

How to Read Your Account Statement

The New York City Deferred Compensation Plan is among your most valuable benefits. To stay in control and track your savings progress, it's important to review your account statements. The first several pages include a summary of all the Plan accounts you may have: 457 Plan, 401(k) Plan and NYCE IRA. After the summary page, details for each Plan you have are provided, giving you multiple ways to track activity for all of your accounts.

You can view your statements any time online. Access your account through the Plan's website at nyc.gov/deferredcomp.

1. An "at-a-glance" summary of the activity in your 457, 401(k) Plan and NYCE IRA for the statement period, including beginning and ending balances, contributions, and investment performance.
2. Your asset allocation is the percentage of your savings invested in different fund types, or asset classes. The actual percentages and dollar values as of the end of the statement period are listed by asset class and also shown visually in a pie chart.
3. This section lists the same information as section 1 on page 1, but just for your 457 or 401(k) or NYCE IRA account, including opening and closing balances, investment gain or loss, the investment return for the period and also for the year-to-date.
4. The bar chart shows you how your account value has changed over the previous four years and for the most recent quarter.
5. Here you can quickly see your asset allocation in the pie chart and then dive into more detailed information for each of your asset classes, including the specific fund names, how many units or shares you own and the funds' market value as of the end of the period.
6. Here you can see the percentage of your retirement contributions allocated to each New York City retirement plan that you participate in.
7. In this area you can track all of your account activity across each of your plans. Start with your beginning balance in the left column and then read across each column to understand any additions or subtractions which will show you how your account value at the end of the period was determined.
8. The Fee Summary calls out by name any Plan fees included in the Distributions and Other Debits column in section 7.
9. Here you can see all of your contributions to your account by type for the current period and year-to-date. The Total Market Value includes contributions and any investment gains or losses.
10. Your beneficiary is the person or persons who will receive any remaining account balance in your account after you die. It's important to keep your beneficiary current, particularly after a major life change such as marriage, divorce, or the birth of a child.

Participant Statement
At Your Service
Important Information

1 June 30, 2017

Plan Name	Balance as of 06/30/2017	Contributions/ Other Credits	Loan Payments	Current Balance	Contributions/ Other Credits	Investment Performance	Balance as of 06/30/2017
New York City 401(k)	\$1,345.47	\$0.00	\$0.00	\$1,104.87	\$0.00	3.02%	\$1,148.34
New York City 457 Plan	\$3,120.55	\$0.00	\$0.00	\$3,141.00	\$0.00	2.54%	\$3,167.26
Total Value	\$4,466.02	\$0.00	\$0.00	\$4,245.87	\$0.00	N/A	\$4,315.60

2 Your Asset Allocation & Balance by Fund

Investment Type	Fund Name	Market Value
0% Short Term Investments		\$0.00
0% Bond Funds		\$0.00
15% Bond Funds		\$13,186.64
85% Stock Funds		\$14,826.16
0% Other		\$0.00
0% Self-Managed Account		\$0.00
Total Retirement Summary Value		\$28,012.80

Participant Statement
At Your Service
Important Information

3 June 30, 2017

Your Account Value as of 06/30/2017: \$24,357.36

4 Account Balance History

Year	Account Value
2013	\$19,425
2014	\$20,155
2015	\$19,922
2016	\$22,240
2017	\$24,357

Your Total Account Value
Opening Value on April 1, 2017: \$23,528.96
Closing Value on June 30, 2017: \$24,357.36

Participant Profile
PID: 012345

Participant Statement
April 1, 2017 - June 30, 2017

5 Asset Allocation & Balance by Fund

Investment Type	Fund Name	Measure	Units/Shares	Price	Market Value
0% Short Term Investments					
0% Bond Funds					
100% Stock Funds					
	New York City Traditional IRA Plan	Units	390.2890	\$23.524170	\$9,148.57
	New York City Traditional IRA Interest Account	Units	397.9000	\$23.524042	\$9,351.54
Total Fund Balances					\$24,357.36

6 Your Contributions

Plan Name	Plan Type	Plan Balance
New York City Deferred Compensation 401(k) Plan	401(k)	21%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	10%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	2%
New York City Deferred Compensation 401(k) Plan	401(k)	2%

Participant Statement
April 1, 2017 - June 30, 2017

7 Your Account Activity Summary

Plan Name	Balance as of 04/01/2017	Contributions/ Other Credits	Loan Payments	Current Balance	Transfers	Fees	Distributions/ Other Debits	Balance as of 06/30/2017
New York City Traditional IRA Plan	\$1,345.47	\$0.00	\$0.00	\$1,345.47	\$0.00	\$0.00	\$0.00	\$1,345.47
New York City 457 Plan	\$3,120.55	\$0.00	\$0.00	\$3,141.00	\$0.00	\$0.00	\$0.00	\$3,167.26
Total Portfolio Value	\$4,466.02	\$0.00	\$0.00	\$4,486.47	\$0.00	\$0.00	\$0.00	\$4,512.73

8 Your Fee Summary

Fee Type	Current Period Fee
Administrative Fee	\$0.00
Investment Management Fee	\$0.00
Other Fees	\$0.00
Total Fees	\$0.00

9 Your Contribution Summary

Contribution Type	Current Period Contributions	Year-to-Date Contributions	Total Market Value as of 06/30/2017
Total Contributions	\$0.00	\$0.00	\$24,357.36
Invested Amount	\$0.00	\$0.00	\$24,357.36
Total	\$0.00	\$0.00	\$24,357.36

10 Beneficiary Information

Name	Date of Birth	Relationship	Designation	Percentage
John Doe	01/01/1970	Spouse	Primary	100.00%