

NOTE:

This is an “excitement” video designed to encourage and motivate the target audience to take positive steps toward saving for retirement. The voiceover and music style should infuse enthusiasm and be inspirational to motivate viewers to enroll in the Island Savings Plan.

#	VOICEOVER	VISUAL
1.	[NO VO]	
2.	Hawaii may run on island time — but that doesn't make the clocks tick any slower. And the fact is, retirement will be here before you know it.	<i>[Animated Clock – 15 minute mark representing 10 year service; 30 minute mark representing 20 year service; 45 minute mark representing 30 years of service and retirement. 45-60 minutes in retirement]</i>
3.	Trouble is, our long life spans and high and rising living costs could make it harder to afford the lifestyle you want after work.	<i>[Show everyday items with cost in 2016 then projected cost in 2041 (25 years from now) Items: Loaf of Bread Cup of coffee Dinner for 2 at nice restaurant Pair of running sneakers]</i>
4.	True, Social Security and your state pension could help. But odds are they won't be enough.	<i>[Uncle Sam w/"Social Security" on his chest? WHO with "ERS" on his?]</i>
5.	That's why you should start planning—and saving—as soon as you can. In fact, the longer you wait, the harder it may be to fund a retirement that could last 30 years or more.	<i>[Image of 2 school students on see-saw; one holding \$\$ value starting at 25 versus second student starting at 30.]</i>
6.	But here's the good news: As a State employee, you can put time on your side with a powerful tool known as the Island Savings Plan.	<i>[Island \$Savings Plan logo]</i>
7.	This so-called 457 plan lets you save pre-tax dollars through automatic payroll deductions. That cuts your current taxable income—and your federal tax bill. And your savings can grow tax-deferred until you withdraw your money in retirement.	"Pre-tax contributions" "Lower current taxes" "Tax-deferred growth"
8.	Of course, you might be able to save through the 403(b) Tax-sheltered Annuity. But the Island Savings Plan could give you a bigger bang for your hard-earned bucks. Here's why.	"403(b) Tax-Sheltered Annuity?"
9.	First, lower administrative and investment costs mean more money working for your future.	"Lower costs = More \$ working for you"

#	VOICEOVER	VISUAL
10.	Next, there's no early-withdrawal penalty if you're under age 59½. You can withdraw any amount if you stop working for the state or retire.	"No early-withdrawal penalty"
11.	Also, the Island Savings Plan has a special rule that could let you save even more in the three years before you retire.	"Special 3-Year Catch-Up"
12.	The plan also makes it easy to find the right investments for you. You can build a sound portfolio with a single decision ... choose from a range of funds that are screened and monitored by the State ... or play it safe with a Stable Value Fund that pays more than traditional money market accounts — with less risk.	"Wide range of investments "
13.	And unlike the TSA, if you don't like your investments, it's just as easy to make changes.	"Flexibility"
14.	What's more, you can start small, with as little as \$10 a paycheck ... or just \$5 a week.	"Minimum contribution: \$10 per pay period"
15.	Thanks to compounding —the earnings on your earnings—even a little now can make a big difference later. Imagine if you save \$5, \$15 or even \$50 a week. Think about how much your account could be worth in 25 years.	<i>[Chart/animation showing various levels of savings per week starting at \$5 per week and increasing to \$15 & \$50; 6% growth rate over 25 years]</i>
16.	And if you have questions or want to learn more, no worries: A dedicated team of local, licensed retirement counselors are here to guide you on your road to a more secure retirement.	"Licensed Retirement Counselors" <i>[photos of all five counselors w/names]</i>
17.	But remember: The clock is ticking. So start your journey today!	<i>[clock from first panel, approaching 45-60 min. mark/retirement, then fade to:</i> prudential.com/islandsavings 888-71-ALOHA
18.	[NO VO]	
19.	Music	