



AR DIAMOND DEFERRED COMPENSATION PLAN



Are you making the right choice?

We all make choices every day, but some matter more than others. **If you're about to "opt out" of the Arkansas Diamond Deferred Compensation Plan, are you making the right choice?** Before you decide to "opt out" – take a look at three reasons why enrolling may be the right choice.

POP QUIZ!

Before you "opt out" answer these three questions, then make your decision.

- Do you agree that you need to take responsibility for your future? YES NO
- Do you want to save on taxes today? YES NO
- Do you like the potential of having more for retirement by saving now? YES NO

If you answered "yes" to some or all of the questions, you should reconsider opting out of the AR Diamond Plan. The AR Diamond Plan will help you take responsibility of your retirement future while saving on your taxes today and giving you the potential to save more for your future.

1. Your future is in your hands.

We all have to take responsibility to provide for the future we want – a future that includes retirement, when you'll need to "write your own paycheck". Where will that retirement income come from? Social Security, if you're eligible, is estimated to provide an average of 35%* of the income you'll need. The rest needs to come from other sources such as your pension benefit and your personal savings.

* Income of the Aged Chartbook, Social Security Administration, 2012. To obtain your Social Security income estimate, go to www.ssa.gov.

2. Save for your future, save on taxes.

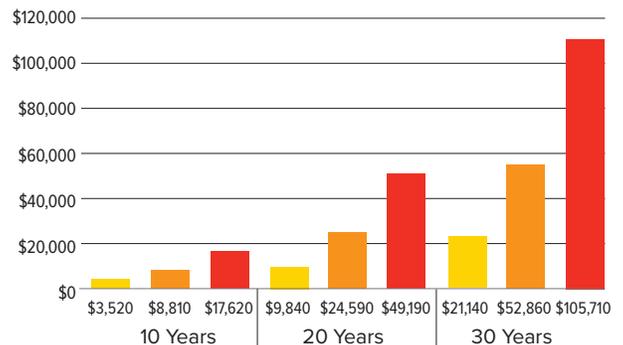
One great resource to help with your personal savings is the Arkansas Diamond Deferred Compensation Plan. Why? Because you can save in the AR Diamond Plan with pre-tax dollars right from your paycheck! That means every dollar you save in the AR Diamond Plan reduces your current taxable income by a dollar. You pay less in taxes today while you put more money into your account for tomorrow. You'll pay taxes on your savings only at withdrawal based on your tax bracket at that time.

3. Starting today can mean more for tomorrow.

When you start can make a big difference. Why? Because the longer you save, the more time your savings have to potentially grow and earn returns. Those returns go back into your account where they can potentially earn more returns. It's called compounding. And with the AR Diamond Plan, any earnings growth is tax-deferred until withdrawn from the plan.

While it's never too late to start saving, just look at how much more you could have by starting early.

- \$10 per biweekly paycheck
- \$25 per biweekly paycheck
- \$50 per biweekly paycheck



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. There is no assurance that increasing contributions will generate investment success. In addition, 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.

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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

