

September 27, 3:00 P.M.



Kentucky
Deferred Comp
Kentucky's official supplemental retirement plan



TEAM
KENTUCKY.
PERSONNEL CABINET

kentuckydcp.ky.gov
800-542-2667

Kentucky Public Employees' Deferred
Compensation Authority

Plan your path to financial wellness



PPOB Presentation



Kentucky Deferred Comp

\$3.3B AUM

Plan your path to financial wellness

What makes KDC the *best* choice?

- ✓ Investment flexibility.
- ✓ Lower your taxes.
- ✓ Best In Class Fees.
- ✓ Virtual or in-person access.
- ✓ Free Financial Planning.
- ✓ Benefits don't end at retirement.



457(b) Pre-Tax/Roth
401(k) Pre-Tax/Roth
IRAs Pre-Tax/Roth

Auto-Enroll Impact

- Since July 2019 Commonwealth of Kentucky Auto-Enrolled Employees **10,938**
- Averaging **287** per month
- To date, there have been **661** opt out/refunds processed, which equates to a **94%** retention rate of all auto enrollees

September 2022

80,512 participants



Year	Participants
6/30/2005	64,689
6/30/2006	67,490
6/30/2007	70,247
6/30/2008	73,884
6/30/2009	74,417
6/30/2010	75,675
6/30/2011	74,443
6/30/2012	74,211
6/30/2013	75,170
6/30/2014	76,488
6/30/2015	76,730
6/30/2016	75,275
6/30/2017	72,952
6/30/2018	72,948
6/30/2019	73,156
6/30/2020	76,034
6/30/2021	77,929

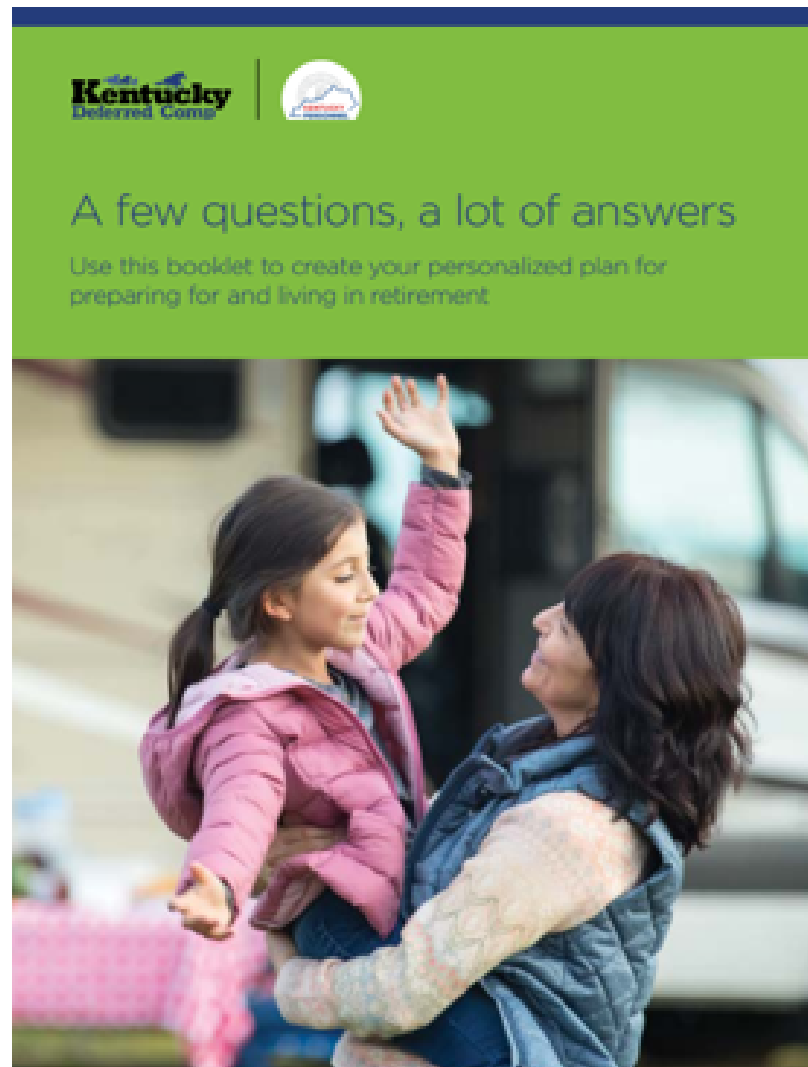


Kentucky Deferred Compensation

Financial
Planning
Program



FREE Financial Planning Service



- Enabled by Kentucky Legislature, just for you
- Certified Financial Planners® provide holistic financial analysis
- It takes some time, and a commitment, so your analysis is comprehensive and helpful
- Work through your Retirement Specialist to identify if the service is right for you, right now



Scan for more information

NRM-2188KY-KY

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience. KDC Retirement Specialists, Plan Service Representatives and Personal Retirement Consultants are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

KDC FINANCIAL PLANNING

2022 Demographics

54% Female 46% Male	Average Age: 52	< Age 50: 39% < Age 40: 14%	Married: 64% Single: 36%
Working: 88% Retired: 12%	Avg. Participant Income: \$72,337	Avg. Household Income: \$111,775	Avg. KDC Holdings: \$169,500

Participant Feedback

“This is the best state benefit available”

“You are to be congratulated and praised for your able assistance with me this morning. I am VERY grateful for your professional informing and advising. In that, you provided exactly what I was wanting!”

“I felt yesterday was the best experience I have ever had with someone assisting me (and *spouse*) with financial planning for the future (and I have sought assistance periodically over the years since I was a graduate student).”

“I just want to take a minute to thank you for your time. Your presentation was very informative and helped me very much”

2021-2022 Highlights



- NAGDCA Leadership Recognition Award

Pensions&Investments
DEFINED CONTRIBUTION EAST

- Awarded the Best in Class Eddy Award at the Pension & Investment conference for ongoing investment education for all Governmental Plans.

