

GET THE MOST OUT OF YOUR RETIREMENT SAVINGS



Louisiana Public Employees Deferred Compensation Plan

You can save and invest through your 457(b) Plan and 403(b) Plan at the same time, giving yourself a powerful opportunity to double your before-tax contributions. With time and the power of compounding on your side, participating in two plans can provide an incredible boost to your retirement strategy.

GREATER RETIREMENT SAVINGS POWER

- » In 2014, if you are under age 50 you may contribute \$17,500 to each Plan for a total of \$35,000, allowing you to contribute the maximum amount to both the 457(b) and 403(b) Plans. See the examples in the charts below.
- » In 2014, if you are age 50 or older you may contribute a total of \$23,000 to each Plan, totaling \$46,000 between the two Plans.
- » In 2014, if you are within three years of normal retirement age and have not contributed your maximum in previous years, you may be able to utilize Standard 457(b) Catch-Up, which allows you to contribute up to twice the regular dollar limit—\$35,000 in 2014.¹
- » Employees of some organizations that sponsor 403(b) plans may be eligible for a special catch-up allowed after 15 years of service.

Contributing to Just One Plan

Year	Contribution	Accumulated Contribution	Value
1	\$17,500	\$17,500	\$17,500
3	\$17,500	\$52,500	\$55,713
5	\$17,500	\$87,500	\$98,649
7	\$17,500	\$122,500	\$146,892
10	\$17,500	\$175,000	\$230,664

Contributing to Both Plans

Year	Contribution	Accumulated Contribution	Value
1	\$35,000	\$35,000	\$35,000
3	\$35,000	\$105,000	\$111,426
5	\$35,000	\$175,000	\$197,298
7	\$35,000	\$245,000	\$293,784
10	\$35,000	\$350,000	\$461,328

FOR ILLUSTRATIVE PURPOSES ONLY. Assumes an annual contribution amount of \$17,500 per Plan, a 6% annual rate of return, reinvestment of earnings, with no withdrawals. Rates of return may vary. These illustrations do not represent the performance of any investment options, and they do not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

INCREASED TAX BENEFITS

While tax-deferred potential growth is important regardless of your income tax bracket, it becomes more powerful as your marginal income tax bracket increases. Maximizing your contributions to both the 457(b) and 403(b) Plans may double your tax benefit each year.

For more information, visit www.louisianadcp.com or call (225) 926-8082.²

¹ You cannot contribute to the Age 50+ Catch-Up and the Standard Catch-Up in the same year.

² Access to the voice response system and/or the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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