Mississippi Deferred Compensation

EMPOWER RETIREMENT ADVISORY SERVICES

Retirement planning is a journey. You may have your own investing style and want help that accommodates your personal needs.

If you would like assistance building your portfolio, Mississippi Deferred Compensation (MDC) offers Empower Retirement Advisory Services, a suite of services provided by Advised Assets Group, LLC, a registered investment adviser.

My Total Retirement™

My Total Retirement provides you with a personalized and strategically designed retirement portfolio that is monitored, and investment changes are made for you each quarter as necessary.

If you choose to enroll in the service, there is an annual fee, assessed quarterly, charged as a flat fee of 0.40 percent of your managed account balance.

Online Advice

Online Advice provides fund-specific portfolio and savings rate recommendations based on your needs using the funds available to you in MDC. These recommendations reflect your unique financial information, retirement time frame, goals, and financial situation. You must implement any recommendations and monitor your account on a periodic basis.

Online Advice is available at no additional cost to you.

Online Advice and My Total Retirement are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

My Total Retirement™ provides:

- Professional portfolio monitoring and management;
- Retirement Readiness Reviews;
- A personalized savings strategy; and
- A designated team of investment adviser representatives for consultation.

Spend-down advice

Advisory Services recognizes that your strategy doesn't end at retirement. When you participate in either of the Advisory Services options, you are provided with the added benefit of spend-down advice, which assists you when you retire and begin taking distributions from your retirement account.

With the goal of building financial assets to provide sustainable income in retirement, the spend-down advice feature takes into consideration all of your income sources you provide and determines how much sustainable income you may have throughout your retirement years. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth, and each of your respective retirement time horizons.

From saving to spending, Advisory Services can help

Advisory Services can help you build your portfolio during your saving and retirement years by recommending a strategy specific to your needs and unique situation.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

For more information or to enroll, log in to your account at **www.mdcplan.com** and click on *Investing help*, or call **(800) 846-4551**. You can also contact your MDC Retirement Plan Advisor. To find your local advisor, visit **www.mdcplan.com** and click on *Contact us*.

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