Whether you’re getting ready to retire or taking a break from employment, you have the option of maintaining your Washington State Deferred Compensation Program (DCP) account. Keeping your money in DCP may provide you with better retirement opportunities.

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| **1** | Easy 24/7 account management  
Manage your account online or by phone. Call the DCP Information Line at 888-327-5596 or access your account through [drs.wa.gov/login](http://drs.wa.gov/login). |
| **2** | Diverse investment opportunities  
Choose from a range of investment options to maintain a well-diversified portfolio. (Diversification doesn’t ensure a profit and doesn’t protect against loss in declining markets.) |
| **3** | Quick and easy transfers among investment options  
With DCP, there’s no paperwork to transfer your assets among the many investment choices. Transfers made online or by phone are processed within 24 hours. |
| **4** | Low-cost program  
As a DCP participant, you get the benefit of “strength in numbers” by being part of a large group program. This allows you access to institutional pricing that is not typically available to individuals or small retirement programs. This means that more of your money works for you in your DCP account. |
| **5** | Easy consolidation of your retirement savings  
You may roll over your retirement savings from other tax-deferred accounts into DCP. If you have a 403(b), 401(k) or 457 plan account from a previous employer, or a pre-tax IRA, you may move those investments into DCP, so you can easily access and manage all your assets in one account. You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and limitations of investment options. |
| **6** | Flexible distribution and payout options  
DCP provides a variety of distribution options to suit your financial needs, including periodic installments and partial withdrawals. Change your distribution arrangement as many times as necessary to meet your needs, as long as you begin receiving payments during the year after you reach age 70½. |

DCP offers investment choices, low fees, flexibility and access to valuable services.  
[drs.wa.gov/dcp](http://drs.wa.gov/dcp)  
888-327-5596

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