

Go ahead... **double up.**

Did you know...

You can now contribute *up to* the maximum in both your 403(b) Tax Deferred Annuity and your New York State Deferred Compensation Plan account. And by maximizing your contributions to both plans, you may double the amount you defer.

The cherry on top...

When you separate from service, you can start receiving income distributions from your Plan account without a 10% excise tax, *regardless of age!* Distributions will be taxed as ordinary income.

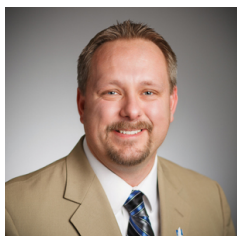
Please find more detailed information about both plans on the reverse side.

Investing involves market risk.



SUNY Delhi Employees

Learn about the NYS Deferred Compensation Plan. Please call Gene Nescot at (518)496-7284 or toll free at 1-800-422-8463 ext 85-44364



**For more information please visit our website at
www.nysdcp.com.**

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New York State
Deferred Compensation Plan

A Plan for Your Future

Plan Comparison Chart

Questions	New York 457(b) Plan	403(b) Tax-Deferred Annuity Plan
Are payroll deductions deferred on a pre-tax basis?	Yes — Traditional 457(b) No — Roth 457(b)	Yes — Traditional 403(b). No — Roth 403(b).
What is the maximum contribution permitted?	\$18,000* Combined Pre-Tax and Roth limit.*	\$18,000.
Are there contributions coordinated among plans?	No — there is only deferral coordination between other 457 plans.	Yes — only between other 401(a) and 403(b) plans.
How often may I change my contribution amount?	Unlimited.	Unlimited.
May I roll over or transfer money from other retirement plans to this plan?	Yes — transfer only from former employers' 457 plans upon severance from employment with your employer. Also, may transfer from another 457 plan of the same employer. Rollovers are allowed from a 457, 403(b), 401(k), or IRA upon severance from employment with a former employer. Assets rolled over from a qualified plan, 457 plan, or individual retirement account may be subject to 10% excise tax if withdrawn prior to age 59½.	Yes — from a 457, 403(b), 401(k), or IRA upon severance from employment with a former employer. Assets rolled over from a qualified plan, 457 plan, or individual retirement account may be subject to a 10% excise tax if withdrawn prior to age 59½.
May I transfer the plan assets to purchase permissive service credits with a governmental DB plan?	Yes — You can do this while in service if the governmental defined benefit plan accepts the transfer.	Varies — check with Plan Sponsor.
When may I begin withdrawals from my account without a 10% excise tax for early distribution?	Early distribution excise tax does not apply to severance payments.	If you have a severance from employment at age 55 or older, or when you turn age 59½ (regardless of whether you are working or not).*
Does a 10% excise tax apply to withdrawals made before I am age 59½?	No. <i>Money rolled into the plan may be subject to a 10% excise tax.</i>	Yes.
May I change my withdrawal option, amount or once I start my payout? Check with your tax advisor to discuss your specific situation.	Yes — unless you are taking a required minimum distribution.	Varies — check with the specific provider.
Once I elect my payout option can I change it?	Yes.	Varies — check with the specific provider.
Is there a unforeseeable/emergency withdrawal provision?	Yes.	Yes.
Is there a loan provision?	Yes — approved procedures apply.	Varies — check with the specific provider.

* Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from another retirement account may be subject to surrender charges, other fees and a 10% excise tax if withdrawn before age 59½.

* Source: IRS Announces 2015 Pension Plan Limitations, Internal Revenue Service, irs.gov.

Federal income tax laws are complex and subject to change. The information is based on current interpretations of the law and is not guaranteed.

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This document is intended only to provide a general summary of the Plan and its features. In the event there are any inconsistencies between this document and the Plan Document, the Plan Document will govern.

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