

ARKANSAS DIAMOND DEFERRED COMPENSATION PLAN HIGHLIGHTS



Joining the Plan

Once your employment status as a new state employee is verified by the State of Arkansas, you'll receive a password in the mail. You can enroll online at <http://myplan.ingplans.com> or by calling the Plan Information Line at **800-905-1833**.

You'll need to decide how much you want to save per pay period and how you want your savings invested. You must also complete and return a beneficiary designation form. You can download the form from the website or by calling the Plan Information Line.

Misplaced Your Password

If you're a current employee and lost your password, there are two ways you can obtain a new one.

- Click on Forgot your Password? on the log-in page of the Plan website
- Or call the Plan Information Line and speak to a Participant Services Representative

Your password will be mailed first class within three business days to your address on file.

Contributing to Your Account

You can make contributions to your Arkansas Diamond Deferred Compensation Plan on a pre-tax basis to the traditional 457 plan, an after-tax basis to the Roth 457 plan, or a combination of the two, depending upon what is best for your personal circumstances and savings objectives.

Having the flexibility to contribute pre- or after-tax doesn't change how much you can contribute, but rather gives you more control over when your contributions—and retirement income—will be subject to federal income tax. In 2013, you may contribute up to \$17,500 to the Plan; you can change your contribution anytime online or by phone. If you are age 50 or over or within three years of normal retirement, you may be able to contribute an additional amount. Both catch-up provisions cannot be used during the same calendar year.

Contributions to the traditional 457 are not subject to federal (or state in most states) income tax withholding, while contributions to the Roth 457 are subject to up front income tax withholding. For more information, call **866-271-3327** or **501-301-9900**.

Investing Your Savings

You may invest your contributions in any combination of the investment options to the right. You can change your fund selections at any time. If your change request is received by 3 p.m. CT on a regular business day, your change will be effective that same day. Otherwise, changes will be effective the next business day.

Investment Options

Fixed Rate Options

Nationwide Fixed
Fixed Account plus/VALIC
Interest Guarantee/Diversified

AR Diamond Asset Allocation Lifestyle Models

Conservative
Conservative Moderate
Moderate
Moderate Aggressive
Aggressive

Actively Managed Mutual Funds – Cash and Cash Equivalents

BlackRock Treasury Trust Fund (TTTXX)
Federated Auto Government Cash Reserves (AGSXX)

Actively Managed Mutual Funds – Bonds

BlackRock Low Duration Fund (CLDBX)
PIMCO Total Return Fund (PTTRX)
Loomis Sayles Global Bond Fund (LSGLX)
Aberdeen Global High Income Fund (BJBHX)

Actively Managed Mutual Funds – Equity Value

Dodge and Cox Stock Fund (DODGX)
JP Morgan Mid Cap Value (FLMVX)
Fidelity Advisor Small Cap Value (FCVIX)*

Actively Managed Mutual Funds – Equity Growth

Fidelity Advisor New Insights (FINSX)
Goldman Sachs Growth Opp (GGOIX)
Oppenheimer Discovery (ODIYX)

Actively Managed Mutual Funds – Equity International

Dodge & Cox International Stock Fund (DODFX)
Oppenheimer Developing Markets (ODMAX)

Index Fund Series – Equity

SSgA S&P 500 Index Fund

Index Fund Series – Equity International

SSgA Global Equity Ex-US Index Fund

Index Fund Series – Bond

SSgA US Bond Index Fund

**The Fidelity Advisor Small Cap Value Fund charges a 1.5% redemption fee if you sell your shares within 90 days of purchase. See the fund's prospectus for more details*

Accessing and Managing Your Account

Through the Plan Web site (<http://myplan.ingplans.com>) you can enroll in the Plan, get account and Plan information, obtain investment option information, and perform account transactions 24 hours a day. The site also provides a wealth of interactive tools to help you learn more about saving and investing.

- The Plan Information Line is a toll-free, automated telephone system that allows you to enroll in the Plan, get account and Plan information, obtain investment option information, and perform account transactions 24 hours a day. Call **800-905-1833** to speak with a Participant Services Representatives who can assist you, weekdays from 7:00 a.m. to 7:00 p.m. CT, except on stock market holidays.
- Local Representatives are available for one-on-one consultative meetings. Call **866-271-3327** or **501-301-9900**, weekdays, except on stock market holidays.

DROP Balances

There are benefits with rolling your DROP balance into the AR Diamond Plan. Please contact your representative for more information.

Account Statements

Every quarter you will receive an easy-to-read written statement that summarizes your account status, including balance, investment selections, and investment performance.

Withdrawing Money from Your Account

The Plan is designed to help you save for retirement. But there are specific situations where you may be able to withdraw money from your account before retirement to help with certain financial hardships or you may even qualify for the low balance provision. Call the Plan Information Line for more information or to request a withdrawal.

Taking Distributions at Retirement or Upon Termination

If you leave state employment, you can leave your money in the Plan (you must start taking distributions once you reach age 70½). If you would like to take a distribution from the Plan, you have options:

- Request installment payments
- Take a lump-sum payment
- Take all the money in cash, called a lump-sum distribution
- Roll over the balance to another qualified plan or IRA

(Note: The tax consequences, distribution options, investment choices and participation costs in another plan may differ significantly from those of the Arkansas Diamond Deferred Compensation Plan.)

