Building Your Financial Future

A Guide to the State of Illinois Deferred Compensation Plan

Our plan service provider: T. Rowe Price

Founded in 1937 by Thomas Rowe Price, Jr., the Baltimore based firm is one of the nation's leading providers of retirement plan services. The company provides services for over 900 retirement plans and one million participants across the United States. To learn more about T. Rowe Price, visit www.troweprice.com.

To learn more about the plan and its features, log in to the Deferred Compensation Web site at **www.state.il.us/cms/employee/defcom** or visit the ***my***RetirementPlan Web site at **rps.troweprice.com**. See "Keeping Track of Your Account" for details.

Congratulations! You are eligible to join The State of Illinois Deferred Compensation Plan. This supplemental retirement savings program offers a convenient way to build savings for your future while enjoying tax benefits today.

The information provided includes specific information about The State of Illinois Deferred Compensation Plan's investment options, as well as general information about the benefits of saving through the plan.

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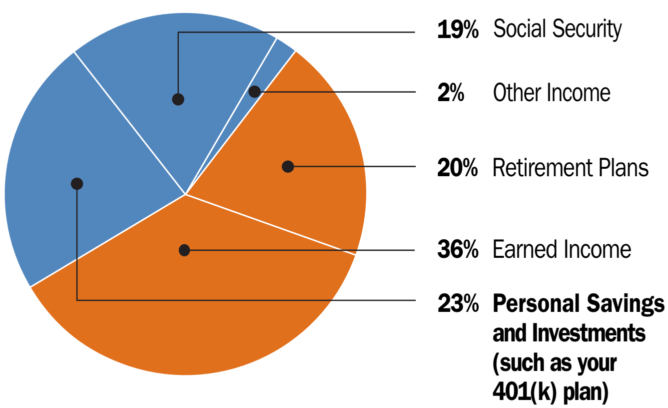
Why save?

There are probably a million things that seem more important right now than planning for retirement. You're too young to worry about it or, if you've waited too long, you're too old to have time to save much before you retire. It's important to overcome procrastination and get started—no matter how old you are.

Social Security and your state pension benefits may help cover your expenses in retirement. But, as you can see in the chart, personal savings and investments provide a substantial portion of retirees' incomes today. You can also see that many retirees work to help supplement their incomes.

SOURCES OF RETIREMENT INCOME



Source: Social Security Administration, Income of the Aged Chartbook, 2003. (These percentages are based on those age 65 and up with at least $39,719 in annual income in 2001.)

THE IMPORTANCE OF STARTING EARLY

When it comes to planning for retirement, save as much as you can, as early as you can, and increase your contribution whenever you can. The more you save early on, the less you have to save as you get older.

IT DOESN'T TAKE A LOT TO SAVE A LOT

Think you can't afford to save in the plan? If you contribute $5 each week—that's $20 each month—you could have as much as $30,006 after 30 years.*
So, for the price of a few cans of soda each week, you have the opportunity to build quite a nest egg. Remember, contributing small amounts can make a big difference over time.

**Assumes an 8% annual rate of return. For illustrative purposes only. This does not represent the performance of any of your plan's investment options.*

The powerful effects of compound interest

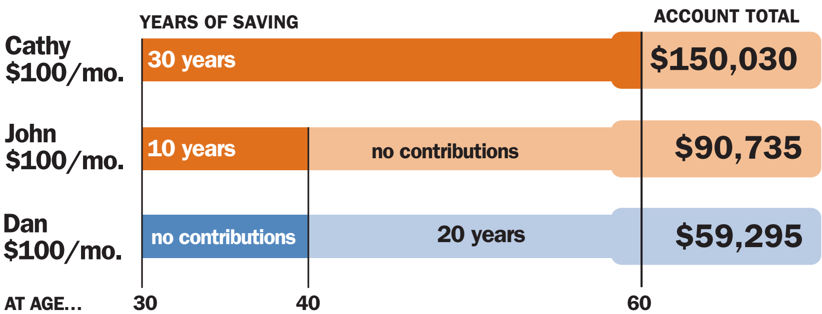
Having your money work for you is one of the sweetest rewards of saving and investing. Compounding occurs when any earnings on your account are reinvested and given the chance to earn more money. This can have a powerful impact on the value of your savings over time. The longer your money is invested, the more you can earn through compounding.

Consider this example:

Cathy started contributing $100/month to the plan when she was age 30 and didn't stop until she was 60. John also started saving $100 a month when he was 30 years old but stopped after just 10 years. And Dan didn't start contributing until he was age 40.

Cathy contributed the most and was the most successful. And even though John actually contributed less to his account than Dan, he started earlier so his money had more time to compound.

THE ADVANTAGE OF TAX-DEFERRED COMPOUNDING



This chart is for illustrative purposes only. This is not meant to represent the performance of the investment options in your plan. These amounts assume $100 invested each month and an 8% pretax annual rate of return.

It doesn't matter whether you're 25 or 55—with a lot to save or just a little. What matters is getting started as soon as you can.

Tax advantages

The State of Illinois Deferred Compensation Plan offers tax benefits that can help you save on taxes today and tomorrow.

REDUCE YOUR TAX BURDEN TODAY

Your contributions to the plan are made with before-tax dollars. That means you don't pay federal or state tax on the money you contribute. Before-tax contributions reduce your current taxable income. Just take a look at the table.

THE ADVANTAGE OF BEFORE-TAX SAVINGS

Contributing to the Plan

Annual Income		5% Before-Tax Contribution		Taxable Income		25% Tax Rate	Income Tax
$30,000	–	$1,500	=	$28,500	x	.25	**$7,125**

Not Contributing to the Plan

Annual Income		0% Before-Tax Contribution		Taxable Income		25% Tax Rate	Income Tax
$30,000	–	$0	=	$30,000	x	.25	**$7,500**

The person who saved before-tax dollars paid $375 less income tax.

For illustrative purposes only. Your results will vary.

DEFER TAXES UNTIL YOU RETIRE

Any growth of the money contributed to your retirement account is tax-deferred. That means you don't pay taxes until after you take money out of the plan, which is usually after you retire. This can help in two ways:

The money you would have paid in taxes is invested and compounds for you, potentially helping you build a bigger retirement nest egg, and you may be in a lower tax bracket when you retire so you could pay less in taxes than you would today.

SAVE AS MUCH AS YOU CAN

It's a good idea to try to contribute the maximum percentage allowed by your plan. If you can't afford it now, save as much as you can, and increase your contributions with every pay raise. Even a small increase—1% or 2%—can really add up over time.

Investing through the plan

If you don't have any experience investing, the process may seem intimidating and complicated. You'll be pleased to discover that understanding a few investment basics will take you a long way.

Mutual fund—An investment company that pools the money of many individual investors and uses it to buy stocks, bonds, money market instruments, and other assets depending on the goals of the fund.

Stocks—When you buy a stock, you are buying ownership, or shares in a company. If the company performs well, the value of the shares you own may appreciate. If the company does not do well, the value of your shares may decline. Stocks have historically provided the highest returns. They also have the highest risk. Stock investors' primary goal is to grow their principal.

Bonds—A bond is an IOU issued by a corporation or government. In return for borrowing your money, the bond issuer agrees to pay interest at regular intervals until the bond matures. When the bond matures, you should get you principal back. Bonds have lower return potential and less risk than stocks, and higher return potential and greater risk than short-term investments, like money market securities. Bond investors want to preserve principal and earn income.

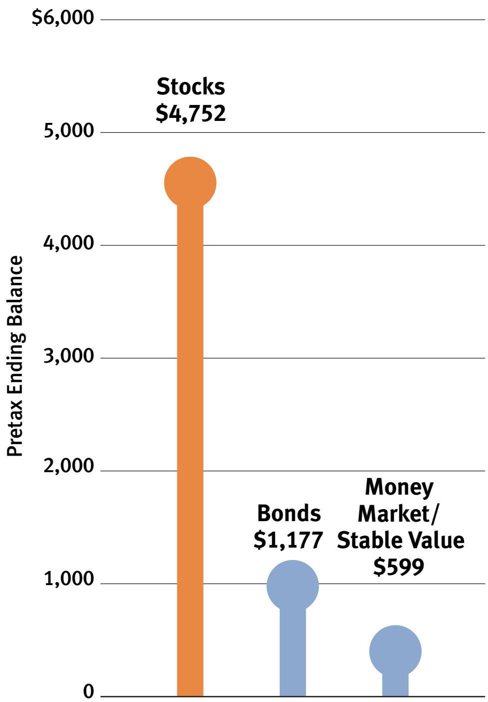
Money Market/Stable Value—A very short-term IOU offered by governments and highly-rated companies; money market securities and guaranteed investment contracts (GICs) offer low potential returns with low risk. The risk of losing your principal is low because the borrowers are creditworthy and loans are short. The primary goal of investors who select short-term investments is preservation of principal.

RISK VS. RETURN

It's simple, and almost always true. The higher an investment's potential return, the higher its risk. Investors who have a long time before they retire and are interested in growing their savings may choose to include more stock investments in their retirement accounts. Investors who are nearing retirement and want to preserve the savings they've accumulated may prefer to include more bond and money market/stable value investments in their retirement accounts.

TAX-DEFERRED GROWTH OF $100 OVER 30 YEARS (1974-2004)

STOCKS | BONDS | MONEY MARKET/STABLE VALUE



This chart assumes $100 invested in 12/31/74, with returns compounded yearly. Figures include changes in principal value and reinvested dividends. This chart is for illustrative purposes only. This is not meant to represent the performance of the investment options in your plan. Past performance cannot guarantee future results. Unlike stocks, T-bills and U.S. government bonds are guaranteed as to the timely payment of interest and principal. It is not possible to invest directly in the index.

Source: Ibbotson Associates. Analysis: T. Rowe Price Associates.

Stocks = S&P 500 stocks (the S&P 500 Index measures the average performance of 500 widely held common stocks); bonds = U.S. intermediate government bonds; money market/stable value = 30-day U.S. Treasury bills.

General rules for retirement investing

#1: Understand risk. There are many different kinds of risk, but you should be aware of two, in particular – market risk and inflation risk.

- **Market risk—**The chance that you could lose a portion of, or your entire investment, is known as market risk. Remember when we said stocks have greater risk than bonds? They have greater market risk. The best way to reduce market risk is to include investments with different levels of risk and return in your account.

- **Inflation risk—**If the cost of living grows faster than your investments, you'll suffer from inflation risk. Investors who put all of their savings in investments that have low risk and low potential returns are most likely to experience inflation risk. The best way to protect against it is to choose investments that have the potential to outpace inflation, such as stocks.

THE IMPACT OF INFLATION
WHAT WILL LUNCH COST IN THE FUTURE?

$2.66 + $1.06 + $4.24 = $7.96 Lunch TODAY

$4.80 + $1.91 + $7.66 = $14.37 Lunch in 20 YEARS

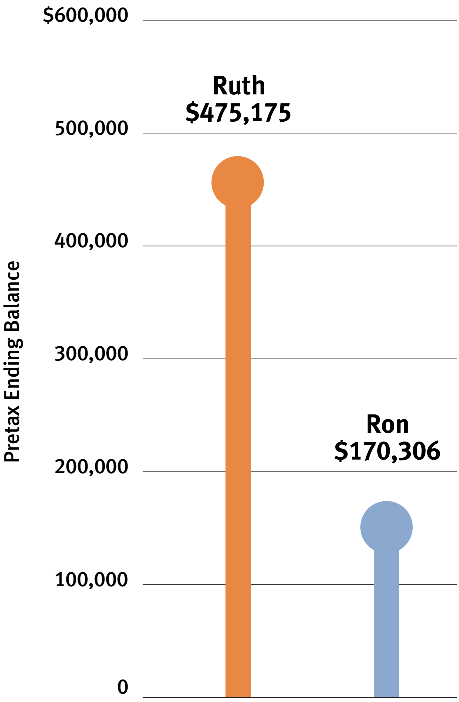
This example assumes a 3% inflation rate.

#2: Diversify. Don't put all your eggs in one basket. By investing in stocks, bonds, and short-term investments, you increase the chance that some of your holdings will do well when others are not, and reduce the potential impact of a single poorly performing investment on your overall savings. By combining stocks, bonds, and short-term investments, you may be able to earn higher returns than bonds, with less risk than stocks.

#3: Stick with your investment strategy. Once you develop an investment strategy that's right for you, try not to make frequent adjustments in an attempt to be in the right investments at the right times. This is called market timing, and it doesn't work. Take a look:

Ruth invests $10,000 in stocks and stays invested for 30 years, regardless of the market's performance. Ron invests $10,000 in the same stocks, but panics and moves his money out of the market when he thinks stocks might go down. Because of this, he misses the 10 best months for stock market performance.

A PATIENT, LONG-TERM APPROACH CAN LEAD TO BIGGER REWARDS



Ruth took the long-term approach. She had many years until she planned to retire and use her savings, so she put her money into stocks—and left it alone for 30 years.

Ron used a market timing strategy. Since he kept moving his money into and out of the stock market, he ended up missing out on the 10 best-performing months for stocks during that 30-year period.

This example is based on $10,000 invested in the S&P 500 Stock Index from 12/31/1974 to 12/31/2004. In Ron's case, a corresponding 30-day U.S. Treasury bill return was used for each of the 10 months the S&P 500 Stock Index was highest, and it was assumed that Ron's market timing strategy had him out of the market during those times.

This chart is for illustrative purposes only. This is not meant to represent the performance of the investment options in your plan. Past performance cannot guarantee future results.

Unlike stocks, U.S. Treasury bills are guaranteed as to the timely payment of interest and principal. The S&P 500 tracks the stocks of 500 U.S. companies.

30-day U.S. Treasury bills track short-term U.S. government debt instruments.

No one can predict the ups and downs of the markets, and those who try usually end up losing more than they win. Most successful long-term investors build strategies that match their risk tolerances and time horizons, and then they stick with those strategies.

Two ways to invest

To make the investment process as simple as possible, The State of Illinois Deferred Compensation Plan offers you two different ways to invest your savings: the one-step approach, and the build-your-own portfolio approach.

1: ONE-STEP, TIME-BASED RETIREMENT FUNDS

If you don't have the time, desire, or experience to manage your own diverse investment mix, you may want to consider the one-step T. Rowe Price Retirement Funds. Each Retirement Fund is invested with a target retirement date in mind and offers a professionally managed, diversified mix of mutual funds that automatically adjust as the target date nears.

2: TWO-STEP, CHOOSE-YOUR-OWN MIX

If you feel comfortable in selecting your investment mix, you can pick and choose among the program's 13 core investments. This flexible alternative lets you decide how much to contribute to each fund and adjust your investment mix whenever you see fit.

Call 1-888-457-5770 to request a prospectus, which includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

Which approach is better for you?

Consider your answers to these questions

- I consider myself an experienced investor. (yes/no)
- I'm comfortable selecting funds and making investment choices. (yes/no)
- I monitor my investments at least once a month. (yes/no)
- I'd rather choose and keep track of my investment portfolio than have a professional do it for me. (yes/no)

If you have more "no" than "yes" answers, the One-Step Retirement Funds might be appropriate for you. Proceed to the next page for more information.

If you answered "yes" more frequently, you may be happier selecting your own portfolio. In that case, proceed to page 14 and take the Risk Quiz.

ONE-STEP INVESTING WITH THE T. ROWE PRICE RETIREMENT FUNDS

Diversification is the key to a successful investment strategy. But choosing the right funds to help ensure a comfortable retirement—and monitoring those funds over time—can be challenging.

Advantages of the Retirement Funds:

- The funds are truly one-step portfolios. You choose one, and your decision is done.
- The funds offer professional diversification* which may help reduce the impact of the market's ups and downs on your account.
- The funds include stocks, which may help your retirement account outpace inflation.

** Diversification cannot guarantee a profit or protection against a loss in declining markets.*

Each Retirement Fund invests in a selection of T. Rowe Price mutual funds carefully chosen for their growth and income potential, as well as how they perform relative to one another. T. Rowe Price managers carefully monitor and adjust the funds' asset allocations over time.

When you are far from retirement, the fund will include more stock mutual funds to make the most of opportunities to build your assets during peak savings and earning years. Later, as retirement (and the fund's target date) approach, the allocation becomes more conservative, emphasizing bond funds more heavily, which can provide greater investment stability and income potential.

FUNDS OF FUNDS

Each T. Rowe Price Retirement Fund is made up of other T. Rowe Price mutual funds. That means you get a mix of different investments—in large and small companies, both domestic and foreign. The performance and risks of each T. Rowe Price Retirement Fund will directly correspond to the performance and risks of the mutual funds in which it invests. Because the funds invest in many mutual funds, they have partial exposure to the risks of many different areas of the market, including possible loss of principal.

HOW TO CHOOSE A T. ROWE PRICE RETIREMENT FUND

It's easy: Simply choose the fund with the target date that most closely matches the year in which you plan to retire or the year you were born . (Remember, the Funds' investment programs assume a retirement age of 65 as a guideline.)

If the retirement date you have in mind falls between two funds, choosing the fund with the earlier date may expose you to less risk and lower return potential, while the fund with the later date may invest more aggressively, giving you a greater risk and return potential.

You can also choose a fund based on the year you were born.

If you were born…		This Retirement Fund may be right for you…
In 1978 or after	▶	Retirement 2045 Fund
Between 1973 and 1977	▶	Retirement 2040 Fund
Between 1968 and 1972	▶	Retirement 2035 Fund
Between 1963 and 1967	▶	Retirement 2030 Fund
Between 1958 and 1962	▶	Retirement 2025 Fund
Between 1953 and 1957	▶	Retirement 2020 Fund
Between 1948 and 1952	▶	Retirement 2015 Fund
Between 1943 and 1947	▶	Retirement 2010 Fund
Between 1938 and 1942	▶	Retirement 2005 Fund
In 1937 or before	▶	Retirement Income Fund

THE RETIREMENT FUNDS

The **T. Rowe Price Retirement 2045, 2040, 2035, 2030, 2025, 2020, 2015, 2010,** and **2005 Funds** each seek the highest total return over time by emphasizing both capital growth and income. The investment program for each fund assumes a retirement age of 65 as a guideline. Each fund is made up of a diversified portfolio of T. Rowe Price mutual funds, which together consist of different proportions of stocks and bonds. As a result, each fund will have exposure to the risks of many different areas of the market. All funds are subject to market risk including possible loss of principal.

The T. Rowe Price Retirement Income Fund
This fund seeks the highest total return over time by emphasizing both capital growth and income. It invests in a diversified portfolio consisting of about 60% bonds and 40% stocks. Like the other Retirement Funds, the Retirement Income Fund will have exposure to the risks of many different areas of the market. It is the most conservative of the T. Rowe Price Retirement Funds, and it is intended for retired investors who seek income and relative stability from bonds and capital appreciation potential from stocks. Unlike the other Retirement Funds, this fund does not adjust to a more conservative allocation over time.

Please note that the Retirement Funds should not be considered a complete retirement solution. Before investing in one of these funds, be sure to weigh your objectives, time horizon, and risk tolerance, as well as your retirement needs and other sources of income.

Build-your-own portfolio

If you prefer to hand select your investment options, and fine tune the amount you invest in stocks, bonds, and money market/stable value investments, you'll enjoy building your own portfolio with the investment options available through the plan.

Remember, if you choose to invest in a Retirement Fund, all of your contributions should be directed to that fund. Retirement Funds are not intended to be used in tandem with other plan investment choices.

RISK QUIZ

A good place to start is by completing the Risk Quiz to determine your risk tolerance level. The amount of risk you're willing to take with your investments depends on your time frame, your goals, your overall financial situation, and your attitude towards risk. To help you get a sense of the type of investor you might be—low-risk, moderate-risk, or high-risk—take this quiz.

1. **Which of these best describes your situation?**

   ____ Age 20 to 35, just starting a career and family, and saving for major purchases. *(5 points)*

   ____ Age 30 to 50, saving for children's college, paying for a home. *(3 points)*

   ____ Over age 40, with children grown and on their own, trying to save as much as possible for retirement. *(1 point)*

2. **When it comes to investing for retirement, would you consider yourself a knowledgeable investor?**

   ____ Yes. *(5 points)*

   ____ Somewhat. *(3 points)*

   ____ No. *(1 point)*

3. **You'd feel best if you made an investment that:**

   ____ Doubled your money in the first year, although it had an equal chance of a 50% loss. *(5 points)*

   ____ Doubled your money in 10 years, with less chance of loss. *(3 points)*

   ____ Grew slowly and steadily. *(1 point)*

4. **What's your idea of a smart retirement strategy?**

   ____ For the sake of getting the best long-term growth, you accept the risk of ups and downs. *(5 points)*

   ____ To earn returns that will keep you ahead of inflation, you live with moderate risk. *(3 points)*

   ____ You save as much as you can, don't take chances, and hope you'll have enough. *(1 point)*

   ____ **YOUR RISK SCORE**

WHAT DOES YOUR QUIZ SCORE TELL YOU?

Score 4-8 = Low-risk investor. You are a conservative investor who wants maximum stability for your money and can accept low returns. But remember—not having enough money when you retire is a big risk, too. It may be appropriate to consider higher-risk investments.

Score 9-14 = Moderate-risk investor. You are an investor who likes balance between low-risk and higher-risk investments.

Score 15-20 = High-risk investor. You are an investor who is comfortable taking substantial risk in exchange for potentially higher returns. Make sure you keep an eye on your time horizon and modify your investment strategy as your situation changes.

What investment mix may be right for you?

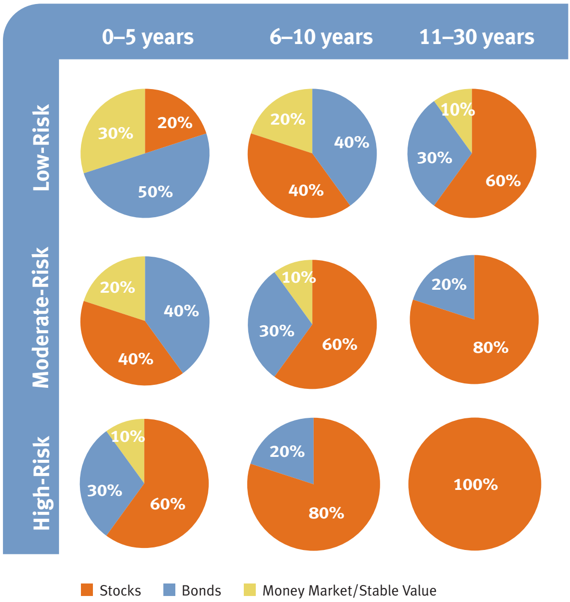
Using your risk score from page 14, along with your investment time frame, find out how you may want to invest your savings. Just follow these three steps.

1. Match your investment type and your years until retirement using the chart below.
2. Circle the suggested asset allocation mix. The chart below represents model portfolios and will give you an idea of how you might consider dividing your contributions among different types of investments.
3. Review your investment options and make your selections on the enclosed worksheet.

SELECTING A SOUND INVESTMENT STRATEGY IS EASY

1. First, find the column that matches your risk tolerance score.
2. Next, find the row that most accurately reflects the number of years before you plan to retire.
3. Look at the intersection of the column and row—you'll find a suggested mix of stock, bond, and short-term (stability) investments.
4. Finally, review the investment options on the enclosed mutual fund fact sheets and then make your investment selections. You'll see a list of the funds available through your plan using the chart at the right.

ASSET ALLOCATION



These allocations are determined by using standard indices that represent each category: stocks, bonds, and money market/stable value. The categories are designed to correspond to various risk levels centered around a "balanced" portfolio (60% stocks, 30% bonds, 10% money market/stable value). T. Rowe Price defines the "risk level" as the degree to which the monthly rates of return of a portfolio differ from the average rate of return of the portfolio over a specific time period (standard deviation). These illustrations use the following indices to represent the categories: stocks, 85% Dow Jones Wilshire 5000 Composite Index/15% MSCI EAFE Index; bonds, Lehman Brothers U.S. Aggregate Index; money market/stable value, 30-day T-bills.

Data Source: Ibbotson Associates.

Your plan investment choices

There are 13 mutual funds that you can use to build your own portfolio. These choices have diverse objectives and management styles. Once you've determined your investment strategy, you can select the funds to complete it.

The funds are categorized by asset class in the chart. You can learn more about these investments options by reviewing Morningstar fund fact sheets that can be found on the ***my***RetirementPlan Web site at **rps.troweprice.com**.

RISK AND POTENTIAL RETURN OF BUILD-YOUR-OWN PORTFOLIO INVESTMENT OPTIONS

Stock Funds: Higher risk/return potential	Bond Funds: Moderate risk/return potential	Money market/ Stable value: Lower risk/return potential
Ariel Fund	T. Rowe Price New Income Fund	Stable Return Fund
Columbia Acorn Fund, Z	Vanguard Total Bond Index Fund—Institutional	Vanguard Money Market Reserves
Fidelity Puritan® Fund		
Legg Mason Value Trust		
LSV Value Equity		
T. Rowe Price International Stock Fund		
Provident Small Cap Equity Growth Fund		
Vanguard Institutional Index Fund		
Wells Fargo Large Company Growth		

Once you've set your strategy and chosen investments, you should review your portfolio once or twice a year, or whenever your goals change.

Investment descriptions

STOCK FUNDS

Ariel Fund

The fund seeks long-term capital appreciation by investing in common stocks of undervalued companies with market capitalization primarily between $200 million and $2 billion at the time of investment, with an emphasis on small-cap stocks. The fund is intended for long-term investors who can accept the price volatility inherent in common stock investing.

Columbia Acorn Fund, Z

This fund seeks long-term growth of capital. The fund invests primarily in the stocks of small and medium-size companies. The fund generally invests in the stocks of companies with market capitalizations of less than $2 billion at the time of purchase. The fund invests the majority of its assets in U.S. companies, but also may invest up to 33% of its assets in companies outside the U.S. in developed markets (for example, Japan, Canada, and the United Kingdom) and emerging markets (for example, Mexico, Brazil, and Korea).

Fidelity Puritan® Fund

This fund normally invests approximately 60% of its assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities, when the outlook for the markets is neutral. Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. The fund will invest at least 25% of its assets in fixed income senior securities (including debt securities and preferred stocks). The fund may invest in securities of domestic and foreign issuers. Share price and return will vary.

Legg Mason Value Trust

The fund seeks long-term growth of capital by investing primarily in large-capitalization stocks that are trading at significant discounts to the advisers, assessment of their intrinsic value.

LSV Value Equity

LSV Value Equity Fund seeks long-term growth of capital. The fund normally invests at least 65% of assets in common stocks of large and medium U.S. companies which, in the adviser's opinion, are undervalued in the marketplace at the time of purchase. It may also invest in common stocks of similarly undervalued companies with smaller market capitalizations. For liquidity purposes, the fund may invest a portion of its assets in cash, money markets, or equity index futures contracts.

T. Rowe Price International Stock Fund

This fund seeks high long-term growth by investing in established, non-U.S. companies. This fund takes a high level of risk, but its broad diversification in developed, newly industrialized, and emerging countries may reduce its volatility.

Provident Small Cap Equity Growth Fund

The Provident Investment Counsel Small Cap Growth Fund seeks long-term growth of capital. The fund normally invests at least 80% of assets, and attempts to invest at least 95%, in equities issued by companies with market capitalizations or revenues of $50 million or greater. Management has flexibility, however, to invest the balance in other market capitalizations and security types. Investments may include common and preferred stocks, convertible securities, and warrants. The fund may invest up to 20% of assets in foreign equities.

Vanguard Institutional Index Fund

The Vanguard Institutional Index Fund seeks to track the investment performance of the S&P 500 Index, an unmanaged benchmark representing U.S. large-capitalization stocks.

Wells Fargo Large Company Growth

The Large Company Growth Fund seeks long-term capital appreciation by investing primarily in large, high-quality domestic companies that we believe have superior growth potential.

BOND FUNDS

T. Rowe Price New Income Fund

This fund seeks a higher level of income than is offered by money market or short-term bond funds, and its price will fluctuate more than the prices of those types of funds. It invests in income-producing, investment-grade, intermediate-term debt securities.

Vanguard Total Bond Index Fund–Institutional

The Vanguard Total Bond Market Index Fund seeks to track the performance of a broad, market-weighted bond index, the Lehman Brothers Aggregate Bond Index. The fund invests by sampling the index, meaning that it holds a range of securities that, in the aggregate, approximates the full index in terms of key risk factors and other characteristics. At least 80% of the fund's assets will be invested in bonds held in the index.

STABLE VALUE/MONEY MARKET FUNDS

Stable Return Fund

The Stable Return Funds objective is to provide a generally steady level of income and to preserve principal. The fund is designed so that its principal value does not fluctuate. The fund invests in a diversified portfolio of investment contracts with a group of high quality insurance companies, banks, and other financial institutions.

Vanguard Money Market Reserves

The Vanguard Money Market Reserves seeks current income, consistent with preservation of capital and liquidity. It invests in domestic money market instruments of highest quality. Constant $1 per share price.

MORE INFORMATION ABOUT YOUR CHOICES

You can learn more about the investment choices in your plan by visiting the Deferred Compensation Web site at **www.state.il.us/cms/employee/defcom** or visit the ***my***RetirementPlan Web site at **rps.troweprice.com**.

Enroll today!

You've read how important it is to start saving for your retirement. Now, it's time to think about–and take–the next step.

■ If you're not yet a participant in the plan, enrolling is easy.

Just contact your Agency Liaison, or the CMS Deferred Compensation Office:

CMS Deferred Compensation Office
P.O. Box 19208
201 E. Madison, Suite 1C
Springfield, Illinois 62794-9208

(217) 782-7006 (Voice)
(800) 442-1300 (Toll-Free)
(217) 785-3979 (TDD)

Don't forget to complete and return your beneficiary form. You can find one by logging in to either the Deferred Compensation or ***my***RetirementPlan Web site. After completing it, return three copies of the completed form to your Agency Liaison or directly to the Deferred Compensation Office.

■ Are you already enrolled in the plan?

Why not consider increasing your contributions or fine-tuning your investment mix? Should you decide a change is in order, simply visit the Deferred Compensation Web site at **www.state.il.us/cms/employee/defcom** and click on "Forms, Newsletters, and Liaison Bulletin" and then "Change Form." Once you completed the form, return it to your Agency Liaison or directly to the Deferred Compensation Office.

Keeping track of your account

Once you've enrolled in the plan and set up your account, it's easy to stay in touch and make changes by computer or telephone.

Internet access

You have two great ways to learn more about the plan and gather additional information. You can log in to the Deferred Compensation Web site at **www.state.il.us/cms/employee/defcom** or visit the ***my***RetirementPlan Web site at **rps.troweprice.com**.

On the ***my***RetirementPlan Web site, you can:

- Download and complete enrollment and beneficiary forms
- Make changes to your plan account
- Request more information about an investment
- Review the plan's features
- View investment performance
- Take advantage of helpful financial planning calculators and other tools

TO ACCESS *my*RETIREMENTPLAN FOR THE FIRST TIME:

For first-time account access via the Internet, follow the steps below:

- Go to **rps.troweprice.com**.
- Create a user name and password.
- After clicking continue, use your personal identification number (PIN*) to confirm your identity ***or*** enter your Social Security number, ZIP code, and date of birth.
- For subsequent access, click on "Log in" using your new user name and password.

Phone assistance through the Plan Account Line

Account information and transactions are just a phone call away. Call **1-888-457-5770** to connect to the Plan Account Line (PAL), the number you can use to get help or information. With your (PIN), you can access PAL 24 hours a day, any day of the year.

If you want to speak with a representative about your account, T. Rowe Price representatives are available on business days between 6 a.m. and 9 p.m. central time.

This PIN is your system identification key, and it helps keep your information private. If you don't have your PIN, call T. Rowe Price at **1-888-457-5770, and a representative can assist you.*

Notes

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