



2016 WDC Strategic Partnership Plan Update

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|----------|----------------|
| Board | Emily Lockwood |
| DC | State Director |
| Mtg Date | June 14, 2016 |
| 6:14.16 | |
| Item | |
| 11c | |

Update on Four WDC Initiatives

1. Increase Contribution Campaign
2. Managed Accounts 90-Day Free Look
3. Online Scheduler
4. Employer Newsletter

1. Increase Contribution Campaign – Marketing Pieces

Postcard



Because there's no better time than right now to save more for your future. Every year you stash away money in the Wisconsin Deferred Compensation (WDC) Program, it has the potential to pile up through compound interest.

Small increases today can pile up over time.

Find ways to put money aside for retirement isn't always easy, but saving even a little bit more now can make a big difference in your retirement savings. *"Stash" over time. Increasing your contribution by just \$25 per pay period today means you could see a real difference in your WDC retirement account later. If you aren't contributing, start today!*

This chart shows how an increase of \$25 could grow your savings over time.

| Pay Period Contribution | 20 Years | 25 Years | 30 Years |
|-------------------------|-----------|-----------|------------|
| \$25 | ~\$10,000 | ~\$15,000 | ~\$20,000 |
| \$50 | ~\$20,000 | ~\$35,000 | ~\$50,000 |
| \$75 | ~\$30,000 | ~\$55,000 | ~\$80,000 |
| \$100 | ~\$40,000 | ~\$80,000 | ~\$110,000 |

How can you save \$25 each paycheck?
Pack your lunch just 1x extra per week!
(Buying 2 lunches per pay period=\$25)

Increasing your contributions is easy!

Go online to www.wdc457.org
On the Transactions tab, click on Change Paycheck Contribution

Call (877) 457-WDCP (9327), press 0 and say "yes" to speak to a representative
Request a contribution change

FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration to show the value of an increase in contributions. The hypothetical illustration assumes a 6% average annual rate of return, 24 pay periods per year, and reinvestment of earnings with no withdrawals. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with this plan. The tax-deferred accumulations shown are all assumed to be reduced if they have been deducted.

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Website and Flyer

Helping You Take Charge of Your Retirement Life

Stash away a little more.
Small increases today can pile up over time.

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Email

Helping You Take Charge of Your Retirement Life

Wisconsin Deferred Compensation Program

Stash away a little more.
Small increases today can pile up over time.

We are here to help you plan for tomorrow without sacrificing today. One easy way to do that is by saving an extra \$25 per paycheck. In fact, increasing from \$25 to \$50 may double your monthly income in retirement. And since the \$25 is pre-tax, it is only about \$21.25¹ out of your pocket.

Visit the WDC website at www.wdc457.org to start saving more²

LOG IN TO GET STARTED

or

Call (877) 457-9327, press 0 and say "yes" to speak to a representative about increasing contributions³

Saving a little more today may turn into a lot more tomorrow

| Paycheck contribution | Monthly income in retirement |
|-----------------------|------------------------------|
| \$25 | \$361 |
| \$50 | \$722 |

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1. Increase Contribution E-mail Metrics

E-mail released to 2,396 participants on 4/27/16

| Metric Date 5/3/16 | Financial Services Industry Rate | Wisconsin Increase Contribution Campaign |
|------------------------|----------------------------------|--|
| Delivery Rates | 99.10% | 98.08% |
| Open Rates | 22.40% | 42.21% |
| Click Through Rates | 3.30% | 5.23% |
| Click to Open Rates | 12.50% | 12.40% |
| Opt-Outs | N/A | 2 |
| Percentage of Opt-Outs | 0.16% | 0.09% |
| Hard Bounces | N/A | 32 |
| Hard Bounce Rate | 0.90% | 1.33% |

Open Rate = Unique opens; the number of people who opened the email at least once

Click Through Rate = Unique clicks / total delivered: this is the percentage of *people who received the email that clicked on at least one link*, representing the minimum level of engagement without email

Click to Open Rate = Unique clicks / unique opens: also know as the "effective rate", it demonstrates how engaged people are with our emails. It reflects the number of *people who opened our email and clicked on at least one link*

Hard Bounces = These email addresses are either invalid or have been blocked on the recipient's end due to spam filters



2. Managed Accounts 90-Day Free Look Effective April 1-June 30

Website and Flyer

Program Information **Invest with the WDC** **Education & Planning** **Employer Information**

Wisconsin Deferred Compensation Program

Test Drive a Managed Account with a FREE LOOK!

it to take the Managed Account service for a spin? You can experience the value this service provides for free of charge. From April 1, 2016 through June 30, 2016, anyone who enrolls in a Managed Account will be able to take advantage of this special offer.

Deferred Compensation Program is helping you reach your goals. The Managed Account can do this by providing:

- planning information from professionals
- savings amounts and investment recommendations
- distribution suggestions

Want, you can also consult with investment professionals about your journey to financial situation changes, you can simply enroll, and your investment strategy related to meet your specific needs.

Managed Accounts is part of the Empower Retirement Advisory Services (Advisory Services) offering provided by Advisory Assets Group, LLC (AAG), a federally registered investment adviser. It also includes two other services:

1. Online Investment Guidance (free)
2. Online Investment Advice (\$6.25 per quarter)

You must enroll in the Managed Account service between April 1, 2016 and June 30, 2016 to be eligible for the free 90-day promotion. To enroll in Managed Accounts:

- Log in to your WDC account at www.wdcw57.org and select Enroll in Managed Accounts under the Advisory Services tile.
- Call the WDC at (877) 457-9327, say "representative" to speak to an Advisory Services representative.

Test Drive the Managed Account Service with a 90-Day Free Look

[Learn More](#)

There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a self-managed portfolio invested without assistance.

Now's your chance to kick the tires and see if putting investment professionals behind the wheel of your retirement strategy might be the right choice for you.

1. Advisory Accounts for the selected quarterly based on your account balance: selected for an initial 0.25% for the first \$100,000, 0.35% for the next \$100,000, and 0.45% for amounts over \$400,000. For example, an account with a \$300,000 balance would pay \$36.25 per quarter for the Managed Account service. After the 90-day free look period, you will enroll in the Managed Account service unless you cancel your participation and will be responsible for the applicable fee.

2. Action on the other company's website may be required for enrollment during periods of peak demand, market volatility, system upgrade, or other reasons.

Some restrictions may apply. See [www.wdcw57.org](#) for details.

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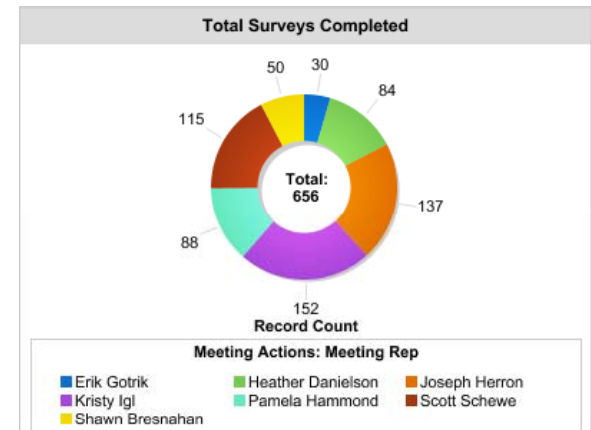
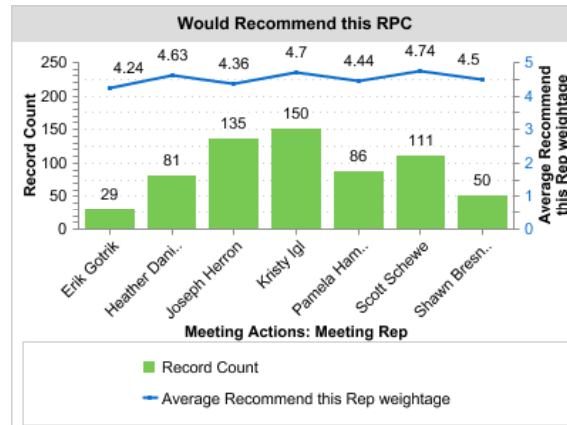
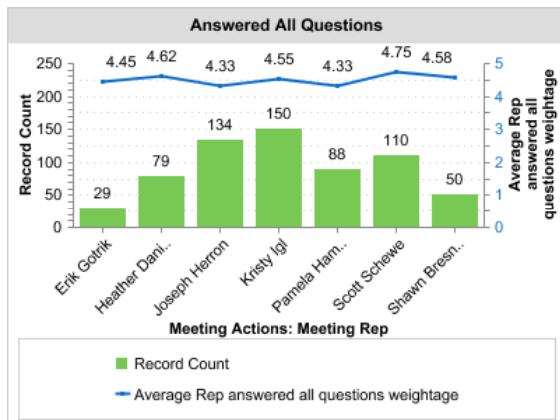
Newsletter article also included in April MoneyTalks newsletter

2. Managed Accounts 90-Day Free Look Web Analytics as of 5/1/16:

- Of those who viewed the Free Look flier, 23% went on to the Managed Accounts section (either during the same session or at a later time)
- Traffic to the Managed Accounts page in April was almost double what it had been in March
- We saw a significant spike in traffic to the Managed Accounts section on April 1 and increased traffic throughout April
- The first month (April) of the Free Look period saw 201 new participants signing up with \$12,800,00 in assets

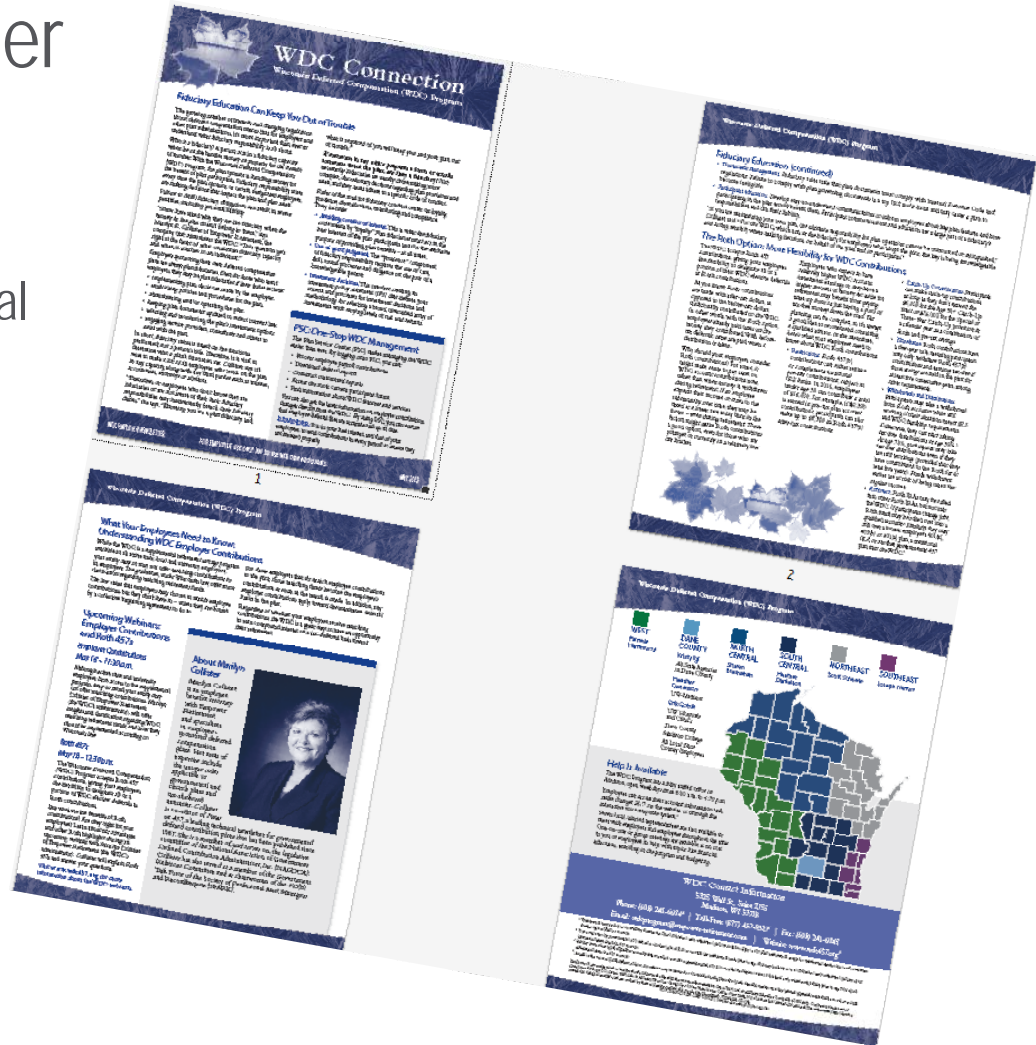
3. Online Scheduler Metrics

- Online Scheduler has been in use since November 2015
- Of the 2,189 surveys sent out to participants after a meeting so far, 622 were returned, for a rate of 28.4%
- Survey questions:
 - “Would you recommend this representative?”: Average score was 5 (scale 1-5)
 - “Did the representative answer all your questions?”: Average score was 5 (scale 1-5)
 - “What is your overall satisfaction with the meeting?”: Average score was 5 (scale 1-5)



4. Employer Newsletter

- 4-page newsletter
- Mailed 5/13/16
- 1,187 contacts at all local employers and state agencies





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RETIREMENT™