

Things to consider when comparing your options

Deferred Compensation

Comparing benefits

You're wanted!

Understand the benefits of staying in your deferred compensation plan.



The more your retirement account grows, the more attention you'll get from brokers, financial planners, banks and retirement plan providers.

Why? They want your money!

We want you to understand fees.

Why? Because fees have a direct impact on your retirement account.

There are a variety of plan fees and expenses — redemption fees, management fees, recordkeeping expenses and expense ratios — that can affect your retirement account balance. Do you know the difference between them?

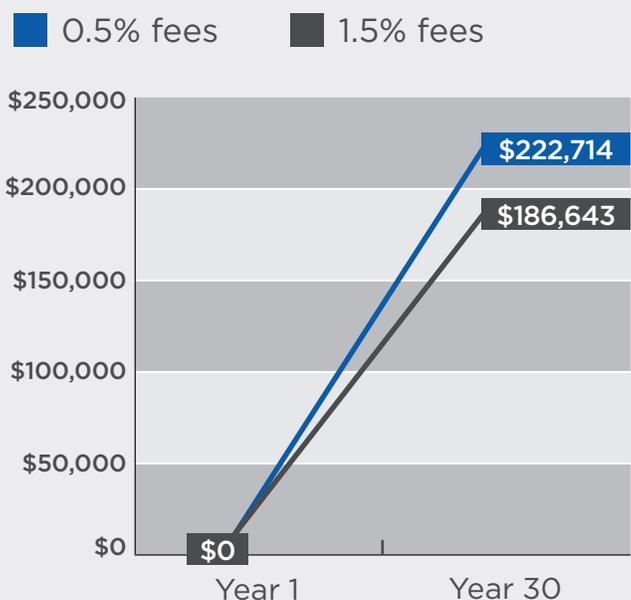
The “Effect of Fees” chart to the right demonstrates how fees and expenses can impact your account.

- Assume an investor has 30 years until retirement and is starting to contribute \$115 per pay period on a biweekly schedule. If returns on investments over the next 30 years average 6%, and **fees and expenses are 0.5%**, their account balance will grow to **\$222,714** at retirement.
- If **fees and expenses are 1.5%**, the account balance will grow to only **\$186,643**. The 1% difference in fees and expenses would reduce the account balance by **\$36,071**.

It's good to be wanted!

Before rolling over your retirement savings, review the fee chart on the next page. Compare it to other brokers/providers to see what their fees might cost you in the long run. We want you to make the best choice for your retirement.

The effect that fees can have on an account balance



The hypothetical example above is not intended to predict or project the investment results of any specific investment. The calculation illustrates the principle of time and compounding interest. It assumes neither taxes on contributions or earnings nor any account withdrawals, which would reduce the results shown. Investing involves market risk, including possible loss of principal. The information provided is for educational use only and should not be considered investment advice.

Use the chart on the next page to help you evaluate your current plan.



City of Seattle



Your deferred compensation plan

Fees/penalties	Your deferred compensation plan	Potential insurance agent or broker (fill in)
Administrative fees	0.12% Annually	
Sales charges (commonly called front-end sales charges)	\$0	
Transfer fees	\$0	
Commissions	\$0	
Early withdrawal penalty	\$0	
Investment operating expenses	Range is 0.02% - 1.04%	
Investment options	www.cityofseattledeferredcomp.com	

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