



Five reasons to stay in the plan

Whether you are retired or no longer with your employer, you have a number of options for what to do with your State of Nevada 457(b) Deferred Compensation Plan (NDC) account. Keeping your money in NDC may provide you with better retirement opportunities than rolling your money into a traditional IRA.

You should consider the investment objectives, risks, and charges and expenses of the investment options offered through a retirement plan, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Why Stay with NDC?

- 1 You do not have to take your money out of NDC when you retire or terminate employment.** You can leave your money in the Plan until you are age 70½ when you are required to take minimum distributions.
- 2 You can consolidate other funds into NDC.** You can roll other eligible retirement plans or IRAs into your NDC account. Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Please note that assets rolled over from other non-457 plans (such as 401(a)/401(k), 403(b), a traditional IRA) may remain subject to the IRS 10% premature distribution penalty tax.
- 3 NDC may offer you lower administrative fees.** Lower administrative fees continue to keep more of your retirement money working for you in your portfolio. Please refer to the back for investment option net expense information.
- 4 A variety of distribution options are available.** These include partial lump sum, specific dollar amounts, or monthly installments.
- 5 A broad range of investment options**

For those who want...	You may wish to consider...
To do it themselves	The Self-Directed Brokerage Option. Available for an additional charge through TD Ameritrade, this option provides access to a wide array of investment choices, including mutual funds, fixed income securities, EFTs and publicly traded stocks.*
A more hands-on approach	Choosing among the 17 core funds, which range from conservative to aggressive.
Someone to do the work	Vanguard® Target Retirement Funds. These funds automatically adjust as you get closer to retirement. Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

* Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. TD Ameritrade is an independent entity and not a corporate affiliate of Voya Financial Partners, LLC (Member SIPC).

Each investment option in the State of Nevada 457(b) Deferred Compensation Plan has an individual net expense ratio, as shown to the right. An additional Separate Account Charge of 0.06% applies to assets held in any of the six Vanguard® Target Retirement Funds – Investor Shares. Taken together, these fees pay for services including investment management, recordkeeping, communications, and education. Fees depend on the investment option chosen. Please refer to the individual Fund prospectuses for fund fee information.

Fees for investments in the Self-Directed Brokerage Option vary; contact TD Ameritrade Participant Services toll free at **(866) 766-4015**.

Note: The fees for the Nevada 457(b) Deferred Compensation Plan variable investment options are based on the assets as of February 28, 2015 and are subject to change. There are no additional fees charged for transferring funds between the options, starting a distribution, etc.

Variable investment options offered under a funding agreement are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested.

Investment Option Fees:

Fund Name	Net Expense Ratio
Vanguard® Total Bond Market Index Fund - Institutional	0.07%
Vanguard® Target Retirement 2015 Fund - Investor Shares	0.16%
Vanguard® Target Retirement 2025 Fund - Investor Shares	0.17%
Vanguard® Target Retirement 2035 Fund - Investor Shares	0.18%
Vanguard® Target Retirement 2045 Fund - Investor Shares	0.18%
Vanguard® Target Retirement 2055 Fund - Investor Shares	0.18%
Vanguard® Target Retirement Income Fund - Investor Shares	0.16%
Invesco Equity and Income Fund - Class R5	0.49%
VY® T. Rowe Price Capital Appreciation Portfolio - Inst	0.64%
MFS Value Fund R4 Shares	0.62%
Parnassus Core Equity Fund SM - Investor Shares	0.87%
Vanguard® Institutional Index Fund - Institutional Shares	0.04%
American Funds The Growth Fund of America - Class R-3	0.98%
Fidelity® Contrafund®	0.67%
T. Rowe Price Growth Stock Fund	0.69%
Goldman Sachs Small/Mid Cap Growth Fund - Class A	1.33%
Hartford MidCap HLS Fund - Class IB	0.96%
Oppenheimer Main Street Mid Cap Fund® - Class Y	0.86%
Vanguard® Extended Market Index Fund - Institutional Shares	0.08%
Dodge & Cox International Stock Fund	0.64%
Franklin Mutual Global Discovery Fund - Class A	1.28%
Vanguard® Developed Markets Index Fund - Institutional	0.07%

Sub-adviser of funds included in Voya Partners, Inc. Directed Services LLC is the investment adviser for these funds.

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Before you take your money out of NDC, you may wish to:

- Familiarize yourself with any possible tax implications
- Consult with a NDC local representative to review your options

Transition Counseling

Nearing retirement? Terminated employment? If you have questions about the options available to you once you leave employment, you have access to Retirement Counseling – a free service available through NDC.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states.

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