



An easier way to invest your deferred compensation savings

VANGUARD® TARGET RETIREMENT FUNDS

Investing for your future doesn't have to be complicated.

"Diversifying" means less investment risk

With diversification, your money is spread across different types of investments, like stocks, bonds and others. It helps reduce your overall risk.

Even if some investments falter, others may perform well. Although diversification does not insure against a loss or guarantee a profit, it may help you weather the ups and downs of the financial markets.

With the Nevada Deferred Compensation Plan, you decide how to invest your contributions among the available investment options in the Plan. The Plan has an option to help make it easier – Vanguard® Target Retirement Funds.

A Vanguard® Target Retirement Fund is a "fund of funds." It's one fund that invests in a diversified mix of other Vanguard® mutual funds. This mix is based on an asset allocation strategy targeting a specific date.

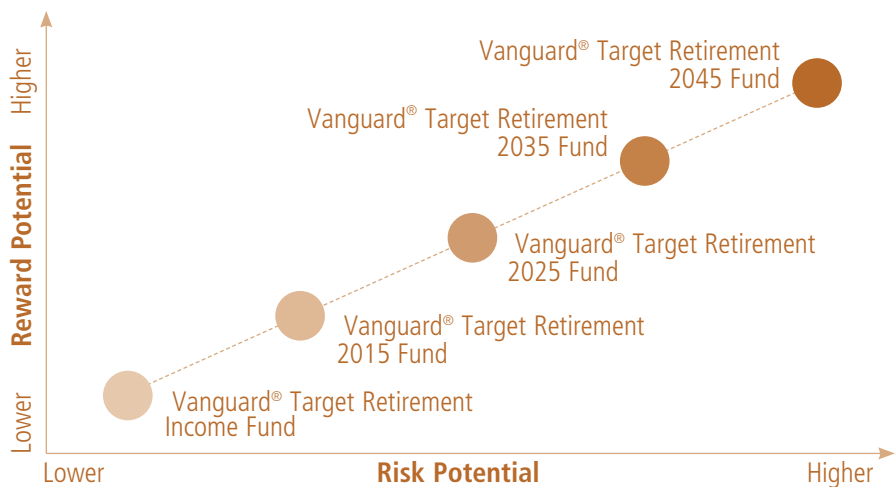
There are five target date funds to choose from. Each fund is automatically rebalanced so that you don't have to manage your account. And, the funds will automatically shift to a more conservative investment mix over time. This is important because typically, the closer you are to retirement and the payment of benefits, the less risk you may want to take.

You might want to consider choosing a single Vanguard® Target Retirement Fund for your entire account. To pick a fund, choose the one that's closest to the date you plan on receiving benefits.

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and begin receiving benefits. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Vanguard® Target Retirement Funds

Choose the Vanguard® Target Retirement Fund that targets the date you plan to begin receiving benefits.



VANGUARD® TARGET RETIREMENT FUNDS

What is your next step?

Haven't enrolled in the Nevada Deferred Compensation Plan?

Enroll today. You can choose from one of three convenient options:

1. Complete the EZ Enroll form;
2. Visit the Plan website and enroll online; or
3. Schedule an in-person appointment with a local representative.

And, with option 2 or 3, if you'd like to simplify your investment decision, consider a Vanguard® Target Retirement Fund. Otherwise, you can choose from any of the investment options available to you through the Plan. (With the EZ Enroll option, your initial investment choice is automatically set to a Vanguard® Target Retirement Fund based on your date of birth.)

You should consider the investment risks, charges and expenses of the investment options carefully before investing. The fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Already enrolled in the Plan?

Are you comfortable with managing your account on an ongoing basis? If not, you may want to check whether a Vanguard® Target Retirement Fund can make your investment decisions easier. It may also help keep your investment mix focused on your goals.

Already using a Vanguard® Target Retirement Fund?

Consider making the most of your decision by contributing more to the Plan, based on your personal situation. You can contribute up to the IRS maximum contribution limit.

To change your contribution, complete a new Payroll Deduction Form and specify your contribution amount. Systematic investing doesn't ensure profit nor guarantee against loss. Consider whether you can consistently invest in up as well as down markets.

Questions?

Call: **866-464-6832**

Visit: voyaretirementplans.com/custom/nevada

Stop in: **Carson City Service Center**
844 West Nye Lane, Suite 101

Registered Representatives of Voya Financial Advisors, Inc. (member SIPC)

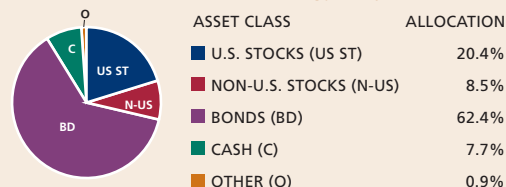
IMPORTANT INFORMATION: Variable investment options offered under a funding agreements are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested.

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. **All companies are members of the Voya™ family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** All products and services may not be available in all states..

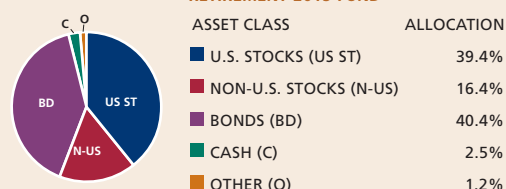
© 2014 Voya Services Company. All rights reserved.

159994 3020328.G.P-2 CN0814-21416-0916

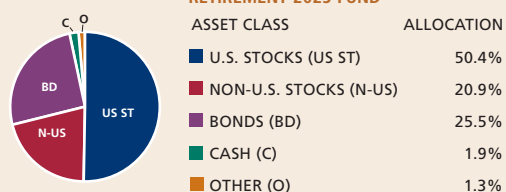
VANGUARD® TARGET RETIREMENT INCOME FUND



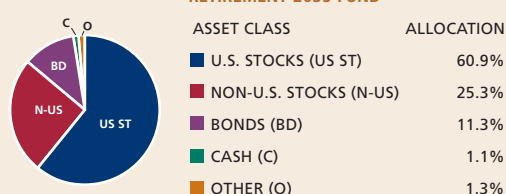
VANGUARD® TARGET RETIREMENT 2015 FUND



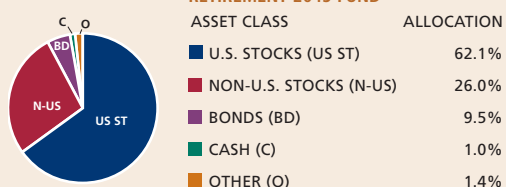
VANGUARD® TARGET RETIREMENT 2025 FUND



VANGUARD® TARGET RETIREMENT 2035 FUND



VANGUARD® TARGET RETIREMENT 2045 FUND



VANGUARD® TARGET RETIREMENT 2055 FUND

