

IRS increases maximum contributions limit for 2018.

Pre-tax amounts rounded down to the nearest dollar.	Pre-tax annual amount	Pre-tax per-pay (26 pays)	Per-pay reduction Assumes 25% tax rate
Standard Deferral	\$18,500	\$711	\$533
Age 50+ Catch-up	\$24,500	\$942	\$706
Special 457(b) Catch-up	up to \$37,000	up to \$1,423	up to \$1,067

Source: IRS Announces 2018 Pension Plan Limitations, IR-2017-177, Oct. 19, 2017.

Get started on answering your retirement readiness questions. Just log on to your account at NrsFlorida.com. Use the table above and My Interactive Retirement Planner to find a contribution amount that matches your budget and your needs for retirement readiness. Then, consider increasing contributions to your Plan account.

Plan assistance is just a phone call away.

The beginning of a new year is a good time to take a new look at your Plan participation. Ask your Retirement Specialist for an account review. Together, you can discuss your goals for:

- Retirement
- Resources for retirement income
- Time horizon
- Asset allocation and diversification
- Closing potential gaps in your retirement budget
- Achieving your goals through the Plan

Take advantage of the personal assistance the Plan makes available at no extra charge to you.

The beginning of a new year is a good time to review beneficiary designations.

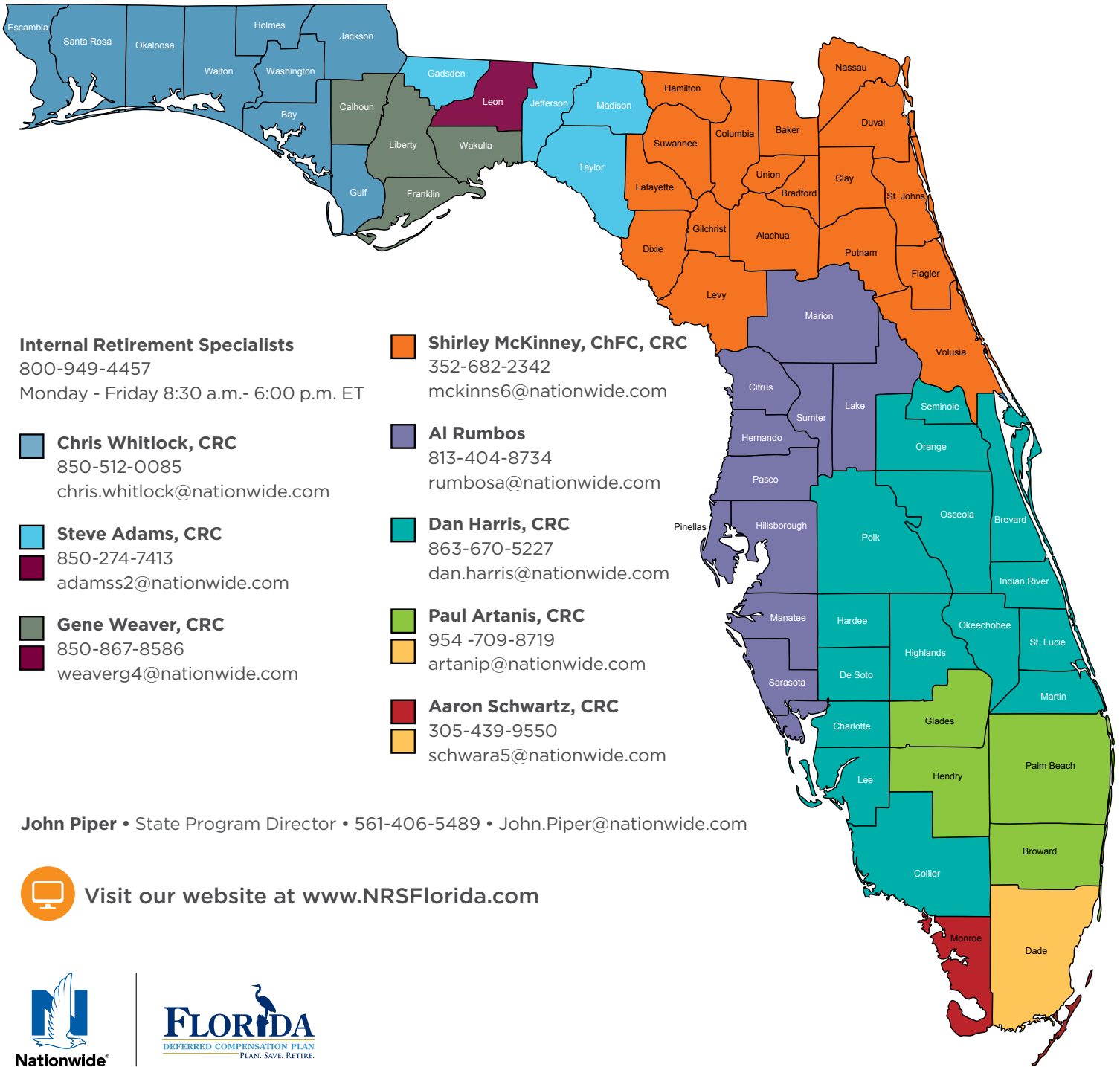
Things change over time, possibly including who you want to control your retirement account after you're gone. Your Deferred Compensation Plan must follow the beneficiary designation form we have on file — even if a will or other document says otherwise. If the form includes information that is no longer appropriate, your loved ones could face unnecessary delays and unfortunate surprises.

Fortunately, the Plan makes it easy for you to review and revise your current Beneficiary Designations form. In fact, you can do it right now — just log on to your account and click on the 'Beneficiaries' link.



Visit www.NRSFlorida.com to learn more

Retirement Specialist Territory Map



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

Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation, diversification or dollar-cost averaging — can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

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