

EMPLOYEES' RETIREMENT SYSTEM OF GEORGIA

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Georgia Defined Contribution Plan Membership

Congratulations on your new employment! One of the benefits included with your employment is membership in the Georgia Defined Contribution Plan (GDCCP). Enrollment in the Defined Contribution Plan is a mandatory condition of your employment and requires you to contribute to the Plan through payroll deduction beginning immediately.

As a member of the Georgia Defined Contribution Plan, your contribution is equal to 7.5% of your eligible pay. The contribution is post-tax. More information about your contributions and the benefits provided by the Georgia Defined Contribution Plan are available in the Employee Handbook. You can access the Handbook online at www.ers.ga.gov by choosing "Georgia Defined Contribution Plan" under "Pension Plans" in the left hand menu, then clicking on "Handbook" in the right hand menu.

Once the Georgia Defined Contribution Plan has received your first monthly contribution and set up a pension record for you on our system, you will receive a letter from us asking that you visit our website and "register" for your online account. We will also request that you provide information on your beneficiary elections in the event that you pass away before you start your retirement benefits. This is very important as we want to follow your wishes in the distribution of any benefits.

If you have been a member in the Georgia Defined Contribution Plan before, you can access your online account now and provide this information. If not, you will receive your letter from us in about 30 to 45 days.

Once again, congratulations on your new employment and welcome to the Georgia Defined Contribution Plan. If you need any additional information on the Plan, please visit our web site at www.ers.ga.gov.