

Successful 2017 Expo Season Concludes

KDC wrapped up another highly successful Expo campaign in Lexington on August 2. Almost 200 Kentucky public employees attended this event, setting a new record attendance high for Lexington. Attendance was strong at all four 2017 KDC Expos (Frankfort, Louisville, Owensboro, and Lexington), as almost 1,500 attendees took part in at least one Expo activity.

Among the Expo highlights again this year were the workshop presentations given by Dave Harris, Vice-President of the Nationwide Retirement Institute. This year, Dave's presentation focused on Planning for Health Care in Retirement. As we did last year, KDC videotaped one of Dave's 2017 presentations and we plan to post it to the website in the near future. If you didn't have an opportunity to hear Dave's important presentation at an Expo, or would just like to hear it again, KDC encourages you to view the videotaped presentation as your schedule permits.



Mark & Mary Vaughn enjoyed the Frankfort expo with their service dog.



Barbra Epperson cheerfully shows off the door prize she won in Lexington (left), and Savana & Wayne Rowe meet with KDC Retirement Specialist, Jamie Corbett (right).



Follow your path to retirement

Take charge of your future



Farewell to Bob Brown

See page 2 for more information.



KDC is going green!

See page 2 for more information.






KDC is going green!

Did you know? Paperless Delivery could save one tree for every 6 reams of paper KDC does not use to produce statements, transaction confirmations, newsletters and other routine communications.

Effective July 1, 2017, KDC went to full paperless delivery to offer a secure and environmentally safe way to send you information. This includes electronic notifications when your quarterly account statements, transaction confirmations and other plan correspondence are available online.

You were automatically enrolled in paperless delivery, unless you opted out of this feature. For those of you who still prefer hard copy communications, you can opt out at any time by following these simple steps:

-  **Log into your account** at www.kentuckydcp.com
-  **Select “Contact Preferences”** located in the left navigation section of the account overview page
-  **Select your preferred method** for receiving correspondence

Picture the retirement you want Let’s make sure you’re on track

October 15-21 is National Retirement Security Week (NRSW). NRSW serves as a reminder to log in and see if your retirement is on the right course with your Retirement Readiness Report.

What is your retirement readiness?



Your report takes into account:

- When you plan to retire
- Resources for retirement income
- How much you are saving
- Your long-term investment strategy

See how you’re doing:



Check your status

Log into your KDC account and select: *Use My Interactive Retirement PlannerSM*



Call 1-800-542-2667

to speak with a Retirement Specialist anytime Monday – Friday between 8 a.m. and 4:30 p.m.



Farewell to Bob Brown

With more than 40 years of experience in the benefits sector, Bob Brown’s expertise will be sorely missed after his July 1 retirement. Bob joined KDC in March 1995 and during his 22-year tenure, both assets and participants increased more than fourfold.

Thank you, Bob, for your years of dedicated service and making a difference in the lives of our participants. We wish you continued success and happiness in your retirement!

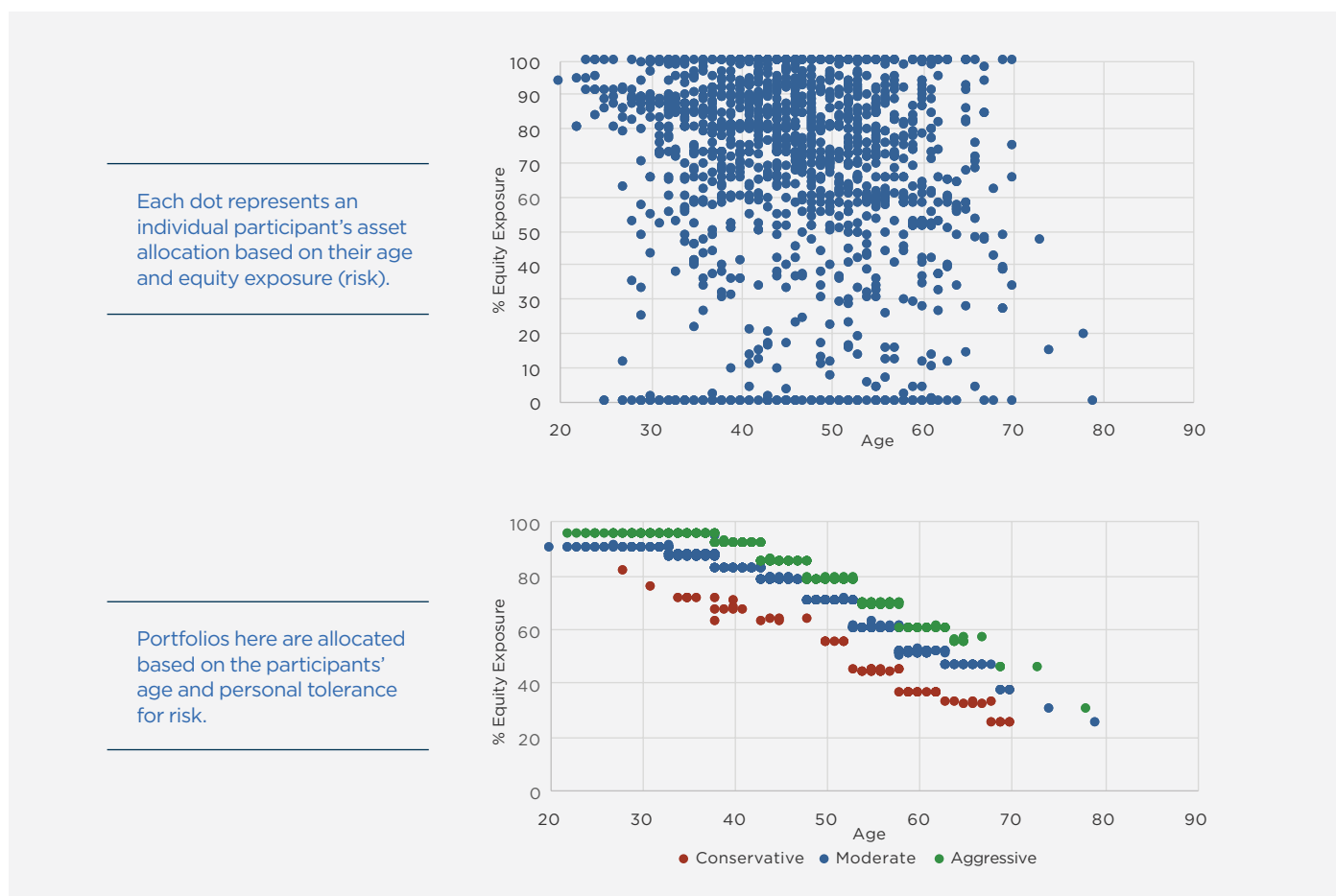


Tailor your asset allocation to help improve your retirement readiness

Asset allocation is an important part of retirement readiness. Needs and goals may change over time, so it's wise for you to revisit the allocation of your portfolio often to ensure that it is aligned with your risk tolerance and financial goals.

Your asset allocation should be closely aligned to your age and risk tolerance. You may be willing to accept more risk in your early working years than you are as you approach retirement.

Nationwide ProAccount® provides access to professional money management that offers age-appropriate and risk-appropriate portfolios. The charts below show a group of 1,466 participants prior to and after their adoption of Nationwide ProAccount. The chart on the top depicts many random allocations, which may unfavorably impact retirement readiness. The graph on bottom depicts ongoing management of the same 1,466 participants' assets and are allocated based on age and personal tolerance for risk.



Although Nationwide ProAccount might not be for everyone, it does offer a valuable “do it for me” solution if you are unsure about choosing investments or simply lack the time or the desire to do so.

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Actions of the Board of Trustees

At its regularly scheduled quarterly meeting on September 15, 2017 the Authority Board of Trustees (Board) took the following actions:

- Approved the minutes of the June 16, 2017 regular meeting, as submitted.
- Approved the Investment Consultant's (Callan) recommendations as follows:
 1. Remove the Franklin High Income Fund (R6) from the Authority's Spectrum of Investment Options and map any of its remaining assets to the MetWest Total Return Bond Fund as soon as administratively practicable;
 2. Add the Vanguard Target Retirement 2065 Fund (Institutional Shares) to the Spectrum of Investment Options as soon as administratively practicable;
 3. Transition the AMG GW&K Small Cap Core Fund to the Z share class, a change which will result in a savings to Authority participants of 5 basis points, as soon as administratively practicable; and
 4. Retain Invesco Advisors Incorporated as the Discretionary Stable Value Manager for the Fixed Contract Fund.
- Adopted Authority staff's recommendation to implement the Nationwide Retirement Solutions (NRS) Participant Engagement Program (PEP), an enhanced participant engagement program, effective October 1, 2017.
- Accepted Authority staff's recommendation to initiate a Fee Fairness protocol effective January 1, 2018, to ensure Authority fees are adjusted and maintained in line with current defined contribution industry standards for similar service fees.
- Appointed William C. Biddle as Authority Executive Director effective September 15, 2017.
- Set the next quarterly meeting date for Friday, December 15, 2017, at 9:00 a.m. at the Authority office, 101 Sea Hero Road, Suite 110, Frankfort, Kentucky.

For further information on these items, please call William C. Biddle, Executive Director, at 800.542.2667.

Calendar of events:

Holidays

- November 10, 2017
Veterans Day
- November 23 & 24, 2017
Thanksgiving Holiday
- December 25 & 26, 2017
Christmas Holiday
- December 29, 2017 & January 1, 2018
New Year's Holiday

Quarterly Board of Trustees Meeting

December 15, 2017 at 9:00 a.m. ET

Educational Webinars*

- November 1, 2017 at 12:00 p.m. ET
- December 6, 2017 at 12:00 p.m. ET
- January 10, 2018 at 12:00 p.m. ET

*For topics and to reserve your spot, visit the KDC Events page at www.kentuckydcp.com

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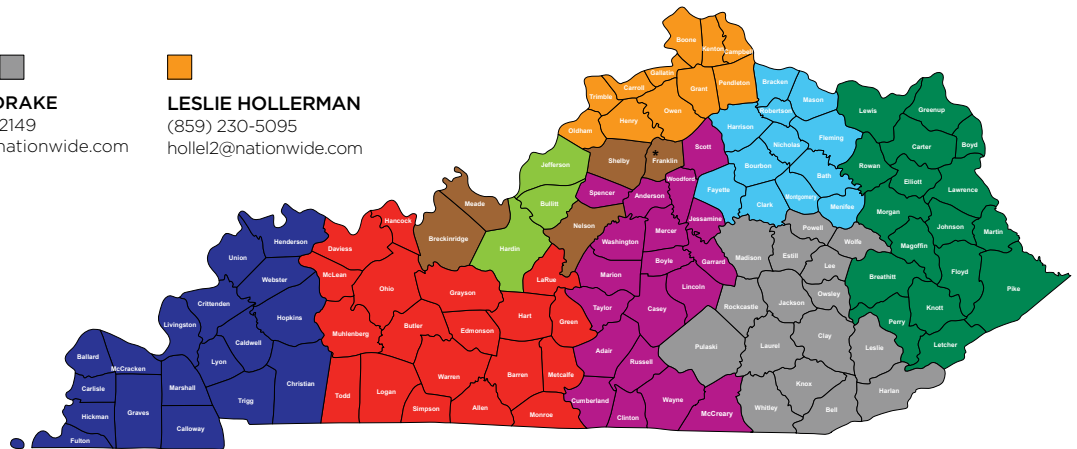
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NRM-9780KY-KY.18 (09/17)

