



City of Milwaukee

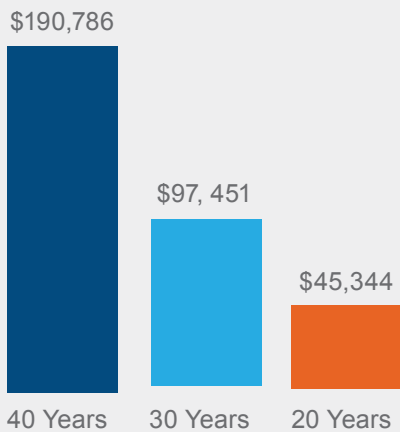
Deferred Compensation Plan

Financial independence. It starts today.



City of Milwaukee Deferred Compensation Plan Newsletter

See how much more you could save if you increased your savings by \$100 a month



This example is based on saving \$100 a month with a 6% rate of return compounded monthly. This example is for illustrative purposes only and not intended to be investment advice or a prediction of future results.

Go for more in 2018

Now that the New Year is here, it's a great time to review your retirement savings strategy. Consider increasing the amount you save in your Deferred Compensation Plan account. Every dollar you contribute enhances your account's growth potential.

Contribution Limit Increases for 2018

On October 19, 2017, the Internal Revenue Service released the 2018 contribution limits. The deferral limit for 457 plans increased to \$18,500, allowing you to save more in the Plan. For complete details on the IRS limits, visit www.voya.com/irslimits.

Limit	2018	2017
457 Deferral limit	\$18,500	\$18,000
Age 50+ Catch-up limit	\$6,000	\$6,000
457 Catch-up limit	\$37,000	\$36,000

Savers Tax Credit – What's your cut?

The Saver's Tax Credit can reduce your tax bill – by up to \$1,000 – when you make contributions to the Deferred Compensation Plan or an IRA. The deduction to your annual tax bill is in the form of a tax credit, which is a percentage ranging from 10% to 50% of your annual contribution (the maximum annual contribution eligible for the credit is \$2,000). The actual percentage is based on your Adjusted Gross Income (AGI) and filing status.

Credit Rate	Married filing jointly	Head of household	All other filers
50%	\$38,000	\$28,500	\$19,000
20%	\$38,001-\$41,000	\$28,501-\$30,750	\$19,001-\$20,500
10%	\$41,001-\$63,000	\$30,751-\$47,250	\$20,501-\$31,500

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Accessing Your Account

- Log on to www.milwaukeeedcp.com
- Call **844-360-MDCP (6327)**
- Utilize our online scheduling tool at www.milwaukeeedcp.com

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2018 Stock Market Holidays

New Year's Day	January 1st
Martin Luther King, Jr. Day	January 15th
Washington's Birthday	February 19th
Good Friday	March 30th
Memorial Day	May 28th
Independence Day	July 4th
Labor Day	September 3rd
Thanksgiving Day	November 22nd
Christmas Day	December 25th



Keeping Your Accounts Secure

Safeguarding your financial accounts and personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity is extremely important. In general, your account numbers, PINs, passwords and personal information are the keys to your accounts. Remember that you are your own first line of defense when it comes to protecting your accounts and identity. Here are some important suggestions to help you keep your accounts and personal information safe and secure:

- Use a unique password/PIN for each site where you maintain an account and regularly update your passwords/PINs. Never use your date of birth or Social Security number as your password/PIN.
- Don't allow social networking sites to memorize your passwords/PINs.
- Avoid writing down passwords/PINs.
- Don't share your password/PIN or answers to security questions with anyone and never put them in an e-mail.
- Be suspicious of e-mails asking for your confidential information and look out for red flags such as urgent requests, unknown email addresses or discrepancies between actual and displayed hyperlinks.
- Monitor your financial accounts frequently, and be sure to look for unusual withdrawals, deposits or transactions.
- Sign up for electronic delivery of important documents.
- Immediately open your statements and confirms to verify all activity. If you notice anything suspicious, call your financial institution immediately.
- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses on your computer.
- Install and update personal firewalls. A firewall is a hardware or software device that regulates the flow of information between computers and is often included in operating systems.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store them in a secure place.

Schedule a one-on-one meeting with a local Voya representative*

Get answers to your questions about the Deferred Compensation Plan and your retirement savings strategy. Schedule a one-on-one meeting by going to www.milwaukeedcp.com and using the online scheduling tool. By meeting with a local Voya representative, you can earn 10 Healthy Rewards Points!



Required Minimum Distributions

By law, Required Minimum Distributions (RMDs) must begin no later than April 1 following the year in which you reach age 70½ or retire, whichever is later. Subsequent annual RMDs must be taken no later than December 1. RMDs are paid either to you or your designated beneficiary upon your death. You will be notified by Voya Financial® if you may need to take an RMD based on your birth date and employment status on file with Voya®.

* Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC. The Wellness Program is offered to you exclusively through the City of Milwaukee. Voya Financial and its affiliates are not party to this program offering and do not make a determination about how points are valued or awarded.

Advisory Services provided by Voya Retirement Advisors, LLC (VRA). For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site at www.milwaukeedcp.com. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 844-360-MDCP (6327). Financial Engines Advisors L.L.C. acts as a subadvisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Neither Voya Retirement Advisors nor Financial Engines Advisors can guarantee results and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Financial Engines, Inc. All other marks are the exclusive property of their respective owners.

You should consider the investment objectives, risks, and charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses and fund information booklet contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.