

**PERSONAL INFORMATION** (please print clearly using black or blue ink)

Name: _____ <small>Last First M.I.</small>			Social Security # _____
Home Address _____ <small>Number, Street, Apt #, or P.O. Box</small>			Date of Birth _____
City _____	State _____	Zip _____	Employee ID _____
Phone (____) _____ (____) _____ <small>Home Work</small>			Date Employed/Rehired _____
Work Address _____ <small>Number, Street City Zip</small>			Rehired? <input type="checkbox"/> Check if yes <input type="checkbox"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Email _____			Agency Name _____
Employer <input type="checkbox"/> 625031 - State of Nevada DCP <input type="checkbox"/> 625032 - State of Nevada DCP Political Subdivision			Location Code (LOC) _____

**DEFERRAL ELECTION** (Minimum \$35.00 per pay period or \$70.00 a month)

Deferral Amount \$ \_\_\_\_\_ per pay period Pre-tax (regular) And/Or \$ \_\_\_\_\_ per pay period Post-tax (Roth)  
 Effective Date: This agreement will be effective the first payroll period of the month following the date this form is received and processed by the payroll department.

**BENEFICIARY INFORMATION** (If you need additional space please attach an additional page with the requested information.)

I designate the following beneficiary(ies) in accordance with the 457(b) Deferred Compensation Plan. Percentages must total 100%.

	Complete Legal Name (please print)	Relationship	Primary %	Contingent %
1.				
2.				
3.				
4.				

**EMPLOYEE AGREEMENT TO PARTICIPATE IN NEVADA PUBLIC EMPLOYEES' DEFERRED COMPENSATION PROGRAM**

The State of Nevada (the 'employer') has established an Internal Revenue Code Section 457(b) Deferred Compensation Plan (the 'Plan') for the benefit of its employees. The Plan provides that eligible employees may elect to join and become participants in the Plan (subject to the limitations established in the Plan) upon executing and filing a Participation Agreement with the employer. The employer and employee agree the following:

- Employee has received a packet of information outlining the terms of the Plan.
- Employee elects to participate in the Plan and agrees to defer compensation to the Plan in accordance with the Plan and Internal Revenue Code (Code). The maximum amount that may be deferred under the Plan for the current year is generally the lesser of 100% of compensation or the applicable IRS annual dollar limit. Minimum deferral is \$35.00 per pay period.
- Employee agrees that all rights to the deferred compensation plan shall be governed by the terms and conditions of the Plan and Code.
- Employee agrees that the elections indicated above will remain in effect until later changed or revoked by the employee or contributions during any year reach the maximum dollar amount allowed under the Plan and Code.
- Employee understands and elects to utilize the State of Nevada EZ Enrollment / Participation process and will have contributions to the Nevada Public Employees' Deferred Compensation Program invested in the default fund identified below, which has been designated by the employer. The employee further understands that investment allocations may be changed at any time. TO TRANSFER/CHANGE INVESTMENTS CALL: 1-855-467-3868 (855-GORETNV) or VISIT [nevada.beready2retire.com](http://nevada.beready2retire.com).

Your Date of Birth	Fund Name	Fund ID
Born before 01/01/1948	Vanguard® Institutional Target Retirement Income Fund - Inst	10
Between 1/1/1948 and 12/31/1952	Vanguard® Institutional Target Retirement 2015 Fund - Inst	63
Between 1/1/1953 and 12/31/1957	Vanguard® Institutional Target Retirement 2020 Fund - Inst	58
Between 1/1/1958 and 12/31/1962	Vanguard® Institutional Target Retirement 2025 Fund - Inst	56
Between 1/1/1963 and 12/31/1967	Vanguard® Institutional Target Retirement 2030 Fund - Inst	11
Between 1/1/1968 and 12/31/1972	Vanguard® Institutional Target Retirement 2035 Fund - Inst	14
Between 1/1/1973 and 12/31/1977	Vanguard® Institutional Target Retirement 2040 Fund - Inst	54
Between 1/1/1978 and 12/31/1982	Vanguard® Institutional Target Retirement 2045 Fund - Inst	71
Between 1/1/1983 and 12/31/1987	Vanguard® Institutional Target Retirement 2050 Fund - Inst	13
Between 1/1/1988 and 12/31/1992	Vanguard® Institutional Target Retirement 2055 Fund - Inst	72
Between 1/1/1993 and 12/31/1997	Vanguard® Institutional Target Retirement 2060 Fund - Inst	55
On or After 1/1/1998	Vanguard® Institutional Target Retirement 2065 Fund - Inst	57

I certify that the information is true, accurate and complete.

Participant's Signature \_\_\_\_\_ Date \_\_\_\_\_

NDC Personnel Only \_\_\_\_\_ Date \_\_\_\_\_

RETURN FORM TO:

NDC OFFICE  
 100 N. Stewart St., Suite 100  
 Carson City, NV 89701  
 Phone: 775.684.3397  
 Fax: 775.684.3399  
 Email: [deferredcomp@defcomp.nv.gov](mailto:deferredcomp@defcomp.nv.gov)  
 Website: <http://defcomp.nv.gov/>

Revision Date: 09/21/2020

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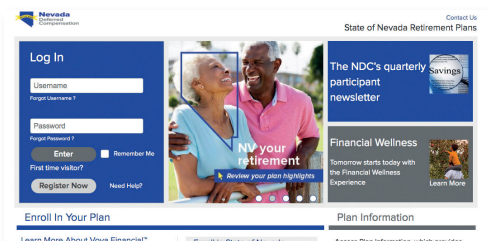


your  
retirement

## How to enroll online

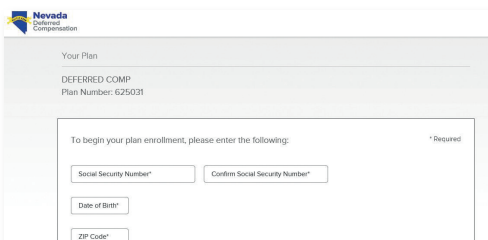
Visit [nevada.beready2retire.com](http://nevada.beready2retire.com)

You'll need about 5-10 minutes to complete the enrollment process. Click the appropriate *Enroll in* link based on who your employer is. After you've followed these steps and enrolled, you will be mailed a password to access your new NDC account online.



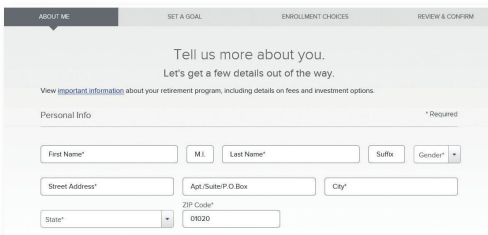
### Start with some personal information

First, confirm that the Plan Number at the top of the page matches your employer (625031 - State employees, 625032 - City, county and non-State employees, 625033 - NSH employees). Then complete the information requested. This includes providing your Social Security number, date of birth, and zip code.



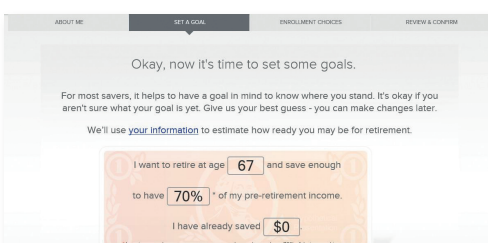
### Tell us more about you

On this screen, you'll need to provide information such as your name, home address, email address, annual salary, and the number of pay periods per year.



### Set your savings goals

The information you'll provide here will help estimate how ready you may be for retirement. You'll need to provide the age you want to retire, how much of your income you'll want to replace in retirement, and what you've already saved toward that goal.



Nevada Public Employees'  
Deferred Compensation Program  
**How to enroll online**



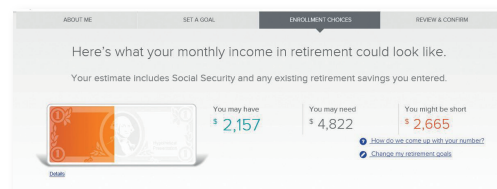
## Select an investment option

Based on the information you've provided to this point, you'll see an estimate of how much income you'll be able to replace in retirement.

To contribute, you must deduct at least \$35.00 per biweekly pay period or \$70.00 per month from your salary.

Choose where to invest the contributions from your paycheck in the *Select an investment option* section. If you do not know which investment option to choose, you can select a Target Retirement Date Fund based on your date of birth. This is the default investment option designated by your employer. Your investment allocations may be changed at any time after your enroll.

To select a Target Date Fund in this section, go to *Get There Myself > Typical Approach > Expand All Items* to find the full list of investment options and choose the Vanguard Target Retirement Date Fund by the year closest to your estimated retirement age 67. You can continue once your investment selection totals 100%.



## Name your beneficiary(ies)

Click *Elect Now* to begin the beneficiary election process with your marital status. If you're married, your spouse must be the primary beneficiary to complete online. Complete the required information and click *Submit*.

If you're married and want someone other than your spouse as primary beneficiary, click *Elect Later*. You and your spouse will need to complete, sign and submit a paper beneficiary form. You can request a Beneficiary Designation Form by calling the NDC Plan Information Line at **(855) GO-RET-NV** (467-3868).

Now let's talk about beneficiaries.

A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. If you do not designate any beneficiaries—or the beneficiaries you designate die before you—benefits will be paid as mandated by your plan document or as allowed by your retirement plan. Please consult with your employer or plan administrator for additional information.

Before electing your beneficiaries, please confirm the following:

Marital Status\*

\*Required

You can update or add additional beneficiary(ies) any time after enrollment.

## Confirm your enrollment choices

Review and confirm the information you provided. This includes your personal and employment information, investment choice, and beneficiary election.

When you're ready to enroll, check the acknowledgment box and click *Enroll Now*. Your online enrollment is complete, but you must also complete a Payroll Contribution Form from **defcomp.nv.gov** and return it as directed for processing. Welcome to the Nevada Deferred Compensation Plan!



### Go mobile!

Download the free Voya Retire mobile app from your favorite app store. Search keyword: Voya Retire.

**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

## Questions?

Call the NDC Plan Information Line at **(855) GO-RET-NV** (467-3868) weekdays between 5:00 a.m. – 6:00 p.m., PT except on stock market holidays.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies and is not affiliated with the State of Nevada Public Employees' Deferred Compensation Program.

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# NV

your  
retirement

Nevada Public Employees'  
Deferred Compensation Program  
Summary Plan Document



**Nevada**  
Deferred  
Compensation





STATE OF NEVADA DEPARTMENT OF ADMINISTRATION

**Steve Sisolak**  
*Governor*

**Laura E. Freed**  
*Director*

**Colleen Murphy**  
*Deputy Director*

**Rob Boehmer**  
*Executive Officer*

**PUBLIC EMPLOYEES' DEFERRED COMPENSATION PROGRAM**

100 N. Stewart Street, Suite 100 | Carson City, Nevada 89701  
Telephone 775-684-3398 | Fax 775-684-3399 | [defcomp.nv.gov](http://defcomp.nv.gov)

Dear Participant:

On behalf of the Nevada Public Employees' Deferred Compensation Program (NDC), I would like to congratulate you for taking advantage of this great opportunity to invest in your financial wellness now and in the future. Establishing an NDC Account is one of the most important steps you can take in creating a personal financial wellness plan for you and/or your family. By beginning your pre-tax and/or after-tax contributions now, you will be able to participate in potential immediate and future tax benefits. Additionally, you will be building a savings plan that can eventually supplement your NVPERS Pension, Social Security, and/or any other financial resources that you may receive upon retirement or separation from Government Service.

Attached is the Summary Plan Document which gives a "Plain English" explanation of the provisions, policies, and rules that govern the NDC Plan. I encourage you to read through this Summary Plan Document. The decisions you make today about your financial future will be enhanced by understanding how this plan can benefit you and your family now and in the future. Should you desire to have a full copy of the Plan Document, want more information, or have any further questions or concerns, please feel free to contact the Nevada Deferred Compensation Administrative Office directly at (775) 684-3398 or 775-684-3397; you can also visit our website at <http://defcomp.nv.gov/>.

In conclusion, please allow me to formally welcome you to the NDC Program. We look forward to working with you now and through your financial wellness journey while helping you to supplement and prepare for your retirement. Again, thank you, and if you have questions or would like any further information, please do not hesitate to contact us.

Regards,

A handwritten signature in blue ink, appearing to read "Rob Boehmer".

Rob Boehmer  
Executive Officer



## Summary Plan Document

This Summary Plan Document explains the provisions, policies and rules that govern the Nevada Public Employees' Deferred Compensation (NDC) Plan. The NDC Plan document contains details of the provisions of the Plan. If a conflict exists between this Summary and the Plan document, the Plan document governs.

NDC is a voluntary retirement savings plan (offered by your employer) designed to increase your personal savings for retirement, serve as an essential supplement to your NVPERS pension or other retirement plan, and possibly lower your current taxable income. This Plan has been adopted pursuant to Nevada Revised Statute (NRS) 287.250 – 287.370, and Internal Revenue Service (IRS) Code Section 457(b).

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### Joining the Plan

Enrolling in NDC is one of the most important and valuable decisions you can make while working for the State of Nevada or a participating employer. You can receive all the necessary enrollment information on the NDC websites at **[defcomp.nv.gov](http://defcomp.nv.gov)** and **[nevada.beready2retire.com](http://nevada.beready2retire.com)**, by calling the NDC Administrative Office at **(775) 684-3398**, or by calling the NDC contracted recordkeeper, Voya Financial, on the Plan Information Line toll-free at **(855) GO-RET-NV** (467-3868).

### Eligibility

All current State of Nevada and Nevada System of Higher Education (NSHE) employees are eligible to participate in the Plan. Public employees of other qualified political subdivisions that have executed an inter-local contract to participate in the Plan are also eligible.



## Contributing to the Plan

You may contribute \$35.00 per biweekly pay period or \$70.00 a month up to the annual IRS contribution limit before any available catch-up contribution. Contributions to the plan may be made as before-tax contributions, after-tax contributions (Roth) or a combination of both. Please note maximum contribution amounts apply to the total yearly contribution amounts (see chart below) regardless of whether you choose before-tax, Roth or a combination.

### Age 50 Catch-Up Contributions

In the calendar year you reach age 50, and each year thereafter, the law permits you to make Age 50 Catch-Up contributions. The Age 50 Catch-Up limit for the year is shown below. These amounts are in addition to the regular contribution limit. The Age 50 Catch-Up cannot be used simultaneously with the Special 457(b) 3-Year Catch-Up.

### Special 457(b) 3-Year Catch-Up Provision

The Special 457(b) 3-Year Catch-Up provision allows you to contribute more than the amount to the Plan permitted under the regular contribution limit to “catch up” for earlier years of service when you may not have contributed the maximum amounts allowed.

Using this Catch-Up provision takes advanced planning. You should call to schedule a meeting with a member of the NDC Administrative Staff or a representative from NDC’s contracted recordkeeper, Voya Financial, four (4) to five (5) years prior to the year that you expect to elect as your retirement year to discuss using the 3-Year Catch-Up provision and to ensure proper planning.

Facts you should know about the Special 457(b) 3-Year Catch-Up provision:

- To be eligible, you must have satisfied the criteria to receive a benefit (without reduction) from NVPERS.
- You are within three (3) years before the year that you expect to elect as normal retirement age.
- You must have amounts underutilized/unused from previous years you were eligible to participate in the 457(b) plan in order to qualify.
- This provision allows you as an employee to contribute more than the regular contribution limit (up to double the current year’s declared contribution limit each year for three (3) consecutive years), based on the amount of prior underutilized contributions from previous years.
- Contributions must be made through payroll deductions only.
- The window of opportunity to take advantage of the 3-year Catch-Up is within the three (3) consecutive calendar tax years prior to the year that you have elected as your Normal Retirement Age.
- The 3-Year Catch-Up is a “Once in a Lifetime” opportunity that may be used one (1) time only.

### Tax Saver’s Credit

This year’s Adjusted Gross Income (AGI) limit for the saver’s credit (also known as the retirement savings contributions credit) for low- and moderate-income workers is listed in the chart below.

Year	Regular Contribution Limits	Age 50 & Over Catch-Up Contribution Limits*	Special Catch-Up Contribution Limits*	Adjusted Gross Income (AGI) Limits
2020	100% of compensation up to: \$19,500	For participants age 50 or older, 100% of compensation up to: \$26,000	The total of the regular limit plus missed contributions up to: \$39,000	\$65,000 for married filing jointly \$48,750 for heads of household \$32,500 for singles or married filing separately

\* Participants eligible for both catch-ups in the same year cannot only use both in the same year. They can use the catch-up that permits the greatest contribution.

# Choosing Where to Invest Your Money

You can choose to invest your contributions, in 1% increments up to 100%, in any combination of the following:

## Tier 1 – Do-It-For-Me with Vanguard Target Retirement Date Funds

It's estimated that the majority of retirement investors don't have the time or desire to select and track their investments. Target Retirement Date Funds are designed to help those Plan participants who are unsure how to allocate their investments or want to select an investment approach that automatically incorporates an asset allocation strategy.

To select the appropriate Target Retirement Date Fund, simply determine the Fund with the 5-year increment that is closest to the year you plan to begin withdrawing funds in retirement, or simply complete the NDC EZ Enrollment Form which determines the most appropriate Target Retirement Date Fund for you based on an assumed retirement age of 65.

## Tier II – Do-it-Yourself by actively or passively managing your investments

Participants may design their own asset allocation from the core menu of individual investment options. In each asset class, an index fund is available for participants who desire a passive investment strategy.

For additional information on the investment options or for a fund prospectus, you can contact the Plan Information Line toll-free at **(855) GO-RET-NV** (467-3868). Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information.

## Stability of Principal Investment

The Voya Fixed Account – 457/401 II is offered at the crediting rate of **3.10%** for 2020 and 2021. The Voya Fixed Account is available through an annuity contract issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). The Voya Fixed Account is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability.

## Transferring Money Among the Funds

You may transfer existing assets in your NDC account from one plan investment option to another, depending on restrictions imposed by the Plan. Transfers may be requested by calling the Plan Information Line toll-free at **(855) GO-RET-NV** (467-3868). All transfer requests received prior to the close of the New York Stock Exchange (normally 1:00 p.m. PT) will be processed at the business day's closing price.

## Self-Directed Brokerage Account through TD Ameritrade

The NDC Plan offers participants a self-directed brokerage account (SDBA) option through TD Ameritrade. There is a \$5,000 minimum NDC account balance to participate, but the SDBA gives you the opportunity and flexibility to choose your own investments. You can select from publicly traded stocks, ETFs, fixed income securities and a broad range of mutual funds, including No Transaction Fee (NTF) mutual funds. For more information about the TD Ameritrade Self-Directed Brokerage Account, please read the SDBA Plan Highlights at [nevada.beready2retire.com](http://nevada.beready2retire.com).

***You should consider the investment objectives, risks and charges and expenses of any EFT, mutual fund or other investment company carefully before investing. To obtain a prospectus containing this and other important information, please call a TD Ameritrade representative at (866) 766-4015. Please read the prospectus carefully before investing.***

*Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. All rights reserved. Used with permission. TD Ameritrade and Voya Financial are separate and unaffiliated and are not responsible for each other's policies or services.*

## Vanguard Investment Restriction

Each Vanguard fund in the NDC investment lineup requires a 30-day wait period to transfer back into the same fund.

## Voya Equity Wash Restriction Provision

Direct transfers between the Voya Fixed Account – 457/401 II and a 'competing' fund are not allowed. This is called an equity wash restriction. Direct transfers between the Voya Fixed Account – 457/401 II and the TD Ameritrade Self-Directed Brokerage Account are considered competing investments and is subject to the equity wash provision.

Direct transfers from the Voya Fixed Account – 457/401 II to the TD Ameritrade SDBA are not permitted. Transfers from the Voya Fixed Account 457/401 II to any other fund must wait 90 days before it can be available to transfer into the TD Ameritrade SDBA. For more information regarding transfer restrictions, please call the Plan Information Line toll-free at **(855) GO-RET-NV** (467-3868).



# Withdrawing Money From Your Account

You are able to withdraw money from your account while you are working and after you separate from service. The following sections outline the distribution options and the circumstances for each instance.

## Distribution Options – While Still Working

Generally, you cannot withdrawal money from your NDC account before you leave employment with the State of Nevada, NSHE or a qualified political subdivision. However, there are specific circumstances under which a withdrawal may be taken prior to leaving public employment. The conditions under which benefit payments can be made while you are still working are:

- Unforeseen Emergency Withdrawals
- Small Inactive Account Withdrawal of up to \$5,000
- Absence due to qualified military service
- Purchase Retirement Service Credit

## Unforeseen Emergency Withdrawal

You may request an Unforeseen Emergency Withdrawal to pay for expenses related to a severe financial emergency. Payments can only be made to the extent that insurance or money available from other sources does not cover your hardship expenses. To qualify, the emergency must result from:

- A sudden and unexpected illness or accident not reimbursed by insurance
- A loss of property due to casualty not reimbursed by insurance, or
- Another similar extraordinary and unforeseen circumstance arising as a result of events beyond your control.

## Small Inactive Account Withdrawal

You may take advantage of a one-time provision to withdraw up to \$5,000 of your NDC account if you have not used this provision before and meet the following requirements:

- You are still working for your employer.
- You have an NDC account value of less than \$5,000 excluding any assets you may have in a rollover account.
- You have not contributed at any time in the last two years.

## Using Pre-Tax Plan Assets to Purchase Retirement Service Credit

You may use your pre-tax NDC plan account assets to purchase retirement service credit under a governmental defined benefit plan, such as credit in the Nevada Public Employees' Retirement System (NVPERS).

There are two steps to purchase retirement service credits. First, you must obtain documentation from NVPERS or other governmental retirement system affirming your eligibility to purchase the service credit and the purchase amount. Then you must contact the NDC Administrative Office or Plan Information Line directly to obtain, complete, and submit (In Good Order) the necessary forms to liquidate your pre-tax NDC account at the desired amount. The Plan will liquidate those assets to purchase the retirement service credit and send a check directly to the appropriate retirement system.

## Distribution Options – When You Separate from Service

When you permanently leave work with the State of Nevada, NSHE, or a qualified political subdivision, you may decide either to begin to receive payments or defer payments to a future date, but not later than under the IRS minimum distribution requirements (the later of you reaching age 72 or retiring from the employer participating in this Plan). If you choose to defer payments, you will continue to accumulate earnings until benefits are paid to you. In addition, upon your death, amounts will be paid to the beneficiaries you have designated under the Plan.

## Special Provisions for Military Personnel

Participants who are absent from employment due to qualified active duty military service and receive differential wage payments are treated as active employees for the purpose of participation in the Plan. This means that differential wage payments are treated as compensation that is eligible for contribution into the Plan.

## To Begin Distribution

To initiate a payout for any of these reasons, call the Plan Information Line toll-free at **(855) GO-RET-NV** (467-3868) to complete the necessary forms. You may receive benefits under the eligible circumstances in a variety ways. You may:

- Take a one-time full withdrawal of your NDC account
- Establish a regular period payment of benefits to be paid monthly, quarterly, semi-annually or annually

- Take a partial withdrawal of your NDC account
- Defer receiving your benefits to a later date

As long as there is a balance in your account, you may change your benefit payment option at any time.

## Taxes on Distributions

The amount of federal and state income taxes (if applicable) that are withheld from benefit payments is dependent on which benefit payment option you select.

- Lump sum distributions and periodic payments of less than ten years (except when this is a Required Minimum Distribution) are subject to a mandatory 20% federal income tax withholding.
- Period payments scheduled to continue ten years or more or to be paid over your lifetime, Required Minimum Distributions, and withdrawals for Unforeseen Emergencies are subject to 10% federal income tax withholding.

Distributions are reported annually on IRS Form 1099R, which is issued in January following the calendar year in which the distribution was made. You are encouraged to talk with your tax advisor before deciding to take your distribution.

## Early Distribution Penalties

Unlike other retirement plans, distributions from an IRC 457(b) plan are NOT generally subject to an IRS 10% premature distribution penalty tax, regardless of age. However, if you roll amounts into the NDC Plan from other non-457(b) plans, those rollover amounts will continue to be subject to the IRS 10% premature distribution penalty tax when withdrawn, unless you meet an IRS-permitted exception.

## Required Minimum Distributions

Participants must begin receiving required minimum distributions (RMDs) from the Plan by April 1 of the calendar year following the later of:

- The year in which they reach age 72, or
- The year in which they leave employment with the employer sponsoring the plan

Participants who do not receive required minimum distributions by the required dates, timely in accordance with the IRS requirements, or who withdraw less than the minimum amount the law requires, must pay a nondeductible IRS excise tax equal to 50% of the amount not timely taken.

RMDs are not eligible for rollover and are calculated in accordance with Treasury Regulations.





## Additional Information

### Plan Fees

The Plan's recordkeeping, compliance and administrative costs are paid for by participants. A per-account cost of \$10.25 is assessed quarterly on all participant accounts with a total balance of \$1,000 or more, regardless of how they are invested. The \$10.25 charge will show as a line item on your quarterly statement.

Each of the investment options offered by the Plan has a fund operating expense. In addition, some mutual fund companies share fund revenue with the Plan's contracted recordkeeper, Voya. The fee amounts vary based on the investment option and are deducted directly from the fund's daily price. Any revenue received by the contracted recordkeeper from the mutual fund company that is in excess of the recordkeeping costs is credited back to participant accounts and noted as a line item on your quarterly account statements. For a complete description, please refer to the fund prospectus or visit the NDC participant website at [nevada.beready2retire.com](http://nevada.beready2retire.com).

The fee structure allows many participants to keep a greater proportion of their investment dollars by applying the same cost regardless of the investment options they chose. It also ensures that the cost of administering the Plan is shared equitably by all participants.

### Keeping Track of Your Account

You can keep track of your account information by registering and logging into your NDC account at [nevada.beready2retire.com](http://nevada.beready2retire.com). You will receive quarterly NDC account statements by mail from Voya, but you can sign up for e-Delivery to receive your NDC statements and notifications electronically instead of by paper. Just log in and go to *My Profile > Communication Preferences*.

### Designation of Beneficiary

You must designate a beneficiary to receive your money in the Plan in the event of your death. You may name more than one beneficiary and specify the percentage of the Plan balance that each beneficiary is to receive. A beneficiary may be a person, trust, or organization, although naming someone other than an individual may have implications for the IRS minimum distribution requirements. Please discuss your beneficiary designations with your legal counsel or tax advisor. You can designate, review, or change your beneficiary online by logging into your NDC account at [nevada.beready2retire.com](http://nevada.beready2retire.com).

### Plan Information Line

Most of the account transaction and management capabilities that you can perform on the website can also be conducted through the Plan Information Line toll-free by calling **(855) GO-RET-NV** (467-3868) and using the automated system. If you need help with any transaction or if you have questions about your account, Customer Service Associates are available weekdays from 5:00 a.m. to 6:00 p.m., PT, except on stock market holidays.