



Serving those who serve South Carolina

Be aware and prepare

Investing for your future

A sure way to an unsure future is to put off planning for retirement.

Disclaimer



Before we get started, I'd like to take a minute to remind you that personal finance, as the name implies, is a highly individualized and personal matter. The information provided in this presentation, and in the other presentations in this series, is general educational information provided to illustrate certain financial ideas and concepts. This information does not take into account your personal situation and should not be considered personal financial or investment advice. In reviewing this presentation, you should consider whether the information presented is appropriate for your particular needs, and, where appropriate, you may wish to seek advice from a financial professional to determine what is best for your individual financial circumstances. PEBA does not make any guarantee or other promise as to any results that may be obtained from using the content of this presentation.

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Investing for your future



- South Carolina Deferred Compensation Program (SCDCP)
 - Administered by Empower Retirement
- State Optional Retirement Program (State ORP)
 - Administered by MassMutual, MetLife, TIAA-CREF, or VALIC

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SCDCP

Empower's eLearning Center

- Investment Fundamentals eSeminar
- Market Volatility eSeminar
- Building an Investment Strategy eSeminar



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SCDCP

Investment options

- Fund overviews
- Online prospectus of each fund
- Fund performance
- Investment assistance



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SCDCP

Reality Investing® Advisory Services (Advisory Services)

- Offered by Advised Assets Group, LLC
- Behavior-based approach to investing

Advisory services include:

- Online investment guidance
- Online investment advice
- Managed account service

There is no guarantee that participation in Reality Investing® Advisory Services will result in a profit or that your account will outperform a self-managed portfolio.



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SCDCP



- Online Investment Guidance
 - Provides general guidelines for investing
- Online Investment Advice
 - Provides specific portfolio information for you
- Managed Account Service
 - Provides a professional investment strategy tailored to your specific financial situation

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SCDCP



Participant Account Balance	Annual Managed Account Fee
Less than \$100,000	0.45%
Next \$150,000, up to \$250,000	0.35%
Next \$150,000, up to \$400,000	0.25%
Greater than \$400,000	0.15%

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State ORP



- Quarterly performance report
 - Includes fund line-up comparison
 - Includes fund line-up statistics
- Quarterly watch list
- Investment policy statement
 - Target-date default funds

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State ORP

- Investment provider service representatives
- Online mutual fund prospectus
- Online mutual fund fact sheets



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State ORP

- Online investing and retirement planning tools
 - Planning
 - Saving
 - Financial wellness
 - Life events
 - Calculators



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State ORP

MassMutual

- Videos on asset allocation and inflation

MetLife

- Online presentation and videos on investing, mutual funds, target-date funds, importance of starting early, and longevity risk

TIAA-CREF

- Information on investing basics, styles, asset classes, and creating the right investment mix

VALIC

- Financial education on understanding financial products and adjusting investments



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Investing for your future 

South Carolina Deferred Compensation Program

- [eLearning Center](#)
- [Investment Options](#)
- [Target Date Funds](#)
- [Investment Assistance](#)
- [Retirement Income Control Panel](#)
- [Contact information](#)

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Investing for your future 

State Optional Retirement Program

- [State ORP information](#)
- [Investment Policy Statement](#)
- [MassMutual Seminars and Videos](#)
- [MetLife On Demand Learning](#)
- [TIAA-CREF Investing](#)
- [VALIC Financial Education](#)

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