

Aloha Kapiolani Community College Employees

You are invited to learn more about the State of Hawaii Deferred Compensation Plan



As a Kapiolani Community College employee, you have an opportunity to also participate in the State of Hawaii 457(b) Deferred Compensation Plan (or Island Savings Plan)—a tax-deferred retirement plan provided as an employment benefit by the State of Hawaii. The plan offers some very compelling features. Attend a session and learn about the significant benefits under the State of Hawaii Deferred Compensation Plan that are available to you.

Kapiolani Community College

Friday, April 29, 2016

OLONA Liberal Arts Building, Room 202

10:00 a.m.—Plan Overview

11:00 a.m.—Understanding Plan Expenses/
403(b) Comparison

Local Island Savings Plan Retirement Education Counselors will be available in the OLONA Liberal Arts Building, Room 205 between 9:00 a.m.—1:00 p.m. to answer your questions and review and look up your account.

The Island Savings Plan—How It Can Work For You

- You can contribute the maximum amount allowed to BOTH the Island Savings Plan and a 403(b) plan.
- Contrary to a 403(b) plan, there are no age requirements or penalties for withdrawing your money from the Island Savings Plan upon separation.
- With the Island Savings Plan, you have the option to use a 3-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.

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
- Low competitive fees; no surrender fees, mortality expenses or maintenance charges
- Local Retirement Education Counselors for one-on-one consultations
- Onsite retirement education
- Options to leave your funds in the plan or withdraw it upon separation of service

For more information, please visit prudential.com/islandsavings or call **888-71-ALOHA (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Amounts withdrawn are subject to income taxes.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 to lose money by investing in securities.**

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

Retirement Education Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.

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