



A few questions, a lot of answers

Use this booklet to create your personalized plan for preparing for and living in retirement



Let us help you prepare to move from your career into retirement

Planning for a retirement that could last decades can involve many financial decisions. Fortunately, as a Kentucky Deferred Comp (KDC) participant, you have access to our CERTIFIED FINANCIAL PLANNER™ professionals at no additional cost.

Our experienced financial planners can help you recognize what changes may be ahead and how to prepare for them; navigate the confusing world that encompasses estate planning, taxation, investments and insurance; and understand your options through KDC.

Together, you will evaluate your total financial picture and discuss answers to common questions posed to us by participants. Common questions include:

- **Can I afford to retire now?**
- **How much money will I need?**
- **How much can I afford to spend?**
- **Should I keep assets invested while in retirement?**
- **What distribution strategies should I consider?**
- **How could inflation impact my money?**
- **Will I be able to do the things I've always wanted to do?**
- **How do I set up a budget?**
- **Am I diversified?**
- **What is the appropriate amount for an emergency fund?**
- **Will I need money for long-term care?**
- **How much money will I need for health care costs?**

After talking with one of our financial planners, you will receive a personalized financial plan designed to meet your needs.

Please answer the questions on the next few pages before you meet with a KDC Representative.

Kentucky Public Employees' Deferred Compensation Authority

Notice, waiver and release — financial planning services

I (we) have read and understand the disclosure materials delivered to me (us) for financial planning services offered by Nationwide Retirement Solutions Inc. ("Nationwide"). By providing personal financial information via submission of the form, I (we) acknowledge and affirm the following:

(1) Financial planning is offered by appointment based on availability and demand. Only the following services are provided:

- Retirement planning and gap analysis
- Retirement savings and financial needs assessment
- Debt management and budgeting
- Retirement income and longevity
- Retirement wellness and goal-planning
- Educational planning
- General information on Social Security and Medicare for retirement planning (healthcare)
- Monte Carlo simulations or other similar outcome analysis tools
- Personalized retirement plan
- Target liquidity
- Wealth accumulation and financial protection

(2) I (we) am free to consult any financial planner of our choice.

(3) I (we) understand that financial planning services are provided solely by Nationwide and not Kentucky Public Employees' Deferred Compensation Authority ("KDC").

(4) KDC does not offer financial planning, estate planning and/or tax advice.

(5) I (we) have the opportunity to consult our own legal and tax advisor.

(6) KDC is not responsible for any losses which I (we) suffer resulting from the financial plan prepared for me (us) by Nationwide, and I (we) waive any claim against KDC in connection with the same.

(7) I (we) release KDC, its Plans and Trusts, its Trustees, employees and agents, from all obligations, liabilities, causes of action (including but not limited to claims of negligence and/or professional negligence), representations, costs and claims, of any kind whatsoever, arising out of or relating to financial planning services; by submitting your information you agree to the terms herein.

(8) This Waiver and Release shall be governed by, and construed in accordance with, the laws of the Commonwealth of Kentucky.

2/14/22

Tell us about you yourself and your family members

Tell us about yourself.

First name: _____ MI: _____ Last name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Cellphone: _____ Work phone: _____

Email: _____

Date of birth: _____ Expected retirement date: _____

Occupation: _____

Employer: _____

Salary: _____

Do you think you'll work during your retirement years? Yes No

If yes, full-time or part-time? _____ Expected income \$ _____

Tell us about your spouse.

First name: _____ MI: _____ Last name: _____

Date of birth: _____ Expected retirement date: _____

Occupation: _____

Employer: _____

Salary: _____

Do you think your spouse will work during their retirement years? Yes No

If yes, full-time or part-time? _____ Expected income \$ _____

Tell us about your children/dependents.

Name _____ Relationship _____ Date of birth _____

Name _____ Relationship _____ Date of birth _____

Name _____ Relationship _____ Date of birth _____

Name _____ Relationship _____ Date of birth _____

Tell us about your income

Pension benefits*

Description	Recipient	Annual amount	Start date/age	% payable to spouse at death	Annual COLA %
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Pension information can be accessed online via the [Kentucky Public Pensions Authority](#) and [Kentucky Teachers' Retirement System](#) websites.

Social Security benefits

Please include a copy of your latest statement, if possible.

You	Monthly amount at full retirement	Expected start date/age	Spouse	Monthly amount at full retirement	Expected start date/age
Social Security: _____	_____	_____	Social Security: _____	_____	_____

Social Security account information can be accessed online via [ssa.gov](#).

Retirement (457(b), 401(k), 403(b), IRA, Roth IRA)

Please include a copy of your latest statement, if possible.

Plan type/name	Owner (you/spouse)	Current value	Current contribution amt.	Employer match? (%)
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Savings & investment accounts

Please include a copy of your latest statement, if possible.

Account type/name	Owner (you/spouse/joint)	Current value	Current contribution amt.
_____	_____	_____	_____
_____	_____	_____	_____

Do you have life insurance? Yes No

If yes, how much survivor benefit \$ _____ and monthly premium \$ _____

If Term, when does the term end? (Year) _____

If Permanent, what is the cash value? \$ _____

Does your spouse have life insurance? Yes No

If yes, how much survivor benefit \$ _____ and monthly premium \$ _____

If Term, when does the term end? (Year) _____

If Permanent, what is the cash value? \$ _____

Do you have long-term care insurance? Yes No

If yes, what is the lifetime benefit \$ _____ and monthly premium \$ _____

Does your spouse have long-term care insurance? Yes No

If yes, what is the lifetime benefit \$ _____ and monthly premium \$ _____

Tell us about your assets and debts

Include assets that have a material impact on your net worth (real estate, personal assets, business assets, etc.).

Description	Owner (you/ spouse/joint)	Purchase price	Current value	Annual tax	Annual insurance	Annual maintenance
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Housing Own Rent (select one) Rent \$ _____ monthly expense

Own

Description	Purchase price	Current price	Annual taxes	Annual insurance	Annual maintenance
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Mortgage

Original amount	Origination year	Balance	Interest rate	Term (Years)	Monthly payment
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Check if payment includes tax/insurance/escrow.

Do you own income-producing property? Yes No

If yes, monthly rental income \$ _____ Monthly maintenance, insurance, taxes \$ _____

Debts

Include debts such as vehicle loans, student loans, credit cards, alimony, child support, etc.

Description	Current balance	Monthly payment	Annual interest rate
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Tell us about your expenses

Potential expense sources	Current monthly expenses	Anticipated monthly expenses in retirement
Automobile(s) and transportation (gas/ maintenance)		
Car insurance		
Bills/utilities		
Business		
Charitable giving		
Dining out		
Education		
Entertainment		
Fees and charges		
Gifts		
Groceries		
Health and fitness		
Child(ren) expenses		
Miscellaneous		
Shopping		
Travel		
Uncategorized		

Major events and/or expenses

For planning purposes, please indicate any major events expected below (e.g., wedding, tuition, major celebrations, down payment for home or other large purchase).

Event _____ Year _____ Est. cost _____

Event _____ Year _____ Est. cost _____

Event _____ Year _____ Est. cost _____

Take a new look at your investment mix

On the next few pages, let's look at how you have been investing for retirement and consider how you may want to fine-tune your strategy as you prepare for and transition into retirement.

Your KDC participation up to now has probably meant following a strategy designed for investment growth over the long term. With your retirement date in sight, you may need to consider changes. The questions on the next two pages will help your PRC understand your needs and concerns. Keep in mind that your investment strategy should account for a retirement that may last decades.

..... *Let's start with the basics:*



Your risk tolerance



Your investor profile

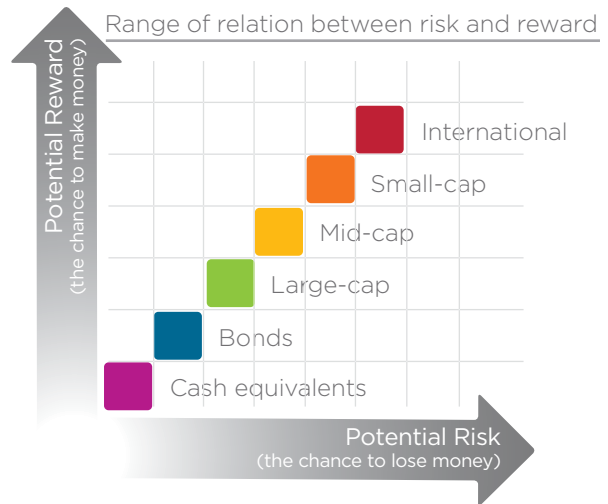
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Your risk tolerance

Your risk tolerance is a measure of your personal comfort with risk. It can change over time, so it's important to review your asset allocation strategy each year.

Risk vs. Reward

Every investment has a risk level associated with it. That risk level also corresponds with the likelihood of a reward. Use the chart below to better understand the components of the mutual funds you read about. The higher the risk vs. reward ratio, the greater the potential for growth, but at a higher risk of losing value. The lower the risk vs. reward ratio, the less the potential for return, but at a lower risk of losing value.



Check the box next to the answer that best matches your feelings about risk.
(There are no right or wrong answers.)

1. Your current age is:

- 1 Over 70 (1 point)
- 2 60-70 (4 points)
- 3 50-59 (8 points)
- 4 35-49 (12 points)
- 5 34 or younger (16 points)

2. When do you anticipate taking regular cash distributions from your account?

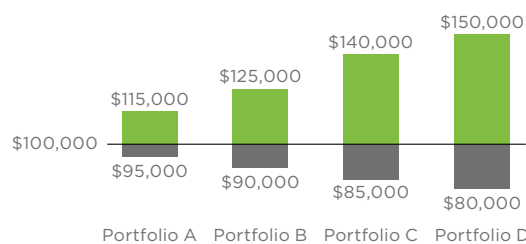
- 1 Less than 5 years (2 points)
- 2 5 - 9 years (5 points)
- 3 10 - 15 years (7 points)
- 4 More than 15 years, or I do not anticipate taking cash distributions (10 points)

3. In addition to your current employer-sponsored retirement plan, do you have other retirement plan benefits such as a defined benefit pension or defined contribution profit-sharing plan?

- 1 No (0 points)
- 2 Yes (20 points)

4. If \$100,000 was invested at the beginning of the year, which example best describes your tolerance for risk?

- 1 Portfolio A (\$95,000-\$115,000) 1 point
- 2 Portfolio B (\$90,000-\$125,000) 4 points
- 3 Portfolio C (\$85,000-\$140,000) 7 points
- 4 Portfolio D (\$80,000-\$150,000) 10 points



Your risk tolerance (continued)

Check the box next to the answer that best matches your feelings about risk.
(Again, there are no right or wrong answers.)

5. While riskier than bond investments, stock investments offer the potential of higher long-term investment returns. What is your feeling about investing a portion of your money in stock investments?

- ① I am concerned that stock investments are too risky and I'd prefer a higher allocation to bonds. (1 point)
- ② I understand there is additional risk with stock investments and I'd consider a more balanced allocation to stocks and bonds. (5 points)
- ③ I understand there may be some additional risks in stock investing, but the opportunity to achieve long-term growth with a higher allocation to equities is worth serious consideration. (9 points)
- ④ I understand the risks, but I recognize there are growth opportunities in stock markets and I'd like to maximize those opportunities. (12 points)

6. Given the volatility of the capital markets, your account value will fluctuate over time. The three choices below show potential account value ranges after a three-year investment period. If you were to invest \$50,000, which portfolio would you select?

- ① Account value range of \$48,000 - \$53,000 (2 points)
- ② Account value range of \$45,000 - \$58,000 (6 points)
- ③ Account value range of \$40,000 - \$60,000 (10 points)

Risk Tolerance Score	
Question 1 points :	<input type="text"/>
Question 2 points :	<input type="text"/>
Question 3 points :	<input type="text"/>
Question 4 points :	<input type="text"/>
+	Question 5 points : <input type="text"/>
	Question 6 points : <input type="text"/>
<hr/>	
Your risk tolerance score =	<input type="text"/>

Your investor profile



What are asset classes?

The three major investment types (stocks, bonds and short-term investments) have subcategories called asset classes. Investments in the same asset class tend to behave similarly in the market. But one class may decline in value while another class may gain value.

Put a check mark in the circle below that best represents your Portfolio Profile. Now that you have a better understanding of asset allocation and what type of investor you are, you're one step closer to planning for and saving toward your retirement goals.

58 - 78 =
Aggressive



40 - 57 =
Moderately
Aggressive



27 - 39 =
Moderate



17 - 26 =
Moderately
Conservative



0 - 16 =
Conservative



	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
International	30%	24%	19%	14%	9%
Small-cap	5%	5%	4%	2%	1%
Mid-cap	11%	9%	7%	6%	4%
Large-cap	44%	37%	30%	23%	16%
Bonds	7%	18%	28%	38%	40%
Capital preservation	3%	7%	12%	17%	30%

Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.

Moderately Aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from their investable assets.

Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.

Moderately Conservative

Appropriate for an investor who seeks both modest investment value increases and income from their portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.

Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.

The Asset Allocation Tool presented is available through a license agreement between Wilshire Associates and Nationwide. Its sole purpose is to assist you in determining your general attitudes toward investment risk. This questionnaire does not consider all factors necessary in making an investment decision (e.g., personal and financial information and investment objective). In no way should this questionnaire be viewed as investment advice or establishing any kind of advisory relationship with Wilshire Associates. Wilshire Associates does not endorse and/or recommend any specific financial product that may be used in conjunction with the asset allocation models that are presented. Please consult with your financial professional and obtain the financial product's prospectus (or its equivalent) and read it carefully prior to investing.

Tell us about your retirement goals

Tell us about what you want to do in retirement (check all that apply to you and/or your spouse).

- | | | |
|-------------------------------------------------------------|---------------------------------------------------|-----------------------------------------------------------|
| <input type="radio"/> Travel | <input type="radio"/> Volunteer/community service | <input type="radio"/> Help with grandchildren's education |
| <input type="radio"/> Recreation | <input type="radio"/> Relocate | <input type="radio"/> Give to charity |
| <input type="radio"/> Go back to school | <input type="radio"/> Start a new business | |
| <input type="radio"/> Work part time (teach, consult, etc.) | <input type="radio"/> Pursue hobbies | |

Tell us about your concerns and questions

Check mark 3 or 4 questions below that concern you most.

Your answers will help your PRC prepare for your meeting. Of course, your PRC will discuss any relevant questions you have, even if they're not listed here.

- Will I have enough money to do the things I want to do?
- Will I have enough money to maintain my current standard of living?
- Will I be able to afford health care?
- How can I make sure my money lasts as long as I do?
- How can I catch up quickly on my retirement savings?
- What is the best way for me to take my pension payments?
- Do I need to take out my deferred compensation?
- My spouse has a pension/retirement plan; how should we take the money from there?
- What assets should I begin to draw from first for extra retirement income?
- I have multiple savings and retirement accounts; are there benefits to consolidating them?
- How can I maximize my retirement income?
- Do I have the right investment mix for my/our situation?
- When should I or my spouse begin receiving Social Security benefits?
- I/my spouse have/has a serious medical condition; how does this impact our planning?
- What happens if I pass away before my spouse?
- How will my income be taxed in retirement?

How did you hear about the KDC Financial Planning service? (check all that apply)

- My local Retirement Specialist
- Website
- Quarterly newsletter
- Local office
- Other: _____

Congratulations!

You have completed the questionnaire. To prepare for your meeting with your KDC PRC, please save and send this PDF file to:

Email: FINPLAN@nationwide.com

Fax: 502-573-4494

You will receive a confirmation with instructions for scheduling an appointment.

Questions?

Contact KDC at 1-800-542-2667 or 502-573-7925

Notes:



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 Retirement Specialists and Plan Service Representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Retirement Resource Group includes Retirement Specialists and Personal Retirement Counselors. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. The information they provide is for educational purposes only and is not legal, tax or investment advice. Personal Retirement Counselors are registered representatives of Nationwide Securities LLC., member FINRA, SIPC DBA Nationwide Advisory Services LLC in AR, CA, FL, NY, TX, and WY. Securities and Investment Advisory Services offered through Nationwide Securities LLC, member FINRA, SIPC, and a Registered Investment Advisor. DBA Nationwide Advisory Services, LLC in AR, CA, FL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

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