

SIMPLY PUT

Fourth Quarter 2012

www.modeferrredcomp.org | 800-392-0925

1099-R Tax Form Update

If you received a disbursement from the Plan in 2012, your 1099-R tax form will be available online the second to last week of January 2013. Per IRS requirements, the forms will also be mailed no later than January 31, 2013. Depending on the source of your disbursement — 457 and/or 401 — you could potentially receive two forms.

To view your 1099-R online, log on to Account Access at www.modeferrredcomp.org and click the **Statements & Confirms** tab. Please look over your forms to ensure the information is correct.

2013 Contribution Limits

- **Maximum Annual Contribution**
\$17,500
- **Total including Age 50+ Catch-Up**
\$23,000
- **Total including Pre-Retirement Catch-Up**
\$35,000

You may not use both catch-up options in the 457 Plan in the same year and must use the option that lets you defer the greater amount.

To learn more about eligibility or participate in one of these provisions, call the Plan Information Line at 800-392-0925.



CALENDAR

The New York Stock Exchange is closed:

Monday, January 21, 2013

Monday, February 18, 2013

Friday, March 29, 2013



Local Staff Provides Valuable Service



One of the many benefits of participating in the deferred compensation plan is that you have access to education and support services from an experienced, local staff dedicated to enriching your savings experience.

Education Specialists

With over 80 years of combined service for the State of Missouri Deferred Compensation Plan, education specialists conduct seminars and one-on-one consultations across the state. In 2012 alone, the seven-person team collectively presented more than 500 seminars on a variety of savings topics and conducted over 7,300 individual counseling sessions. These seminars and sessions are free to attend and are held at numerous locations throughout the year. More importantly, they help you gain a better understanding of the Plan and general investment concepts, so that you can make informed savings decisions.

Participant Service Representatives

Three local participant service representatives answer a majority of the Plan's daily phone calls — ensuring that you hear a familiar voice should you need account assistance. In fact, as of December 1, 2012, the local office in Jefferson City had processed approximately 16,600 participant calls for the year. In addition to general account questions, participant service representatives can assist with contribution changes, fund transfers, distributions for eligible participants and a number of other account transactions.

Whether you want to attend an informational seminar, meet face to face with a knowledgeable education specialist, or simply ask a general account question, our dedicated staff is here to serve you.

Get More Out of your Plan



Register for a Seminar or Individual Consultation

Visit www.modeferrredcomp.org and click on the **Register for a Seminar** button at the top of the page.

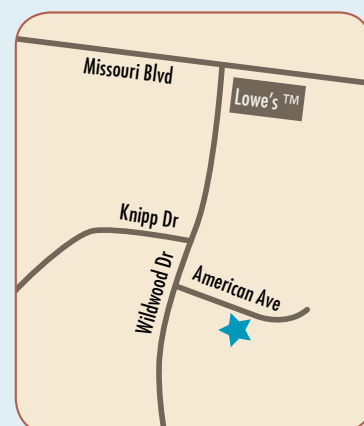


Speak with a Participant Service Representative

Call us at 800-392-0925 for all of your deferred compensation plan questions.



Visit the Local Plan Office in Jefferson City



Your News, Your Way

We know that your day can be hectic and it's often difficult to keep up on ever-changing savings and retirement news. For that reason, we encourage you to join our growing online audience so you are the first to know about important Plan news, savings tips and more. In addition to our social media channels (Facebook, Twitter and YouTube) you can also join our monthly DC Update email list. Visit www.modeferredcomp.org and click on the **DC Update** button in the right sidebar to sign up. If you don't have time to read emails, there's a short video edition of the Update that accompanies each mailing. Whichever service you prefer, connecting with the Plan will help you get the news you need in the format you like, so you can move on with your busy day.

For important news, savings tips and more:

 facebook.com/MODDeferredComp

 twitter.com/MODDeferredComp

 youtube.com/MODDeferredComp

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Washington, DC 20002-4240
VPM000-001-1212-6171

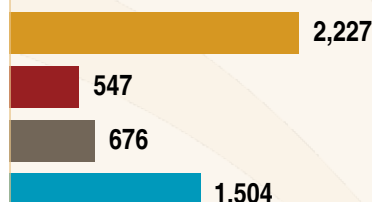


Retirement and Savings Survey Results

In late October, in conjunction with our National Save for Retirement Week celebration, we conducted an online Retirement and Savings Survey. The survey polled active participants on a number of questions related to pension and social security calculations, income replacement in retirement, contribution decisions, and other savings habits. Over 5,000 participants completed the questionnaire. The feedback we received not only gives us a unique glimpse at participant behavior, but it will help us refine future education and communication initiatives. A special thanks to those who took the time to complete the survey.

The charts below highlight four questions from the survey and their responses. Visit www.modeferredcomp.org for the complete survey results.

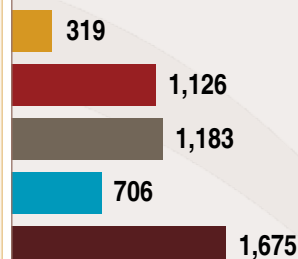
Have you ever received or calculated a pension and/or social security benefit estimate to help determine what percentage of your current income these benefits will replace in retirement?



■ **Yes, I have received/calculated an estimate for both my pension and social security**

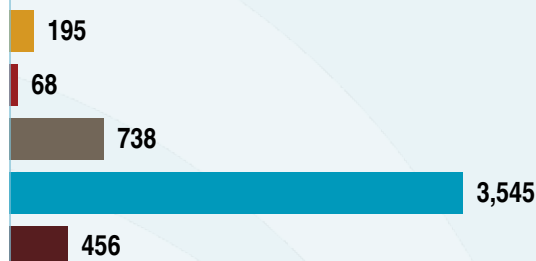
- I have received/calculated a **pension** benefit estimate **only**
- I have received/calculated a **social security** benefit estimate **only**
- I have **not** received or calculated a benefit estimate for my pension or social security

What percentage of your current income do you expect your pension benefit to replace in retirement (this does not include a future social security benefit)?



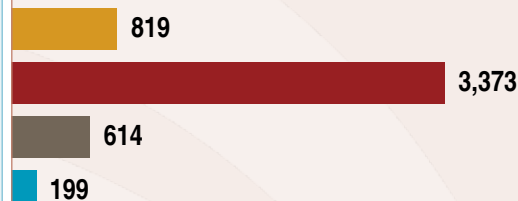
- I expect my pension benefit to replace more than 80% of my current income
- I expect my pension benefit to replace more than 60%, but less than 80%, of my current income
- I expect my pension benefit to replace more than 40%, but less than 60%, of my current income
- I expect my pension benefit to replace less than 40% of my current income
- **I do not know how much of my current income my pension benefit will replace in retirement**

How do you determine your monthly contribution amount to the deferred compensation plan?



- I have calculated the pension and social security benefits due to me in retirement and used that number to decide how much extra to save to replace a certain amount of income
- I followed a friend or coworker's advice
- I contribute the minimum amount allowed by the deferred compensation plan
- **I contribute what I feel I can afford**
- Other

If you were to consider a new job opportunity in the private sector, how important is your future pension benefit in the decision-making process?



- It's the most important factor
- **It's one of many important factors**
- It's less important than other factors
- It's not important to me at all

The content of this publication is general information regarding your retirement benefits. It is not intended to provide you with or substitute for specific legal, tax, or investment advice. You may want to consult with your legal, tax, or investment adviser to review your own personal situation. Some of the products, services, or funds detailed in this publication may not be available in your plan. This document contains information obtained from outside sources and it references external websites. While we believe this information to be reliable, we cannot guarantee its complete accuracy. In addition, rules and laws can change frequently.