

# A NEW WAY TO SAVE: SURS DEFERRED COMPENSATION PLAN

Exciting news! Your employer has adopted the SURS Deferred Compensation Plan (DCP) 457(b) and you are eligible to enroll.

## Why should you save supplementally?

About 70% to 80% of your pre-retirement income is needed in retirement to maintain your standard of living. Few members will reach that amount with their SURS core retirement benefit alone, and SURS members don't contribute to Social Security.

Contributing to a supplemental savings plan such as the SURS DCP can help you reach your retirement goals. Additional savings is even more important for Tier II members who have a less advantageous benefit structure.

You can save as little as \$10 per paycheck – and every little bit helps.

## Why the SURS DCP Plan?

The SURS DCP features the unique SURS Lifetime Income Strategy (LIS). The SURS LIS is a flexible, hands-off target date fund designed to help you meet your retirement income goals. The portfolio automatically adjusts as you age, and as you near retirement you begin to secure guaranteed retirement income that you can't outlive.

In addition to the SURS LIS, the plan also offers 15 best-in-class investment options over multiple asset classes and competitive fees. Contributions to the plan are deducted from your paycheck. Pretax and Roth savings options are available.



The SURS DCP was designed with your retirement security in mind.  
It is closely monitored by trusted fiduciaries.

## Are you ready to go the extra mile?

To enroll, go to [surs.org](https://surs.org) and click on the "Member Website Login" button. Once you have logged in, click on the blue "Enroll in the SURS DCP" button. Or you can call the SURS Defined Contribution Contact Center at 800-613-9543.

For more personalized questions about the DCP, SURS Defined Contribution Account Representatives are available for individual appointments. To schedule, visit [sursrsp.timetap.com](https://sursrsp.timetap.com).