

West Virginia Teachers' Defined Contribution Retirement System (TDC Plan)

www.wvteachersdcp.com

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EXPERIENCE THE POWER OF THE RETIREMENT INCOME CONTROL PANEL

The Retirement Income Control Panel—a powerful tool that is offered exclusively on your plan's website and is brought to you by Advised Assets Group, LLC, a registered investment adviser—helps you quickly and easily see if you're on track to meeting your retirement goals.¹

It all starts by providing you with a projection of how your lump-sum account balance could translate into a monthly income amount. That's the important number to focus on because that's basically your income when you're no longer working.

Given the importance of that projected amount, the Retirement Income Control Panel 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 your income goal and what the tool projects your income will be. And if a gap does exist, you'll be provided with information 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.

In just a few quick and simple steps, which are shown as examples on the backside of this flier, you can take greater control of your retirement readiness. And that is really just scratching the surface on what the Retirement Income Control Panel can do for you.

Visit your plan's website today and check it out. Retirement readiness may be just a couple mouse clicks away.

KEY FEATURES OF THE RETIREMENT INCOME CONTROL PANEL

The screenshot displays the Retirement Income Control Panel interface. It is divided into three main sections: 'AT AGE 65 YOUR PROJECTED RETIREMENT INCOME MAY BE' showing a projected monthly income of \$2,508 (after-tax), 'INCOME SOURCES' listing 'MY RETIREMENT ACCOUNT(S) PENSION', 'SOCIAL SECURITY', and 'OUTSIDE ASSETS', and 'RETIREMENT INFORMATION USED' with fields for 'ANNUAL SALARY' (\$50,000), 'RETIREMENT AGE' (65), 'REPLACEMENT INCOME' (100%), and 'SOCIAL SECURITY' (INCLUDED). Red boxes highlight the projected income amount and the input fields for salary, age, and replacement income. Red arrows point from these highlighted areas to the descriptive text blocks below.

RETIREMENT INFORMATION USED <small>Edit</small>	
ANNUAL SALARY ?	\$50,000
RETIREMENT AGE	65
REPLACEMENT INCOME ?	100 %
SOCIAL SECURITY	INCLUDED

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Your projected amount¹

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

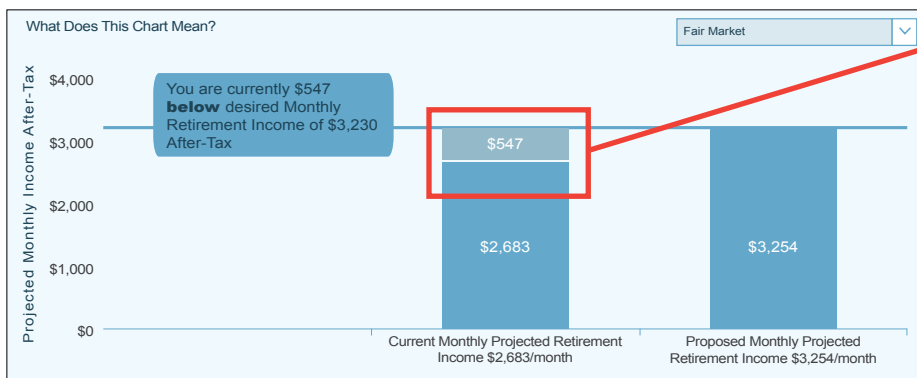
- Your current balance
- Your current contribution amount
- Your current age
- Your retirement age

Income sources

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

Variable inputs

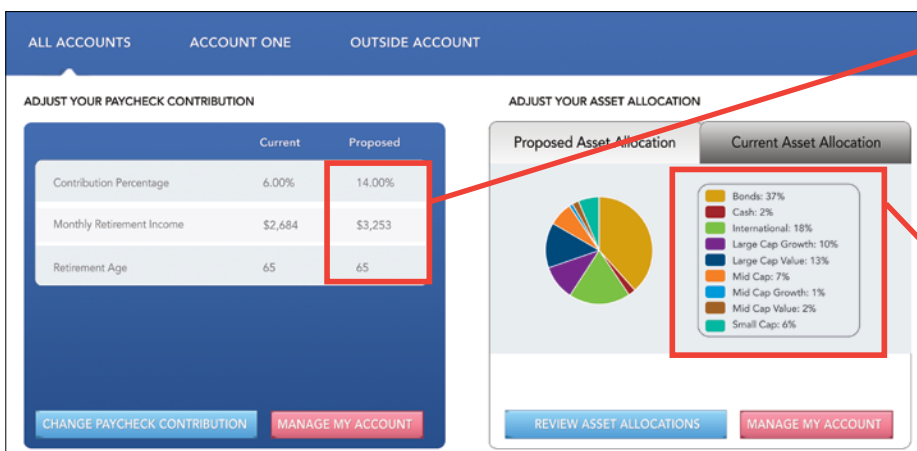
This area allows you to edit the fields shown to better personalize the results that the Retirement Income Control Panel provides.



Savings Gap

If there is a gap between your projected monthly amount and your possible monthly amount based on the entered retirement information, the Retirement Income Control Panel will show it here.

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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 goal. 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 an asset allocation mix that may be more suitable to helping you reach your income goal.²

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For more information visit www.wvteachersdcp.com or call (888) 988-3224.

1 The Retirement Income Control Panel and the Projected Retirement Income are educational tools that provide hypothetical information for illustrative purposes only. They are not intended to provide financial planning or investment advice. Both Retirement Income Control Panel and Projected Retirement Income are brought to you by Advised Assets Group, LLC, a registered investment adviser. All rights reserved.

2 Asset allocation does not ensure a profit and does not protect against loss in declining markets.

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