



# Save more with DCP



## What is DCP?

The Deferred Compensation Program is a supplemental savings program you control. The Washington State Department of Retirement Systems (DRS) administers this 457 plan.

### With DCP, you can

- Save more for retirement
- Choose your contribution
- Start or stop saving anytime
- Change investment options
- Manage your account online



**FAQ:**  
**What do I need to know about investing?**

**Quick answer? Not a thing.**

DCP gives you options. You can choose a fund that is managed for you by a professional team. You can also change your investment fund at any time.

We've all heard it: you should pay yourself first. And most of us agree saving is necessary.

With DCP, saving is easier than ever.

**Tax deferred**  
 DCP is different from a regular savings plan because your contributions come from your pre-tax income.

So if you increase your savings by

**\$100**

Your paycheck is only reduced

**\$85**

**Empty pockets?**  
 We understand. That's why DCP savings starts as low as \$30 per month.

It's never too early (or too late) to save with DCP!

And you can save a lot – up to \$19,500 a year if you're under 50. Even more if you're 50+  
 Get started today.

- Visit [drs.wa.gov/dcp](https://drs.wa.gov/dcp) for info about
- Rollover options
  - Low fees
  - Annuity options
  - Service credit

**Ready to enroll?**  
 Start saving at [drs.wa.gov/dcp](https://drs.wa.gov/dcp)