

# Aloha University of Hawai'i Employees

You are invited to learn more about the State of Hawai'i Deferred Compensation Plan



## Stop by and you can enter to win a raffle prize!

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

### University of Hawai'i at Manoa

Friday, September 15, 2017  
Campus Center 3rd Floor Rooms  
9:00 a.m.—1:00 p.m.

#### Presentations

10:00 a.m.—Plan Overview

11:00 a.m.—Pre-retirement

Local Island Savings Plan Deferred Compensation Counselors will be available between 9:00 a.m.—1:00 p.m. to answer your questions and review your account.

### The Island Savings Plan—How It Can Work For You

#### • Wish you had set aside more for retirement in your last years of employment?

- With the Island Savings Plan, you have the option to use a three-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 Savings Plan and a 403(b) plan.

#### • Planning to retire before age 55 or change careers?

- Unlike a 403(b) plan, there are no age requirements or penalties for withdrawing your money from the Island Savings Plan upon separation.

### Island Savings Plan and Prudential Retirement

The Island Savings 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, Lifecycle 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
- On-site retirement education
- Professional Investment Management through Managed by Morningstar (fee applies) or basic investment guidance, available at no additional cost, through the Investment Advice service provided by Morningstar Associates, LLC.
- Toll-free phone and 24/7 internet account access
- Quarterly plan account statements
- Upon separation of service you can leave your funds in the plan or select from a wide range of distributions options.

For more information, please visit [prudential.com/islandsavings](http://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. **You can lose money by investing in securities.**

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