WHAT'S YOUR EXCUSE

I'LL SAVE WHEN I'M OLDER...

HOW MUCH OLDER?

By the time you read this you'll already *be* older. You're in the driver's seat to change your future now—it's time to get started!

To begin, read this little story about two fictitious people, Emily and Jane.

EMILY AND JANE

At age 20 Emily started saving $20 a month and stopped at age 30. She saved for only 10 years, and at age 65 she ended up with **$25,318.**

Jane waited to save until she was 40, and then she saved $20 a month for 25 years, which resulted in a grand total of **$13,929.**

Wait, what? Emily saved for a shorter amount of time than Jane but ended up with more. That's the beauty of something called compound interest, a term that basically means "money making money over time."

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any particular investment options. It assumes a 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. The illustration does not reflect any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

Not only can you take advantage of compound interest, but you also can lower your taxes and possibly qualify for the **special saver's tax credit**. The saver's tax credit[1] can be claimed by:

- Married couples filing jointly with incomes up to $61,000 in 2015 or $61,500 in 2016.
- Heads of household with incomes up to $45,750 in 2015 or $46,125 in 2016.
- Married individuals filing separately and single filers with incomes up to $30,500 in 2015 or $30,750 in 2016.

NOW, NO MORE EXCUSES! START SAVING TODAY — YOU'LL THANK US LATER.

Guiding women of all cultures toward a strong financial future

EMPOWER

Embracing and Promoting Options for Women to Enhance Retirement

HOW TO ENROLL

Complete a paper enrollment form.

- Enrollment forms can be found online at **www.wdc457.org** under **Program Information** and then **Enroll Now**.[2] You may also call the WDC to obtain the enrollment form. Mail the completed form to the appropriate address on the form.

Questions? Call **(877) 457-WDCP (9327)**.[2,3]

WDC

1 Source: www.irs.gov

2 Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

3 Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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Board	Meeting Date	Item #
DC	1.19.16	3b

Plan Number: 98971-01

Wisconsin Deferred Compensation Program

Quick Enrollment Card

The Wisconsin Deferred Compensation (WDC) Program offers you powerful tools to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, the WDC allows you to save and invest extra money for retirement. You can choose to contribute to a traditional account on a before-tax basis and/or to a Roth account on an after-tax basis.

You will be able to save and invest consistently and automatically, choose from a variety of investment options, and learn more about saving and investing for your financial future. You are immediately eligible to enroll upon your hire date, and there is no minimum amount per paycheck required. So what are you waiting for? Get started today!

After you complete this form, your contributions will be invested in a target date (lifecycle) fund chosen by the Deferred Compensation Board. If you wish to contribute to any of the other WDC investment options immediately upon your enrollment, fill out a complete enrollment form. Call the WDC toll free at (877) 457-WDCP (9327) or visit the website at www.wdc457.org for more information.

Enroll today by completing the information below and returning this form to the address listed on the reverse side.

❍ I would like to enroll in the WDC Program and voluntarily contribute $_____ per pay period of my eligible compensation on a before-tax basis.

❍ I would like to enroll in the WDC Program and voluntarily contribute $_____ per pay period of my eligible compensation to a Roth account on an after-tax basis.

Name _____ Social Security Number _____

Street Address _____

City _____ State _____ ZIP _____ Date of Birth _____

Phone Number: Home _____ Work _____ Date of Hire _____

Employer/Division _____ Email Address _____

Gender: ☐ Male ☐ Female Marital Status: ☐ Married ☐ Unmarried

Investment Option: By completing this form, I understand that I am directing that my contributions for my Program account be invested in the Vanguard Target Date Fund that most closely corresponds with the year in which I will turn 65.[1] I acknowledge that information about the target date investment options and information about other Program investment options, including prospectuses, disclosure documents and fund data sheets, have been made available to me. I understand the risks of investing and that all payments and account values may not be guaranteed and may fluctuate in value. I understand this investment election will remain effective until I make a subsequent investment election for my Program account. I understand that I can change this election at any time by logging on to my account at **www.wdc457.org** or by calling (877) 457-WDCP (9327).[2] *A Personal Identification Number (PIN) that gives you access to your account via the website or phone will be mailed to you soon after your application is processed.*[3] *For more information, please contact your Program Administrator.*

My Account: I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies and errors. If I do not communicate a request for correction within 90 days from the date of the statement, account information shall be deemed accurate and acceptable to me.

Beneficiary Designation: I understand that I must choose a beneficiary of my account by filing a separate beneficiary designation form with Empower Retirement™. I can also submit my beneficiary designation online. Until a signed beneficiary designation form is received, the beneficiary will be determined in accordance with the terms of the WDC Plan and Trust Document (http://www.fascore.com/PDF/wisconsin/planGuide.pdf).

I understand that a deferral agreement must be entered into prior to the first day of the month that the deferral will be made. By signing this form, I acknowledge that I have previously received detailed information about the WDC Program and understand that my participation in the WDC must be in compliance with application requirements of the WDC Plan and Trust Document and the Internal Revenue Code. I understand that the Service Center is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, the Service Center cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. *For more information, please access the OFAC website at http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx.*

_____ _____

Employee Signature Date

Mail or fax completed form to:

WDC Program
5325 Wall St., Suite 2755
Madison, WI 53718
Fax: (608) 241-6045

How to contact the WDC:[2]

Call: (877) 457-WDCP (9327)
Visit: **www.wdc457.org**
Email: wdcprogram@gwrs.com

A Personal Identification Number[3] (PIN) that gives you access to your account via the Web or phone will be mailed to you soon after your application is processed.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from your registered representative or Plan website. Read them carefully before investing.

1 The date in a Target Date Fund represents an approximate date when an investor turns age 65. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

2 Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

3 The account owner is responsible for keeping their PIN/Passcode confidential. Please contact Client Services immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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