

How to Read Your Statement

Helping you stay on track with your retirement goals is a top priority. Your statement is an essential tool for monitoring your progress. That's why it's important you understand what it contains.

To help, we've created *How to Read Your Statement*. Use this resource to learn about each section and the information it provides.



New York State
Deferred Compensation Plan

A Plan for Your Future



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Deferred Compensation Plan

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SANDRA MILLS
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BROOKHAVEN NY 11719

Account statement

Account number: 12345678 Plan(s): 457(b)
Dates: 1/1/2022 - 3/31/2022

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Balance and performance

Total account balance* **\$62,623.40**

	Personal rate of return		Balance
	Quarterly	1-year	
457(b) Plan	2.1%	8.3%	\$50,623.40
Self directed investment account			\$12,000.00

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Self directed investment account assets are not included in this calculation. Past performance is not a guarantee of future success.

*Does not include loan balance(s)

Quarterly activity

Previous quarter ending balance **\$48,237.58**

Contributions	\$868.92
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Loan payments	\$317.10
Investment gain/loss and Interest	\$1,209.80
Fees/Charges	-\$10.00
Withdrawals/Transfers Out†	\$0.00

Current quarter ending balance **\$50,623.40**

Self directed investment account \$12,000.00

Total account balance **\$62,623.40**

* May include dividends, fund reimbursements and/or capital gains

† May include loan disbursements

Current investments by asset class

This chart shows how the money in your account is divided among different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Balance history



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced. Loan balances are not included.

Retirement readiness

Based on your information, you're on track to receive

\$3,727/mo

in retirement starting at age 60!

Results are hypothetical and based on your most recent inputs in the My Interactive Retirement PlannerSM including, but not limited to 10 years in retirement, a rate of return that is an index average based on your investment type, 3% annual inflation, 85% of income needed at retirement, and a 2.5% average annual salary increase. Visit your account for more information. Please note future retirement income is not guaranteed.



Employer number (1234567)

Balance and performance

Displays your total account balance. If you have a self-directed brokerage account, that balance will also display here. Any outstanding loan balances are not included in these amounts.

This section may also display a personal rate of return. Personal rate of return is a measure of how much investments have gained or lost over the specified time period. To calculate the personal rate of return, we need to track investments for a minimum of 12 months.

Quarterly activity

Provides a rolled-up total of account activity for the most recent quarter.

Current investments by asset class

A pie chart showing how your money is invested by investment category.

Balance history

Provides a graph of your historical account balances up to 5 years. If you recently enrolled or your account was transferred from a different provider, you will not see the Balance history on your summary page until after your first year.

Any outstanding loan balances are **not** included in these amounts.

Retirement readiness

Displays the results of your most recent inputs in the My Interactive Retirement PlannerSM calculator.

If you have not interacted with the tool, you will see information about where to find it.

We encourage you to visit our website to explore your investment options to ensure you have an investment selection that best fits your retirement plan goals.

Join our Virtual Benefit Fair, coming late October

Team Members want to help you as they always have when they meet with you at your annual benefit fair. Our Virtual Benefit Fair is designed to provide you the tools, resources and education to help you feel more confident about investing for your financial future. Here's what you can do at our Virtual Benefit Fair:

- Schedule to meet virtually with your local Retirement Representative.
- Watch our two featured educational workshops.
- Watch our short "Secret strategy for retirement savings" video.
- Have some fun testing your knowledge. Play our Trivia game and get your name at the top of the leaderboard. Play trivia as many times as you like to improve your ranking!
- Register for webinars that can help you decide how to manage money and plan for retirement.

URBO#12345

Contributions and withdrawals

	Contributions				Withdrawals	
	YTD contributions	Contributions this period	Last paycheck amount*	Contribution rate/amount	YTD withdrawals	Last withdrawal amount
Pre-Tax Contribution	\$999.99	\$999.99	\$999.99	10%	\$999.99	\$999.99

*Contributions are only shown if made during this statement period

Total contributions and benefits since joining

	Contributions since joining	Benefits received
457(b) Plan	\$999.99	\$999.99
Total	\$9,999.99	\$9,999.99

The Benefits received total does not include withdrawals prior to March 25, 2003. The Contributions total includes all deferrals since joining.

Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Pre-tax contribution	Roth contribution
DE SmCap Val Inst	20%	20%
Intl Equity Fd-Active	25%	-
Fid OTC K	25%	40%
Vngrd Prm Cap Adml	30%	20%
Stable Income Fund	-	20%
Total	100%	100%

Beneficiaries

	Primary	Contingent
457(b)	James Mills 34%	Terry Mills 34%
	Jonah Mills 33%	Cassandra Mills 33%
	James Mills 33%	Terry Mills 33%



Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that the Administrative Service Agency does not guarantee the accuracy or completeness of any beneficiary designation(s).

Investment activity

457(b) Pre-tax contribution

Investment option	Previous quarter balance	Contributions/Transfers In/ Loan payments	Exchanges	Dividends*	Investment gain/loss & Interest ²	Fees/ Charges	Withdrawals/Transfers Out ¹	Units/ Shares	Units/ Shares price	Current quarter balance
Asset Allocation										
AmFds 2015	\$16,322.66	\$0.00	\$0.00	\$0.00	\$404.47	\$0.00	\$0.00	123.4567	11.5500	\$16,727.13
TrgtDfRtrmt R6 (b)										

Plan Messaging

Plan messaging section can be displayed or suppressed quarter by quarter

Contributions and withdrawals

Provides a summary of contributions and withdrawals from your account across various time periods.

Total contributions and benefits since joining

The contribution total includes all deferrals since joining. It does not include incoming transfers or roll-overs or any loan activity. Information pertaining to loans is displayed in the loan section.

The benefits received total does not include withdrawals prior to March 25, 2003. Outgoing roll-overs and transfers are included in the benefits total.

Investment election

Shows how your future contributions will be invested based on the investment options and corresponding allocation percentages.

If your employment status has been updated to reflect that you are no longer working for this employer, you will not see this section.

Beneficiaries

Displays the beneficiary designations for your account. We encourage you to review this information regularly and update it online if circumstances change.

If there is no beneficiary on file, you will see an alert to add one.

Investment activity (continued)

457(b) Pre-tax contribution (continued)

Investment option	Previous quarter balance	Contributions/Transfers In/Loan payments	Exchanges	Dividends*	Investment gain/loss & Interest [†]	Fees/Charges	Withdrawals/Transfers Out [†]	Units/Shares	Units/Shares price	Current quarter balance
International Stocks										
AmFds Cap Wld Gr Inc R6	\$4,482.52	\$166.01	\$1,000.00	\$0.00	\$114.14	\$0.00	\$0.00	123.4567	14.0030	\$3,762.67
Large Cap Stocks										
AmFds Wshngtn Mut Inv R6	\$6,727	\$221.35	\$0.00	\$0.00	\$170.86	\$0.00	\$0.00	123.4567	12.3456	\$7,119.78
Fid 500 Indx	\$5,130.37	\$166.02	\$0.00	\$0.00	\$130.36	\$0.00	\$0.00	123.4567	40.3301	\$5,426.74
Small Cap Stock										
Brwn Cap Sm Co Inv	\$3,584.15	\$110.67	\$0.00	\$0.00	\$74.48	\$0.00	\$0.00	123.4567	11.5600	\$3,769.30
Total	\$47,607.10	\$0.00	\$0.00	\$0.00	\$184.04	\$0.00	\$0.00			\$49,887.90
Vested balance† (80%)										\$49,887.90

*May consist of dividends, fund reimbursements and/or capital gains

†Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

† May include loan disbursements

Required Minimum Distribution

The IRS may require you to take yearly Required Minimum Distributions (RMD) from your account. If you are a beneficiary or alternate payee, different rules may apply. Log into your account at www.nydc.com to learn more and request your withdrawal.

Required Minimum Distribution (RMD) as of 6/30/20

	Annual RMD amount	Remaining amount*
457(b)	\$5,432.10	\$1,234.56

* The remaining amount represents how much you may still have left to withdraw by the end of the year.

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/Shares	Amount per fund
1/7/2022	1/7/2022	\$9,999.99	Transfer-in	Pre-Tax Contribution	T. Rowe Price Retirement 2050 Trust - Class G	12.8100	521.1234	\$5,271.54
	1/20/2022	-\$9,999.99	Transfer-out	Pre-Tax Contribution	Intl Equity Fd-Active	10.1000	-411.4321	-\$5,271.54
2/2/2022	2/2/2022	\$158.71	Contribution	Roth Contribution	NYSDCB US Debt Indx U/A	9.1234	15.1234	\$158.71
	2/8/2022	-\$30.22	Transfer-out	Pre-Tax Contribution	Fid OTC K	11.1900	-0.751	-0.05
					Intl Equity Fd-Active	14.0700	-0.1234	-0.21
					NYSDCB US Debt Indx U/A	38.1000	-0.0321	-5.32
					Vngrd Prm Cap Adml	29.9600	-0.2143	-0.98
					DE SmCap Val Inst	11.2500	-0.0981	-8.78
3/15/2022	3/15/2022	\$110.01	Contribution	Roth Contribution	Vngrd Prm Cap Adml	15.5100	0.4965	\$7.70
					DE SmCap Val Inst	55.4100	0.1985	\$11.00

Loan information

Outstanding loan information

Plan type	Loan number	Issue date	Maturity date	Original loan amount	Interest rate	Last payment (Principal & Interest)	Last payment date	Loan status
457(b) Plan	87654321	11/13/2018	11/13/2023	\$5,000.00	5.7%	\$52.85	3/15/2022	Active

Quarterly loan information

Loan number	Principal balance on 1/1/2022	Principal loan adjustments	Principal loan disbursements	Principal offset	Principal payments	Interest payments	Finance charge payments	Total payments	Principal balance on 3/31/2022	*Principal default as of 3/31/2022
87654321	\$1,144.76	\$0.00	\$0.00	\$0.00	\$300.00	\$17.10	\$0.00	\$317.10	\$844.76	\$100.00

*Default amounts are included in Beginning and Ending balances

Investment activity

Displays the investment activity on your account for the statement period. This information is organized by money source.

Important things to note:

- Loan payments are included in the contributions column.
- The dividends column may consist of dividends, fund reimbursements, and/or capital gains.
- The investment gain/loss refers to the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.
- The withdraws/transfers out column may include loan disbursements.
- In the units/shares column, if the fund is valued in shares, as opposed to units, an indicator will be present next to each individual investment.

Required Minimum Distribution

A required minimum distribution (RMD) is a minimum amount which must be withdrawn annually starting in the latter of the calendar year you attain age 73 or the calendar year in which you retire or separate from employment.

In this section, the Annual RMD amount displays the total distribution you may be required to take this year. The Remaining amount represents how much you may still have left to withdraw.

This section will only display if you may be required to take an RMD.

Transaction details

Itemizes each transaction in your account for the statement period. Shows the investment option, price at which it was acquired or sold, and the number of shares or units transacted.

Loan Information

If you have taken a loan from your account, your payments and how that money was applied to your account will be detailed here. Please note that all interest payments are credited to your account.

If you have not taken a loan from your account, this section will not appear in your statement.

Additional account information

Self directed investment account

457(b) Self directed investment account value (as of mm/dd/yyyy)

\$12,000.00

For more information regarding your self directed investment account, please contact Schwab PCRA at 1-800-393-PCRA (7272).

Important disclosures

Account Executives are registered representatives of Nationwide Investment Services Corporation, member FINRA. Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

Contact us



Manage your account at
www.nysdcp.com



Call us at **1-800-422-8463**
TTY: **1-800-514-2447**



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Need assistance? The HELPLINE is available from 8 AM to 11 PM (ET) Monday through Friday and 9 AM to 6 PM (ET) on Saturdays, except holidays.

Your account is available to you
24 hours a day, seven days a week.

 Visit our website at www.nysdcp.com

Important disclosures

This section contains the required disclosures.

Visit your online account to
make changes or view
additional details.

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