



## Stay with the Program

Even if you are no longer employed by the State of Tennessee, you can keep your 401(k) and/or 457 account right where it is. In fact, you have a number of options with your State of Tennessee 401(k) and 457 Deferred Compensation Program (Program). Keeping your money in the Program, administered through Great-West Retirement Services® (Great-West), may provide you with better retirement opportunities than other investment products.

### Five reasons to stay with the Program:

#### 1. You might pay less in fees if you stay in the Program.

If you're approached about moving your Deferred Compensation Program account to a broker's company, be sure to compare your current Program fee structure with the broker's fee structure. If the expenses are higher with the alternative, what is the real reason to move your money? Who will it benefit? Consider all options. After all, it's your money.

#### 2. This Program is low-cost.

This Program offers you investment products that are competitively priced when compared to many other mutual funds. Low investment fees continue to keep more of your retirement money working for you in your portfolio.

#### 3. The Program offers flexible, easy account management.

You may continue to call KeyTalk® at (800) 922-7772<sup>1</sup> to speak with Participant Services representatives about your plan-specific questions.<sup>2</sup> The Web site [www.tn.gov/treasury/dc](http://www.tn.gov/treasury/dc)<sup>1</sup> allows you to log in to your Great-West account to manage your retirement savings and access financial education information that can help you effectively prepare for retirement. Access both KeyTalk

and the Web site at any time for account information or to make changes to your investments.

#### 4. Quick and easy transfers among investment options are still available.

Stay in your State of Tennessee 401(k) and 457 Deferred Compensation Program and there is no paperwork to transfer your assets among investment options. Transfers made online or by phone are processed within 24 hours.<sup>1</sup>

#### 5. Retain distribution flexibility with a variety of payout options.

The Program offers you a variety of distribution options to suit your financial needs, including periodic payments and partial withdrawals. You can also change your distribution arrangement as many times as necessary to meet your needs as long as you begin receiving payments during the year after you reach 70½.

Contact a retirement education counselor who can work with you and provide information about the Program that may affect your decision.

Another option is to keep your money right where it is, with the Program, even if you retire or leave your job.

#### Questions?

Call KeyTalk®, toll free, at (800) 922-7772,  
or e-mail [tn401k457@gwrs.com](mailto:tn401k457@gwrs.com).

## My Money, My Future, My Tennessee<sup>SM</sup> 401(k) and 457 Deferred Compensation Program

<sup>1</sup> Access to KeyTalk and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the Web site or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 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.

<sup>2</sup> Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

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