of \$30,000 each, who are contributing 5 percent biweekly on a tax-deferred basis, over 30 years to an account with a beginning balance of \$15,000. This illustration assumes an annual rate of return of 6 percent and reinvestment of earnings, with no withdrawals. Rates of return may vary. The Program's additional administrative fee of \$1 per quarter (\$4 per year) is not reflected in the illustration shown here.

Fee comparisons

Know what you will pay before making a decision! We have filled in our Program's fees, and have added a blank column in the chart below, so you can easily make comparisons. If the expenses are higher with the alternative, why move your money?

Fee description	S.C. Deferred Comp	Other plan or IRA
Annual fee (or recordkeeping fee)	0.10% of your account balance, deducted quarterly ⁴	
Management fee <i>Fee paid by a mutual fund to the fund company for services</i>	Varies; most investment options in the Program are lowest-cost institutional share classes	
Sales charge <i>Commission paid by investors on their investments (sometimes called a "load")</i>	\$0 Waived even if the retail version has a charge	
Administrative fee <i>Covers expenses of the Program</i>	Annual \$4 fee, charged at \$1 per quarter	
Loan fees <i>Charged for setup and management of loans</i>	One-time \$50 origination fee, \$25 annual maintenance fee, charged at \$6.25 per quarter	
Self-directed brokerage account fees <i>Charged to access the SDB window and for transactions</i>	\$50 annual fee, charged at \$12.50 per quarter; transaction fees and commissions may apply	
Transaction fees³ <i>Assessed if you make fund transfers or request a distribution</i>	\$0	



Schedule time with your dedicated local representative to talk about the benefits of staying with the Program!

Visit the website at **www.southcarolindcp.com** or call **877.457.6263**. Representatives¹ are available 9 a.m. to 8 p.m., Eastern time. You also have 24-hour online access to account information.²

For a free one-on-one consultation, contact Retirement Specialist Rob Seidel at rob.seidel@empower-retirement.com or call 877.457.6263.

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² Access to KeyTalk and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website and/or KeyTalk received on business days prior to close of the New York Stock Exchange (4 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

³ Each fund has its own fund operating expenses. Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

⁴ For example, if your account balance is \$50,000 your account will be charged 0.025 percent each quarter, or \$12.50.

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

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