



Happy Retirement!

Here's the Plan to help you get there one day.

You're just starting your career with the State of Arkansas; so why are we already talking about your retirement? Because one of the most important benefits you receive as a new employee is the opportunity to save for your future through the AR Diamond Plan.

A brilliant move for your future.

The Plan offers you an easy, automatic way to save for retirement. You control how much you save and how to invest your savings, and your money always belongs to you. While your APERS pension and Social Security can give you a good start for income during your retirement years, it may not be enough to fund the lifestyle you want. The AR Diamond Plan is here to help generate the extra income you'll need to fill in any gaps in your savings.

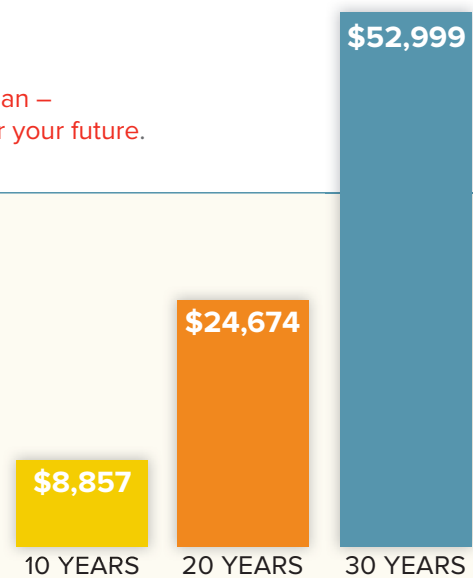
When you save in the Plan, you can save on taxes too.

This tax-saving feature is what makes the AR Diamond Plan different from other savings accounts. You can save on a pre-tax basis, which means every dollar you save in the Plan reduces your current taxable income by a dollar. As a result, you pay less in income tax today. And your AR Diamond Plan account grows tax-free.

GET TO KNOW THE FINER FACETS! Learn how the 4 Cs of the AR Diamond Plan – Choice, Compounding, Consolidation and Control – can help you better plan for your future.

How do you get started?

Here's the best part – you don't need to do a thing! You're automatically enrolled in the AR Diamond Plan at a 3% deferral rate, and you can increase or decrease that amount at any time. And when you start saving with your first paycheck, just look at how much you could potentially accumulate by the time you retire!



Assumes 6 percent hypothetical rate of return and pre-tax contributions made at the end of each biweekly pay period. This illustration is hypothetical, is not guaranteed, and is not intended to reflect the performance of any specific investment. These figures do not reflect taxes or any fees or charges that may be assessed by the Investments. Systematic retirement plan contributions do not ensure a profit nor guarantee against loss. Consider your ability to consistently invest during up as well as down markets. Consider your personal investment horizon as well as your current and anticipated income bracket when making an investment decision, as these may further impact the results of this illustration. Bear in mind that the changes in tax rates and tax treatment of investment earnings may impact the comparative results.

This material is intended to provide accurate and reliable information on the subjects covered. It is general in nature and the strategies suggested may not be suitable for everyone. It is not intended to provide specific tax, legal or other professional advice. You should seek advice from your tax and legal advisors regarding your individual situation.

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Arkansas Diamond Deferred Compensation Plan Auto Enrollment Opt Out Form

As a new employee, you will be automatically enrolled into the Arkansas Diamond Deferred Compensation Plan, with a 3% automatic deduction. If you do not wish to participate, you have 90 days from your first deduction to opt out.

Complete this form to opt out of the Arkansas Diamond Deferred Compensation Plan. You must return this form to your payroll department on your first day of employment. If you choose to not complete the form on your first day of employment, you may opt out of the plan by logging into the Arkansas Diamond Deferred Compensation Plan website at <https://myplan.voyaplans.com> or by calling 1.800.905.1833

EMPLOYEE OPT OUT ACKNOWLEDGEMENT AND SIGNATURE

I understand by checking the below box I have indicated my election to not participate in the Arkansas Diamond Deferred Compensation Plan at this time. I understand that I may choose to begin a deferral percentage in the future by logging into the AR Diamond Deferred Compensation Plan website at <https://myplan.voyaplans.com> or by calling 1.800.905.1833

I decline participation in the AR Diamond Deferred Compensation 457 Plan.

I have read the Auto Enrollment Guide provided to me. I hereby confirm my election to not participate in the Arkansas Diamond Deferred Compensation Plan and understand that I can re-enroll in the Plan at any time.

Please Print Your Name

Social Security Number

Signature

Date

HIR/Payroll: Please note this form is to be used only on day one (1) of employment. If the employee chooses to not complete the form on their first day of employment, then decides to opt out of the plan and/or request a refund, the employee must opt out and/or request a refund by logging into the Plan website at <https://myplan.voyaplans.com> or by calling 1.800.905.1833

Questions? Call the Arkansas Diamond Local Office: 501.301.9900 or toll free at 1.866.271.3327

