

# Plan now for a more comfortable retirement



You might be thinking that you have a lot of time before you want to think about retirement. You're right. But you may need to put that time to work.

## Here's why:

- ✓ Your pension might not cover all your living expenses in retirement.
- ✓ The longer your money is invested, the greater the opportunity for cumulative growth.

**If you wait, it could take much more per pay period to achieve the same goal.**

**START YOUR RETIREMENT READINESS REPORT**



## NYSDCP MAKES IT EASY

### With NYSDCP, you can:

Contribute to your account each pay period

Invest that money so it can potentially grow into a lot more

Get a real-time personalized Retirement Readiness Report through our easy, online tool

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.



Scan this code to enroll in NYSDCP online.



To schedule an individual appointment, scan this code.



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