








YOUR MONEY. YOUR FUTURE. YOUR OPTIONS.

Moving on? Learn the facts about your New York State Voluntary Defined Contribution Program (VDC Program).

Before you leave, it's important to be aware of the options you have when it comes to your VDC Program money. Today's decisions can have a substantial effect on your income in retirement. **Speak with a financial consultant at your preferred vendor for assistance with reviewing your options and understanding your lifetime income opportunities.** Contact information is provided below.

 <p>Option 1: Leave your money in the NYS VDC Program</p> <p>Assets are NYS income tax free when distributed from the Plan</p>	 <p>Option 2: Move your money directly into your new employer's retirement plan</p> <p>Check with your new employer to see if this option is available</p>
 <p>Option 3: Move your money directly into an Individual Retirement Account (IRA)</p> <p>IRAs offer flexibility, but may have higher investment fees and income tax differences</p>	 <p>Option 4: Withdraw your money in cash</p> <p>Meet with a financial consultant to discuss potential consequences</p>

 Important retirement plan decisions can be difficult to make. You don't have to do it alone. Call us—we're here to help. For tax-related issues, consult a tax advisor.



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