

# The Landscape of Your Retirement

City of Mesa  
457 Deferred Compensation Plan



## Special Online Features

### Online Paycheck Contribution Change

Employees currently participating in the Plan may now change their paycheck contribution rate online in just a few quick steps.

Follow these simple instructions and you are on your way!

1. If you have a Personal Identification Number (PIN), log in to your account at [www.mesadcp.com](http://www.mesadcp.com).<sup>1,2</sup> If you do not have a PIN, you may request a temporary one by calling **(800) 701-8255** and speaking to a representative.
2. Click on Change Paycheck Contribution under the Transactions menu.
3. Before proceeding to the next step, make sure you know what percentage of pay *or* dollar amount per paycheck you want to contribute, as well as what portion of that amount you want to contribute on a pre-tax basis and/or a Roth basis.
4. Then, select the type of contribution change you would like to make. The following is a listing of your paycheck contribution choices:
  - **Ongoing** - Modify your paycheck contribution for all future pay periods.
  - **Single Payroll** - Schedule a single payroll increase for a single pay period.
  - **Scheduled Increase** - Schedule annual increases to your salary reduction, up to a maximum amount you specify.
  - **Cancel Request** - Cancel future-dated or scheduled salary contribution requests.
  - **Stop All Paycheck Contributions** - Change all of your paycheck contributions to zero.
5. Enter the paycheck contribution to be deducted from each paycheck. The effective date is automatically filled.
6. Confirm the change and click Submit.

### Retirement Income Control Panel

The Retirement Income Control Panel—a powerful tool that is offered on your Plan's website and is brought to you by Advised Assets Group, LLC, a registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company—helps you quickly and easily see if you're on track to meeting your retirement goals.<sup>3</sup>

It all starts by providing you with a projection of how your lump-sum account balance will translate into a monthly income amount.

That's the important number to focus on because it may be your income when you're no longer working.

Given the importance of that projected amount, the tool lets you choose other income sources beyond the assets in your Plan so that your projected monthly amount is customized to you.

From that point, you can tailor the results even further by inputting your annual salary, your retirement age, and the percentage of income you want to replace.

Once you have the Retirement Income Control Panel dialed in with your information, you can see if there is a gap between what your income goal is and what the tool projects it to be. And if a gap does exist, you'll be provided with recommendations on how to close it.

It could be as easy as contributing a little bit more to reach your goal, or you may choose to go with a new proposed asset allocation to help shrink the gap.

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**Questions?** Please visit the website at [www.mesadcp.com](http://www.mesadcp.com).<sup>1</sup>

Your local Great-West Financial<sup>SM</sup> representative, Scott Taylor, ChFC, CRC, is also available to answer your questions.<sup>4</sup> **Local direct phone:** (480) 734-1461 • **Toll free:** (800) 933-9808 (voice mail only)



# Key Features of the Retirement Income Control Panel

FOR ILLUSTRATIVE PURPOSES ONLY

## Your Projected Amount

This shows your projected monthly after-tax income amount based on the following:

- Your current balance
- Your current contribution amount
- Your current age
- Your retirement age

## Income Sources

This section displays the different income sources from which your projected retirement income is calculated.

## Variable Inputs

This area allows you to edit the fields shown to better personalize the results that the Retirement Income Control Panel provides.

FOR ILLUSTRATIVE PURPOSES ONLY



## Savings Gap

If there is a gap between your projected monthly amount and your recommended monthly amount based on the retirement information being used, it will be shown here.

FOR ILLUSTRATIVE PURPOSES ONLY

Category	Current	Proposed
Annual Contribution	6.00%	14.00%
Monthly Retirement Income	\$2,684	\$3,253
Retirement Age	65	65

## Increase Your Contributions

If a gap exists, it's important to know the different ways you may be able to close it in order to meet your retirement income goals. You are provided with a proposed annual contribution percentage to help put you on the right track.

## Adjust Your Asset Allocation

You are also shown a recommended asset allocation mix that may be more suitable to helping you reach your income goal.

1 Access to KeyTalk and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.  
 2 The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Financial immediately if you suspect any unauthorized use.  
 3 The Retirement Income Control Panel is an educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. The Retirement Income Control Panel is brought to you by Advised Assets Group, LLC, a registered investment adviser. All rights reserved. More information can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).  
 4 Representatives of GWFS Equities, Inc. are not registered investment advisors, and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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