Attend a session and ...

Take some time to learn about the significant benefits under the State of Hawaii Deferred Compensation Plan and the powerful retirement savings opportunities that are available to you. As a University of Hawaii employee, you have an opportunity to also participate in the State of Hawaii 457(b) Deferred Compensation Plan (or Island $avings Plan)—a tax-deferred retirement plan provided as an employment benefit by the State of Hawaii. The plan offers some very compelling features.

The Island $avings Plan—How It Can Work For You

• Wish you could set aside more for retirement earlier in your career?
  - With the Island $avings Plan, you have the option to use a 3-Year Catch-up Provision prior to retirement to make additional contributions based on previous years of employment if you contributed less than the maximum amount allowed.

• Looking to contribute as much as possible?
  - You can contribute the maximum amount allowed to BOTH the Island $avings Plan and a 403(b) plan.

• Planning to retire before age 55 or change careers?
  - Contrary to a 403(b) plan, there are no age requirements or penalties for withdrawing your money from the Island $avings Plan upon separation.

Island $avings Plan and Prudential Retirement

The Island $avings Plan offers a full range of products and services to help you meet your retirement goals:

• A diverse menu of investment options, including GoalMaker, an optional asset allocation program available at no additional cost; Lifecyle Funds; and a Self-Directed Brokerage Account option
• Low competitive fees; no surrender fees, mortality expenses, or maintenance charges
• Local Counselors for one-on-one consultations
• Onsite retirement education
• Two options to receive either investment advice at no additional cost, or account management for a fee through Morningstar Associates, LLC
• Toll-free phone and 24/7 Internet account access
• Quarterly plan account statements
• Options to leave your funds in the plan or withdraw it upon separation of service
• Local office in Honolulu for personalized assistance

For more information, please visit www.prudential.com/islandsavings or call 1-888-71-ALOHA (1-888-712-5642).

Amounts withdrawn are subject to income taxes. Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

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University of Hawaii

Tuesday, March 24, 2015
Campus Center 3rd Floor Rooms

Presentations
10:00 a.m.—Understanding Plan Expenses/403(b) Comparison
11:00 a.m.—Understanding Market Behavior

Local Island $avings Plan Deferred Compensation Counselors will be available between 9:30 am–12:30 pm to answer your questions and review your account.