

# Stay in the plan



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Even if you are no longer an employee, you can keep your retirement account right where it is. In fact, you have a number of options with your retirement plan. Keeping your money in the plan may provide you with better retirement opportunities than other investment products.

## Lower fees

You might pay less in fees if you stay in the plan. If you're approached about moving your plan account to a broker's company, be sure to compare your current plan fee structure with the broker's fee structure. If the expenses are higher with the alternative, what is the real reason to move your money? Whom will it benefit? Consider all options. After all, it's your money.

## Competitively priced investment options

Select share classes may offer lower expense ratios due to the plan assets. Low investment fees continue to keep more of your retirement money working for you in your portfolio.

## Flexible, easy account management

The website allows you to manage your retirement savings, make changes to your investment options, and access financial education information at any time.

## Distribution flexibility

You can keep your money in the plan—even if you retire or leave your job—or you may choose from a variety of distribution options to suit your financial needs.<sup>1</sup>

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<sup>1</sup> Withdrawals are subject to ordinary income tax. A 10% federal tax penalty may apply to withdrawals made prior to age 59½. The 10% early withdrawal penalty does not apply to 457 plan withdrawals. Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

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

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