



AR DIAMOND DEFERRED COMPENSATION PLAN



10 reasons to get started!

Whether retirement is four years away or 40, it's important to plan a financial strategy now to help you work toward your retirement objectives. While you may have retirement income from your pension and Social Security, that may not be enough. That's where the 457 Deferred Compensation Plan comes into play. Here are a few reasons why you shouldn't wait to get started.

When was your password mailed?

- When you were hired, Voya Financial® mailed your password to the address on file shortly after your hire date.

1 It's easy to enroll.

Online: Go to <https://myplan.voya.com>. Select the "Account" tab to begin your enrollment, then choose the "Enroll" option under the "Account" tab. The password you need to enroll was sent to you by mail. If you lost or forgot your password, select "Forgot Password?" under the user login screen.

By phone: Call 1-800-905-1833

2 It's flexible.

You choose the amount of pay you would like to contribute and you can change the amount or stop at any time.

3 It's opportunity to save pre- or after- tax.

You can choose how your contributions will be invested. You can make pre-tax contributions and pay no taxes until you withdraw your money at retirement. Or, through the Roth 457, make after-tax contributions and pay taxes now on contributions with the potential for tax-free withdrawals.

TRADITIONAL 457	ROTH 457
• Pre-tax contributions	• After-tax contributions
• Opportunity for tax-deferred growth	• Opportunity for tax-free growth*
• Taxable distributions	• Tax-free distributions*

** Withdrawals are tax-free as long as your first Roth 457(b) contribution has been in the plan for a minimum of five years, and you are at least 59½, or you have become disabled, or have died.*

4 It's tax-deferred.

The money you invest in your 457 Plan account is tax deferred so you don't pay taxes on any investment earnings until you withdraw the money. This means 100% of your earnings go to work for you immediately.

Consider this: You invest **\$50 per pay period** in a tax-deferred account like the 457 Plan and invest the same amount in a taxable account. Both accounts earn an annual average return of six percent. **After 30 years, you have over \$18,000 more in your 457 Plan** account because you don't pay taxes until you start withdrawing money. Earnings in your taxable account are taxed annually reducing your investment amount. If you factor in the cash match you receive, you'd have almost \$30,000 more!



The above illustration assumes a total of 24 contributions annually at an annual interest rate of 6%. The effective tax rate for the taxable account is 20%. This hypothetical illustration is not guaranteed and does not reflect the part or future performance of any specific investment options. Your actual results may vary.

5 It only takes a small amount to make a big difference.

You can contribute as little as \$1.00 or 1% per pay date; the maximum annual contribution amount is \$18,000 for 2015. If you think you can't afford to save for retirement, you may be eligible for special Saver's Credit and receive money back when you file your tax return. Call the Plan Information Line or visit the Plan Web site for more information on the Saver's Credit.

Consider this: If you contribute as little as \$2 each day (average of \$62 per month) to a 457 Plan account today, that money may grow to more than \$62,000 in 30 years! If you save \$4 per day (average of \$122 per month), your savings may be even greater.

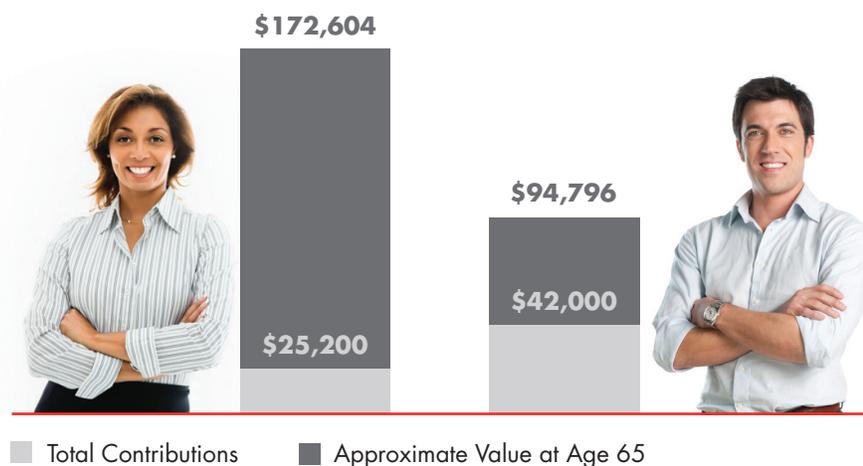
Amount Saved Per Day	At 10 Years	At 20 Years	At 30 Years
\$2	\$10,211	\$28,790	\$62,591
\$4	\$20,093	\$56,651	\$123,164

This illustration assumes a \$62 or \$124 contribution per month that earns interest at 6%. The returns are hypothetical, not guaranteed and do not reflect the past or future performance of any specific investment option. Payment of income taxes is not reflected. Systematic investing does not ensure a profit or protect against loss. You should consider your ability to invest consistently in up- and down-markets. Your actual results may vary.

6 It's important to start early.

By starting contributions to a 457 Plan today, your money has more time to work for you. Any gains on your investments go back into your account where it can earn more in the future.

Consider this: The power of time vs. the cost of waiting – who wins? Jen starts saving at age 25 and stops saving at 40. She contributes for 15 years. Michael starts saving at age 40 and stops saving at 65. He contributes for 25 years.



Assumptions: Individuals make a total \$100 monthly contribution, and receive an employer match of \$40 per month, earning a six percent annually compounded return. Contributions are made at the beginning and in the middle of each month. This example is not intended to guarantee an actual rate of return. Actual returns may be more or less, depending on your investments. <https://myplan.voya.com>

7 It offers a simplified approach to investing.

The Plan offers a variety of investment options. Local representatives are available to assist you. If you want more help understanding the investment options, call the local office to obtain more information about your investment options. Local representatives are available for one on one consultative meetings. Call 1-866-271-3327 or 501-301-9900 to schedule a meeting or to get more information on upcoming seminars.

8 It allows you to save more near retirement.

As you approach retirement, you may be able to make additional catch-up contributions to your 457 Plan. Participants ages 50 and older can contribute an additional \$5,500; those within three years of their normal retirement can make standard catch-up contributions of twice the maximum annual deferral amount. The Standard Catch-up cannot be used in the same tax year as the Age 50 Catch-up.

9 It's easy to manage and access your account.

Access and manage your 457 Plan account online at <https://myplan.voya.com> or by calling 1-800-905-1833, option 1. You can monitor your account balance, change your investments or contributions or update your personal information.

10 It's Your Money.

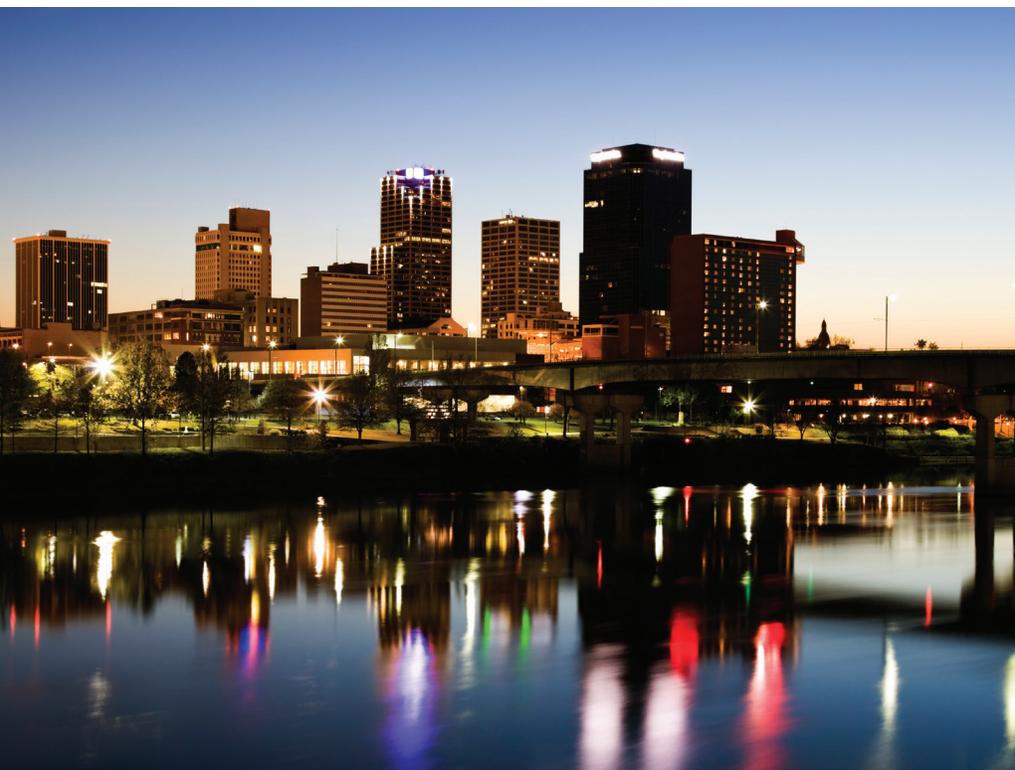
When you terminate employment with an employer that sponsors the 457 Plan, you can keep your money in the Plan (subject to required minimum distribution rules)*. If you need to take a distribution from your account, you have a number of options, including:

- A total or partial lump sum
- Periodic payments
- Partial lump sum with remainder paid as a periodic payment or annuity

You also may roll your 457 Plan account balance into an eligible retirement plan such as a 401(a), 401(k), 403(b), governmental 457(b), or traditional IRA that accepts rollovers.

**You are required by law to begin annual withdrawals from your retirement accounts in the year you reach 70½, or in the year you retire, whichever is later.*

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Call the Plan Information Line at 1-800-905-1833 or visit the Plan Web site at <https://myplan.voya.com> for more information.