



# Investing together: Two paths to help you invest

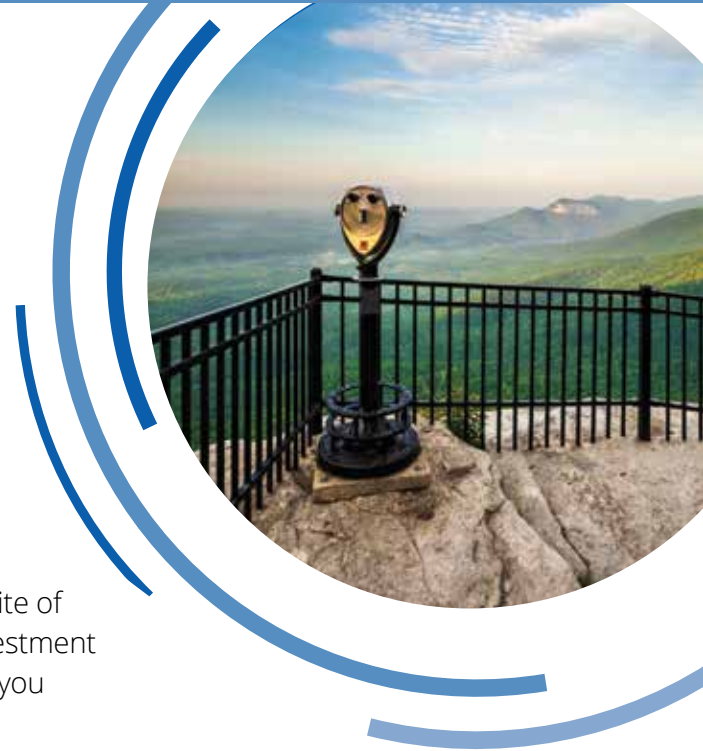
*South Carolina Deferred Compensation Program*

**The South Carolina Deferred Compensation Program (Deferred Comp) wants to help make it easy for you to plan and save for your future. To help you with these important decisions, Deferred Comp offers two investment paths to help prepare you for a successful retirement.**

## **Path 1: Advisory Services**

### **Empower Retirement Advisory Services**

Deferred Comp offers Empower Retirement Advisory Services suite of services provided by Advised Assets Group, LLC, a registered investment adviser. These services apply an innovative approach to help get you on the right path to reaching your retirement goals.



There are two levels of assistance based on your investor type. Typically, individuals fall into one of two common investor types:

### **The do-it-for-me investor**

#### **My Total Retirement™**

You would rather have investment professionals make day-to-day investment decisions for you and monitor your account on an ongoing basis.

### **The do-it-together investor**

#### **Online Advice**

You have a pretty good idea about how you want to invest, but you might want to get a little help with allocating your retirement plan account assets or validation of your investment decisions.

Online Advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

*Administered by*





### Do it for me

If you are a do-it-for-me investor, you may want to choose My Total Retirement, through which AAG makes your investment selections based on your personal goals and financial situation.

My Total Retirement provides:

- A personalized and strategically designed retirement portfolio using Deferred Comp’s investment options that changes as you update your profile.
- Ongoing professional asset management based on your investment profile and objectives.
- A dedicated team of investment adviser representatives available by phone to provide assistance and answer your questions.<sup>1</sup>

A quarterly fee is charged based on a percentage of your assets under management to the chart below:

Assets under management	Maximum annual fee	Maximum quarterly fee
Up to \$100,000	0.45%	0.1125%
\$100,000.01 - \$250,000	0.35%	0.0875%
\$250,000.01 - \$400,000	0.25%	0.0625%
Greater than \$400,000	0.15%	0.0375%

Charged on a tiered basis. For example, if your available account balance is \$125,000, any amount up to \$100,000 will be subject to a maximum fee of 0.45% annually, and the amount \$100,000.01 to \$125,000 will be subject to a maximum fee of 0.35%.

### Do it together

If you are a do-it-together investor, you may choose Online Advice, which creates investment recommendations for you using the core funds available in Deferred Comp.

Online Advice provides:

- Fund selection and savings strategy.
- Assistance with implementing your investment choices.
- Validation for the investment strategy you developed.

As a participant in Deferred Comp, Online Advice is available at no additional cost to you.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.



## Path 2: Target date funds

### SSgA Target Retirement Funds

These are based on your individual birth year and the year you expect to retire. They can simplify the way you diversify your retirement savings through a professionally managed fund. Choose an SSgA Target Retirement Fund that maintains diversification and asset allocation for you.<sup>2</sup>

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

### Target date fund features

- Each target date fund is designed to be a single investment choice that guides the portfolio for you while you are working and throughout retirement.
- Each target date fund’s investment mix automatically becomes more conservative (fewer stock investments and more bond investments) as the target retirement date approaches.

The date in a target date fund’s name is the approximate date when investors plan to start withdrawing their money (which is assumed to be at age 65). The principal value of the fund(s) is not guaranteed at any time, including at the time of the target date and/or withdrawal.

**How do I choose a target date fund? Simply follow the two steps below:**

**Step 1:** Calculate your target retirement year.



\* For example, 1985 + 65 = 2050

**Step 2:** Look for the year closest to your target retirement year in the name of the fund below.

SSgA Target Retirement 2015 Fund K	SSgA Target Retirement 2040 Fund K
SSgA Target Retirement 2020 Fund K	SSgA Target Retirement 2045 Fund K
SSgA Target Retirement 2025 Fund K	SSgA Target Retirement 2050 Fund K
SSgA Target Retirement 2030 Fund K	SSgA Target Retirement 2055 Fund K
SSgA Target Retirement 2035 Fund K	SSgA Target Retirement 2060 Fund K

This material has been prepared for informational and educational purposes only and is not intended to provide investment, legal or tax advice. Other investment alternatives having similar risk-and-return characteristics may be available under the plan. In applying particular asset allocation models to a particular situation, plan participants should consider other assets, income and investments (e.g., equity in a home, Social Security benefits, IRA investments, savings accounts, and interests in other qualified and nonqualified plans) in addition to their interests in the plan.

To view all the available SSgA Target Retirement funds, visit [www.southcarolinadcp.com](http://www.southcarolinadcp.com) and go to the *Investing* tab, select *Investment information* and then *Fund overview*, and select the fund you wish to learn about.





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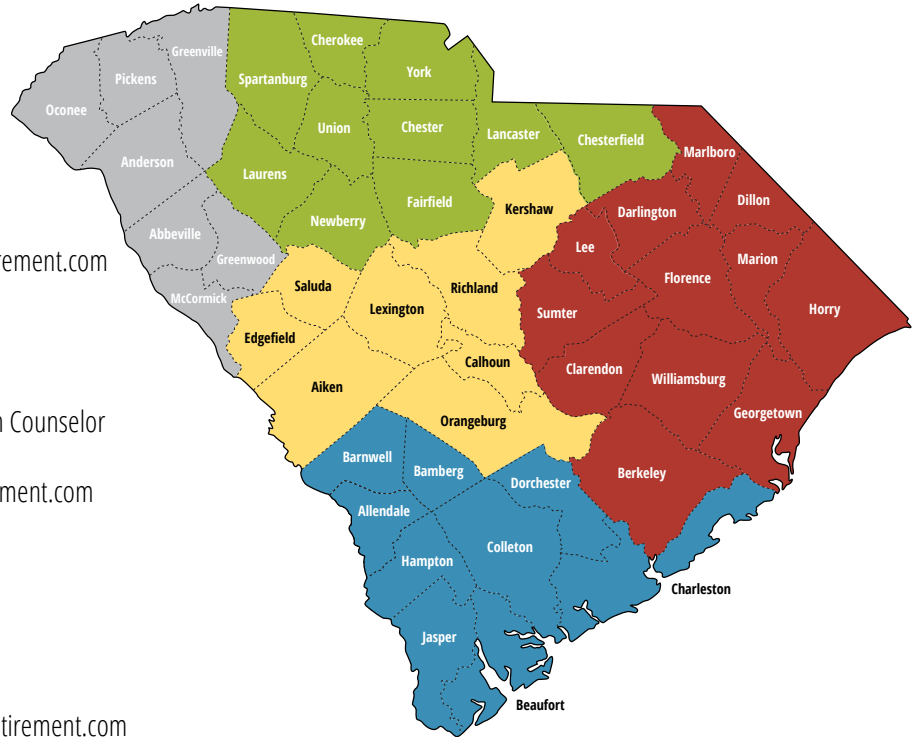
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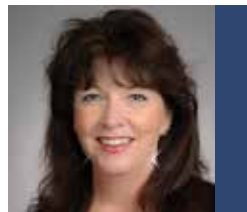
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*Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.*

- 1 AAG investment adviser representatives are available Monday to Friday from 9:30 a.m. to 7 p.m. Eastern time.
- 2 Asset allocation and diversification do not ensure a profit and do not protect against loss in declining markets.

**Securities offered by GWFS Equities, Inc., Member FINRA/SIPC, marketed under the Empower brand.**

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