

Around the Clock Service



The Voice Response System (IVR) available through the HELPLINE is a convenient, simple way for you to access your New York State Deferred Compensation Plan account seven days a week, 24 hours a day. Just dial 1-800-422-8463 on your touch tone phone.

By following the IVR instructions through the HELPLINE, you can:

- Listen to daily account values
- Redirect future deferrals to other core options (the effective date is the next available payroll)
- Exchange current balances from one core option to another
- Cancel pending transactions

Investment Option Identification Numbers

When requesting transactions or specific investment option information, you'll be requested to input a three or four digit number that has been assigned to each of the NYSDCP investment options. These numbers are provided below:

Option Name	Number
Do It For Me T. Rowe Price Retirement Date Trusts	
2010.....	2016
2015.....	2017
2020.....	2018
2025.....	2019
2030.....	2020
2035.....	2021
2040.....	2022
2045.....	2023
2050.....	2024
2055.....	2025
2060.....	2026

Do It Yourself Core Investment Options

Stable Income Fund.....	2756
NYSDCB U.S. Debt Index Unitized Account.....	1788
Voya Core Plus Trust Fund.....	1794
Vanguard Wellington - Admiral.....	8957
NYSDCB Equity Index Unitized Account.....	1789
Boston Partners Large-Cap Value Equity Fund.....	1787
T. Rowe Price Equity Income Trust.....	1791
Vanguard PRIMECAP Fund - Admiral.....	2765
T. Rowe Price Blue Chip Growth Trust.....	2015
NYSDCB Russell 2500 Index Unitized Account.....	1790
Vanguard Strategic Equity Fund Investor Shares.....	653
Delaware Small-Cap Value Fund - Institutional.....	1692
T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class.....	1793
International Equity Fund - Active Portfolio.....	5025
International Equity Fund - Index Portfolio.....	5030
MSIF Emerging Markets Portfolio - Institutional.....	1458

Specialty Options

Pax Global Environmental Markets Fund - Institutional (Mutual Fund, PGINX).....	1963
Fidelity OTC - K Shares (Mutual Fund, FOCKX).....	1974

HOW TO OBTAIN A PROSPECTUS

Underlying fund prospectuses can be obtained by calling the HELPLINE at 1-800-422-8463. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The underlying fund prospectus contains this and other important information. Read the prospectuses carefully before investing.

Some mutual funds may impose a short-term trade fee. Some funds may be subject to a trade restriction policy.

There is no prospectus for CITs and Custom Funds because these options are not mutual funds. You may obtain a fact sheet on each of these options from the HELPLINE at 1-800-422-8463 or our Web site at www.nysdcp.com.

Plan Mission Statement

The New York State Deferred Compensation Plan is a voluntary retirement savings plan that provides quality investment options, investment educational programs and related services to help State and local public employees achieve their retirement savings goals.

Administrative Service Agency Mailing Address

New York State Deferred Compensation Plan
Administrative Service Agency
PO Box 182797
Columbus, OH 43218-2797

Phone:

Toll Free 1-800-422-8463

Available 24 hours a day. HELPLINE Representatives are available 8 a.m. to 11 p.m. Monday through Friday and 9 a.m. to 6 p.m. on Saturdays, except holidays.

TTY/TDD services are available toll free
1-800-514-2447 — 24 hours a day.

Web Site:

www.nysdcp.com

New York State Deferred Compensation Board
Empire State Plaza, P.O. Box 2103, Concourse-North,
Room 124
Albany, NY 12220

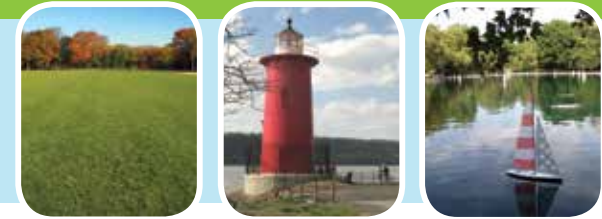
The Plan does not discriminate on the basis of disability in the provision of service or employment. If you need this material interpreted in a different form or if you need assistance using it, contact us at 1-800-422-8463.

The New York State Deferred Compensation Plan is a State-sponsored employee benefit for State employees and employees of participating employers.

Account Executives are registered representatives of Nationwide Investment Services Corporation, Member FINRA.

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INTERACTIVE Voice Response System



1.800.422.8463



New York State
Deferred Compensation Plan

A Plan for Your Future

What to Have Handy

When you call **1-800-422-8463** you'll need your

- Account Number
- Four digit Personal Identification Number (PIN)

The first time you access the HELPLINE enter your birth date as your temporary PIN. (If your birth date is Feb. 15, 1952 enter 02151952.).

Next you'll be asked to enter a four-digit number that will become your PIN. Remember this number and protect it, as it will provide you with access to your Plan account through the HELPLINE from this date forward. For security reasons, we suggest that you don't share your PIN with anyone and you periodically change it.

Request or Cancel Transactions

- When using the HELPLINE IVR to request changes to your account, make sure you follow all steps as you're instructed.
- You'll be asked to confirm each request to finalize your transaction. If this step isn't completed, your request won't be accepted for processing to your account.

Transactions completed before 4 p.m. Eastern Time (ET) or the close of the NYSE, if earlier, on normal business days will be effective on that day.

Transactions completed after 4 p.m. ET or the close of the NYSE, if earlier, or on a day the NYSE is closed will be effective at the next business day's closing share price.

- You may cancel any pending transaction that you've requested, up until the time it is processed. You need to go through the same menu selection that you used to create the request.
- Transactions requested through the HELPLINE IVR or Web site at www.nysdcp.com will be reflected on both systems. You may use either system to monitor your account balance as well as request or cancel transactions.

HELPLINE IVR Features

This brochure can serve as your "cheat sheet" when you call **1-800-422-8463**. The first time you access the IVR you will be asked to enter your account number, then choose option 1 for Self Service followed by a four-digit Personal Identification # (PIN). Once you enter the HELPLINE IVR, there are five main menu functions to choose from.

- ➊ For account information — account balance by dollar balance and share value for your current investment options
- ➋ To make changes to your account — deferral allocation changes, exchanges between the Plan's core investment options, change your PIN
- ➌ For investment option information
- ➍ To order information — prospectus for a core fund, or to order fact sheets, Plan forms or brochures
- *➏ To transfer to a HELPLINE Representative— available 8 a.m. until 11 p.m. Monday through Friday and 9 a.m. until 6 p.m. on Saturdays, except holidays

There are additional choices within the main menus (shown above) that will be voiced for specific functions or information requests. Please refer to the "Menus and Functions" section of this brochure.

Features that can be used anytime within the HELPLINE IVR by pressing the respective number:

- *➌ To return to the previous menu
- *➍ To replay a prompt
- *➏ To transfer to a HELPLINE Representative— available 8 a.m. until 11 p.m. Monday through Friday and 9 a.m. until 6 p.m. on Saturdays, except holidays

Exchange Requests

1. Percentage Exchange

- Each investment option has a three, four or five digit number identification code that is listed within this brochure. You'll be asked to enter the number of the investment option you're exchanging "from."
- Next you must enter the number of the investment option you're exchanging "to." This will be followed by the percentage amount that you wish to exchange into this option.

An example: To exchange 50% of your account balance from the T. Rowe Price QM U.S. Small-Cap Growth Equity Find I Class and deposit 25% of this balance to the PAX World Balanced (Institutional) option and 25% to the Vanguard Wellington you would:

enter **51200** — T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class# — as the option you're exchanging "from"

enter **415** — PAX World Balanced Fund Institutional # — as the option you're exchanging "to"

enter **25** — as the percentage you're exchanging into the PAX World Balanced Fund Institutional

enter **3957** — Vanguard Wellington - Admiral # — as the option you're exchanging "to"

enter **25** — as the percentage you're exchanging into Vanguard Wellington

2. End-Result Exchange

- This exchange allows you to request exchanges to your account by identifying the percentage of your entire account balance that you would like invested in one or more of the available investment options.
- Exchanges will automatically be calculated to produce this end result. Just follow the steps that are voiced on the HELPLINE IVR to complete an end-result exchange.

Some mutual funds may impose a short-term trade fee. Please read the underlying prospectuses carefully. Within this brochure is a guide to the HELPLINE IVR menu functions.

HELPLINE IVR Menu

Account Balance and Inception-to-Date Contribution Amount are provided directly after you enter your PIN. To get to the menu below, choose Continue (option 4) once you receive your balance.

Here's a guide to the menu functions of the HELPLINE IVR:

➊ For account information

- ➊ For account balances
 - ➋ For a Breakdown by Investment Option
 - ➌ For Account Balance for a specific option
 - ➍ Optional – Breakdown by Money Source
 - ➎ Optional – SDO Balance
 - ➏ Optional – Loan Balance
 - ➐ Work with another account
- ➋ For number of units or shares and prices of options in which you are invested
 - ➊ Current day values
 - ➋ Prior day values
- ➌ To hear your current contribution and how it's being directed

➋ To make changes to your account, or change your PIN

- ➊ For exchanges of existing balances
 - ➊ To exchange a percentage from one option to another
 - ➋ For an end-result exchange
- ➋ To change how your future deferrals will be invested
- ➌ To change your PIN

➌ For investment option information

Call transferred to HELPLINE

➍ To order a fact sheet or prospectus

Call transferred to HELPLINE