



YOUR MONEY. YOUR FUTURE. YOUR OPTIONS.

Moving on? Learn the facts about your New York State Voluntary Defined Contribution Program (VDC Program).

Before you leave, it's important to be aware of the options you have when it comes to your VDC Program money. Today's decisions can have a substantial effect on your income in retirement. **Speak with a financial consultant at your preferred vendor for assistance with reviewing your options and understanding your lifetime income opportunities.** Contact information is provided below.



Option 1:

Leave your money in the NYS VDC Program

Assets are NYS income tax free when distributed from the Plan



Option 2:

Move your money directly into your new employer's retirement plan

Check with your new employer to see if this option is available



Option 3:

Move your money directly into an Individual Retirement Account (IRA)

IRAs offer flexibility, but may have higher investment fees and income tax differences



Option 4:

Withdraw your money in cash

Meet with a financial consultant to discuss potential consequences



Important retirement plan decisions can be difficult to make. You don't have to do it alone. Call us—we're here to help. For tax-related issues, consult a tax advisor.



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