



# HOW TO READ YOUR STATEMENT



New York State  
Deferred Compensation Plan

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*A Plan for Your Future*



New York State  
Deferred Compensation Plan

*A Plan for Your Future*

Acct#: 0000000  
July 1, 2012 - September 30, 2012

YOUR NAME HERE  
123 YOUR STREET  
YOUR CITY, NY 123456

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

**Questions? Contact Us!**

**HELPLINE:** (800)422-8463  
**TTY:** (800)514-2447  
**Website:** www.nysdcp.com  
**Write us at:** NEW YORK STATE DEFERRED  
COMPENSATION PLAN  
ADMINISTRATIVE SERVICE  
AGENCY  
P.O. BOX 182797  
COLUMBUS OH 43218-2797

Need Assistance? The HELPLINE is available from 8 AM to 11 PM (ET) Monday through Friday and 9 AM to 6 PM (ET) on Saturdays, except holidays.

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

**Activity at a Glance**

	<small>457(b) Plan</small>
Balance as of 07-01-12	\$357,304.01
Contributions/Loan Payments*	\$3,425.10
Interest/Dividend/Cap Gain/Reimb	\$2,079.72
Gain/Loss	-\$815.56
Distributions/Loan Disbursements**	\$0.00
Charges/Fees	-\$65.00
Balance as of 09-30-12	<b>\$325,009.22</b>

See your loan information inside!

\*Including Employee Contributions, Loan Principal Payments, Rollovers and Transfers In.  
\*\*Including Rollovers and Transfers Out, Partial and Lump Sum Payments.

**Total Gain Loss Since Joining**

Plan Type	Contributions Since Joining	Total Gain/Loss Since Joining
457(b) Plan	\$194,173.49	\$130,835.73

If applicable, "Total Gain/Loss Since Joining" includes investment performance, fees charged for administrative services, and is reflective of fees and transfers associated with Self Directed Option (SDO). For information about fees, contact the HELPLINE.

**Contributions and Distributions Summary - July 1, 2012 to September 30, 2012**

	Deferral Rate/ Amount	Last Contribution Amount	Contributions This Period	Contributions Year to Date	Last Distribution Amount	Distributions Year to Date
457(b) Salary Reduction	18%	\$435.06	\$1,450.20	\$18,845.52		\$0.00
457(b) Roth Contribution	1%	\$234.66	\$1,974.90	\$3,654.48		\$0.00

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## Welcome

You may notice that your statement looks a bit different. In October 2012, the Plan converted to a new recordkeeping system that sets the stage for future program enhancements. After you've read through this guide, if you still have questions, please call the **HELPLINE** at **800-422-8463**.

### Account Number

First among the improvements is further protection for your personal identity and data through the use of a unique Account Number. You may use your Account Number to establish access and login to your account through the Plan web site, **www.nysdcp.com**.

### Account Information

Your name and address is found at the top left of page 1.

### Activity at a Glance\*

Under the Activity at a glance heading, you will find the totals of all activity that has occurred in your Plan account during the quarter. Each amount displayed here is detailed on the following pages.

*\*If you use the Self Directed Option, that activity will be displayed here.*

### Total Gain Loss Since Joining

This section displays the total contributions made to your account and gain/loss since you enrolled in the Plan. A brief explanation of gain/loss is also provided.

### Contributions and Distributions Summary

In this section, you will see a summary of Salary Reduction (pre-tax) and of Roth (after-tax) contributions to and distributions from your Plan account. The information is detailed for the quarter and year to date.

**Statement Details**

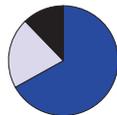
**Your Asset Allocation**

To the right is your Account Allocation. Your Account Allocation is how the money in your account is divided among the investment options you have selected.

For more information on contribution and account allocation, log on to [www.NYSDCP.COM](http://www.NYSDCP.COM)

\*Percentages and totals may not be exact due to rounding.

**Your Account Allocation**



**Investment Type**

67% Balanced	\$218,422.39
21% Mid-Cap Stocks	\$68,153.42
12% Short-Term Investments	\$38,433.41
<b>100% Total Percent/Value</b>	<b>\$325,009.22</b>

**Your Asset Allocation**

At the top of page 2, you will find a section that displays as a pie chart how your assets are invested among the seven classes available through the Plan. Each slice represents an asset class and is described by a chart legend titled "Investment Type." You can see the investment options reported by asset class in the quarterly performance sheet, "How Did Your Plan Account Funds Perform," which is included with your statement.

**Investment Option Summary**

This summary displays how future deferrals will be invested, based on the investment options and corresponding allocation percentages that you have chosen. The summary also shows the ending price, number of shares and corresponding value for each option in which you have invested.

**Investment Option Summary**

Ending Price is as of 9/30/2012

457(b) Plan Investment Option	Current Investment Election	Current Investment Election (Roth)	Ending Price	Units/Shares	Value
Stable Income Fund	0.00%	0.00%			\$38,433.41
Vngrid MidCap Indx InstShr	0.00%	0.00%	22.2100	3,068.5916	\$68,153.42
Vngrid WlgnIn AdmI	100.00%	100.00%	59.1100	3,695.1851	\$218,422.39
<b>TOTAL</b>	<b>100.00%</b>	<b>100.00%</b>			<b>\$325,009.22</b>

**Your Account Values by Investment Option**

In this section, you will find the dollar value of your account detailed by investment option and by contribution type — Salary Reduction (pre-tax) and Roth (after-tax). In addition to beginning and ending balances, the columns report:

**Contributions/Loan Payments** — "Contributions" includes "transfers in" to your Plan account.

**Exchanges** — In this column, you see all exchange activity transacted during the quarter.

**Distributions/Loan Disbursements** — "Distributions" include "withdrawals" from and "transfers out" of your Plan account. "Loan Disbursements" represent money you borrowed from your account.

**Charges/Credits/Fees** — Here, you will see all charges and fees activity for the quarter.

**Interest/Dividend/Cap Gain/Reimb** — "Interest" is any amount credited to your account by the Stable Income Fund. "Dividends/Cap Gains" means the dividends and capital gains posted by the investment options. "Reimb" represents your portion of mutual fund reimbursements paid back to the Plan by fund companies.

**Gain/Loss** — "Gain/Loss" is the difference between "Beginning Balance" and "Ending Balance." It represents the amount your account gained or lost due to market performance over the quarter.

**Your Account Values by Investment Option - July 1, 2012 to September 30, 2012**

	Beginning Balance	Contributions/ Loan Payments	Exchanges	Distributions/ Loan Disbursements	Charges/ Credits/Fees	Interest/ Dividend/ Cap Gain/ Reimb	Gain/Loss	Ending Balance
<b>457(b) Roth Contribution (0045420001)</b>								
Vngrid MidCap Indx InstShr	\$5,020.55	\$0.00	-\$5,139.46	\$0.00	\$0.00	\$0.00	\$118.91	\$0.00
Vngrid TlBdMktIndx InstPfs	\$0.00	\$0.00	-\$0.55	\$0.00	\$0.00	\$5.16	-\$4.61	\$0.00
Vngrid WlgnIn AdmI	\$0.00	\$1,974.90	\$5,140.01	\$0.00	\$0.00	\$48.86	\$105.76	\$7,269.53
<b>457(b) Roth Contribution Total</b>	<b>\$5,020.55</b>	<b>\$1,974.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$54.02</b>	<b>\$220.06</b>	<b>\$7,269.53</b>
<b>457(b) Salary Reduction (0045420001)</b>								
Intl Equity Fd-Index	\$0.00	\$0.00	\$6,681.91	\$0.00	\$0.00	\$0.00	-\$6,681.91	\$0.00
Paw Wld Bst Inst	\$24,546.62	\$0.00	-\$35,407.31	-\$59,955.01	\$0.00	\$0.00	\$1.08	\$0.00
Stable Income Fund	\$0.00	\$50,000.00	\$201,394.59	-\$213,132.89	\$0.00	\$0.00	\$171.71	\$38,433.41
Vngrid Inst Indx Inst Pfs	\$0.00	\$0.00	-\$3,622.96	\$0.00	\$0.00	\$0.00	\$3,622.96	\$0.00
Vngrid MidCap Indx InstShr	\$228,639.62	\$0.00	-\$158,100.40	\$0.00	\$0.00	\$0.00	-\$2,285.90	\$68,153.42
Vngrid SmCap Indx Inst	\$98,186.49	\$0.00	-\$99,211.23	\$0.00	\$0.00	\$0.00	\$1,024.74	\$0.00
Vngrid TlBdMktIndx InstPfs	\$0.00	\$163,999.33	-\$142,385.33	-\$21,496.89	-\$22.28	\$608.40	-\$101.23	\$0.00
Vngrid WlgnIn AdmI	\$910.73	\$73,619.72	\$160,436.11	-\$28,503.11	-\$42.72	\$1,419.30	\$3,312.83	\$211,152.86
<b>457(b) Salary Reduction Total</b>	<b>\$352,283.46</b>	<b>\$287,619.05</b>	<b>\$0.00</b>	<b>-\$323,087.90</b>	<b>-\$65.00</b>	<b>\$2,025.70</b>	<b>-\$1,035.62</b>	<b>\$317,739.69</b>
<b>457(b) Plan Total</b>	<b>\$357,304.01</b>	<b>\$289,593.95</b>	<b>\$0.00</b>	<b>-\$323,087.90</b>	<b>-\$65.00</b>	<b>\$2,079.72</b>	<b>-\$815.56</b>	<b>\$325,009.22</b>
<b>TOTAL</b>	<b>\$357,304.01</b>	<b>\$289,593.95</b>	<b>\$0.00</b>	<b>-\$323,087.90</b>	<b>-\$65.00</b>	<b>\$2,079.72</b>	<b>-\$815.56</b>	<b>\$325,009.22</b>

Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

### Transaction Details - July 1, 2012 to September 30, 2012

Pay Period End Date	Effective Date	Total Amount	Transaction Type	Investment Option	Price	Units/Shares	Amount Per Fund
	7/2/2012	\$0.00	Exchange 457(b)	Pax Wld Bal Inst Stable Income Fund	22.7400	-1,081.3489	-\$24,589.87
				Vngrp SmCap Indx Inst	36.7900	-539.3380	-\$19,842.24
7/3/2012	7/3/2012	\$72.51	Deferral 457(b)	Vngrp Wngtn Adml	57.1800	1.2681	\$72.51
	7/3/2012	-\$15,000.00	Transfer Out 457(b)	Stable Income Fund			-\$15,000.00
	7/13/2012	\$0.00	Exchange 457(b)	Intl Equity Fd-Index Stable Income Fund	7.1257	4,133.3020	\$29,452.67
	7/16/2012	\$0.00	Exchange 457(b)	Stable Income Fund			-\$29,452.67
	7/17/2012	\$0.00	Exchange 457(b)	Vngrp MdCp Indx InstShr	20.8600	-10,830.8676	-\$225,931.90
	7/17/2012	\$0.00	Exchange 457(b)	Intl Equity Fd-Index Stable Income Fund	7.1255	31,709.4407	\$225,945.62
7/18/2012	7/18/2012	\$72.51	Deferral 457(b)	Vngrp Wngtn Adml	57.4500	1.2621	\$72.51
	7/24/2012	\$0.00	Exchange 457(b)	Intl Equity Fd-Index Stable Income Fund	6.9391	-35,842.7427	-\$248,716.38
	7/27/2012	\$60,000.00	Transfer In 457(b)	Vngrp Wngtn Adml	57.8000	1,038,0623	\$60,000.00
	7/27/2012	\$0.00	Exchange 457(b)	Pax Wld Bal Inst Stable Income Fund	23.1100	10,764.2484	\$248,761.78
8/1/2012	8/1/2012	\$1,305.18	Deferral 457(b)	Vngrp Wngtn Adml	57.6000	22.6594	\$1,305.18

### Transaction Details

This section itemizes each activity that was conducted in your account, displayed by the date it occurred. You can see each transaction type by investment option, the price at which the option was acquired or sold and the number of shares affected. "Transaction Types" include:

- Contributions
- Withdrawals
- Exchanges among investment options
- Interest, dividend and capital gains postings, as well as mutual fund reimbursements.
- Plan charges deducted from your account.

### Your Beneficiary Information

457(b) Plan	Primary Beneficiary	Contingent Beneficiary
	BENEFICIARY	100%

### Your Beneficiary Information

This is the beneficiary designations for your account that the Plan has on file. We encourage you to review this information each quarter and update it if circumstances change.

### Your Loan Information - July 1, 2012 to September 30, 2012

#### Outstanding Loan Information

Plan Type	Loan Number	Issue Date	Maturity Date	Original Loan Amount	Interest Rate	Last Payment (Principal)	Last Payment Date	Loan Status
457(b) Plan	200234630	08/22/2012	08/23/2017	\$50,000.00	4.25%	\$924.65	09/24/2012	Active

#### Loan Activity this Period

Loan Number	Principal Balance On	Principal Paid
200234630	07/01/2012 \$0.00	\$741.87

#### Loan Payments this Period

Principal Balance On	Principal Disbursement	Principal Offset	Principal Balance On	Principal Paid	Interest Paid	Finance Charges	Total Payment
09/30/2012 \$49,258.13	\$0.00	\$0.00	\$49,258.13	\$741.87	\$182.78	\$0.00	\$924.65

### Your Loan Information

If you have taken a loan from your Plan account, your payments and how that money was applied to your loan will be detailed here.

### Your Personalized Rate of Return

This section shows by percentage how much your Plan account has gained or lost over the last 12 months. It includes a brief explanation of how the rate of return is calculated.

### Your Personalized Rate of Return

457(b) Plan	Last 12 Months
	10.38%

This return measures the performance of your investment options, net of fees but excludes any amounts such as outstanding plan loans, amounts held in a self-directed brokerage options and certain administrative fees that may apply, only to your account, for the time period indicated, or the life of your account, whichever is shorter. Please see your most recent quarterly participant statement for more information. Past performance is no guarantee of future results.

### IMPORTANT DISCLOSURES

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.  
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### Important Disclosures

Beneath this heading are detailed explanations about Plan terminology, information the Plan is required to provide by law or regulation, or certain other aspects of participation. The New York State Deferred Compensation Plan is committed to full transparency. If you have a question about the information you find in any material provided by the Plan, please do not hesitate to call the **HELPLINE** at **1-800-422-8463**.



**Tell a Friend**

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