

**ARE YOU ON
THE RIGHT PATH
TO RETIREMENT?**



**Important information about
your Wisconsin Deferred
Compensation Program**

Wisconsin Deferred Compensation Program
c/o Empower Retirement



I WORRY ABOUT RISK

OUR RECORDS SHOW THAT 70% OR MORE OF YOUR WDC SAVINGS ARE IN A FIXED INVESTMENT OPTION.

It's important to consider the inflation factor when saving and investing for retirement. The money you set aside today will probably have less purchasing power when you retire. In everyday terms, the groceries you buy for \$50 today could potentially cost you \$82 at retirement age.¹

By investing in a single fund, you may be shortchanging yourself. You may want to consider investing a portion of your money in stock funds, bond funds, or a combination of the two.^{2,3} This may increase your potential for greater returns over time. It may also allow your assets to keep pace with inflation.

Learn how to build a smart investment mix to potentially get more from your retirement savings.⁴

To schedule a consultation with your local WDC representative at no-cost to you, **CALL (877) 457-WDCP (9327)**. Then, press 0 and answer "yes" when prompted. Or, visit the WDC website at **www.wdc457.org**.^{5,6}

At your consultation, your experienced WDC representative will take the time to understand your personal situation and savings goals. Plus, they will provide you with simple solutions designed to help you make smart investment decisions.

www.wdc457.com⁴

¹ Assumes 2.5% annual inflation over 20 years.

² This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for investment, accounting, legal or tax advice.

³ Please consider the investment objectives, risk, fees and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain fund prospectuses from the Fund or Plan website. Read them carefully before investing.

⁴ Asset allocation and diversification of an investment portfolio do not ensure a profit and do not protect against loss in declining markets.

⁵ Access to the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

⁶ 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.

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ASSET ALLOCATION
is all about finding the appropriate balance of risk and potential return for your unique situation.⁴ Investments come in different asset classes. The main asset classes are stocks, bonds, and cash alternatives.

