
Wisconsin Deferred Compensation (WDC) Program



2017 WDC Strategic Partnership Plan Update

Emily Lockwood
State Director

May 23, 2017

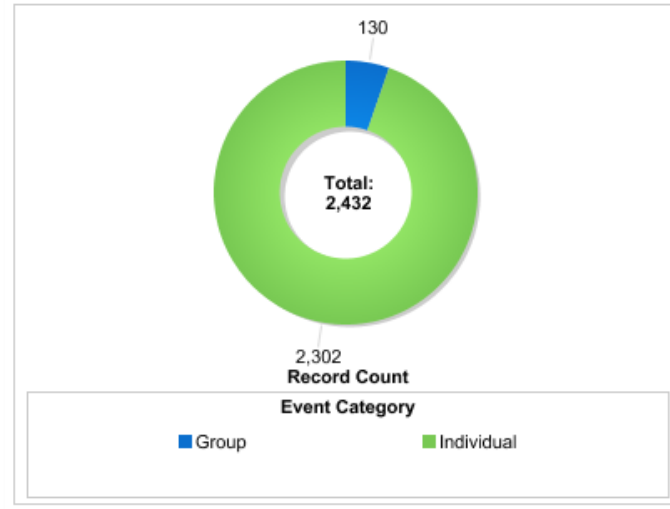
Update on WDC Initiatives

1. Education
2. Stay in the Plan Campaign
3. Meet with your Representative Campaign
4. Webinars
 - Bob Schulz
 - Retirement Readiness Demo
5. Employer Newsletter

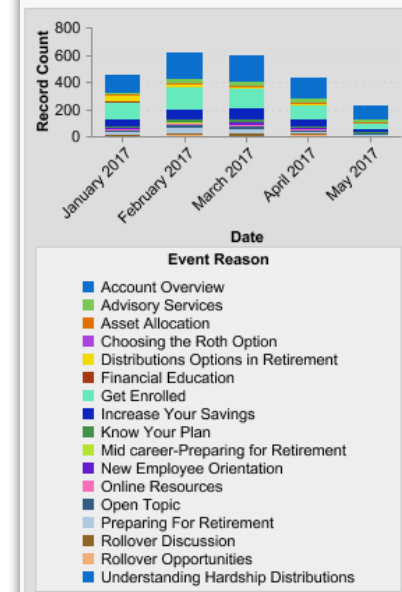
1. Education

- Surveys:
 - Of the 1,277 surveys sent out to participants Q1, 405 were returned, for a rate of 31.7%
 - Average score "Would you recommend this representative to a friend?", 4.61 out of 5
 - Average score "Overall Satisfaction", 4.65 out of 5
- Meetings:

Past Meetings by Type



Past Meetings by Date



2. Stay in the Plan Campaign

Postcard

Website and Flyer

Email

DON'T GIVE UP BEFORE YOU'RE FINISHED.

Stay on track by staying in the Wisconsin Deferred Compensation (WDC) Program

Don't give up before you're finished

Reasons to stay in the WDC
Even if you're no longer a public employee in Wisconsin, you can stay on a familiar track with the Wisconsin Deferred Compensation (WDC) Program. Keeping all or part of your money in the WDC might make better sense for you — perhaps more than you ever realized.

You may pay less in fees
Paying less for fees means more of your money is working for you. With the WDC, you participate along with thousands of other people. A larger number of participants allows us to arrange for lower fees, versus if you were the only one investing. It's kind of like buying in bulk.

Compare fees
If you're thinking about moving your account to a broker's or advisor's company, be sure to compare fees. To help you compare retirement plans, use the worksheet on the back of this flyer. You might incur fees for fund management, administration, recordkeeping and sales charges. You are encouraged to discuss miling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitations of investment options.

The comparison worksheet may also help you evaluate the services, education, investment menu, trade restrictions and payout options for any company you're considering. It's important to make the choice that is best for you. After all, it is your money.

We're looking out for you
Dedicated representatives
The WDC has dedicated representatives to help you understand WDC highlights and features.¹ Our reps are not commissioned salespeople; they're available strictly to help you get the most you can get from the WDC.

Fiduciary responsibility
The WDC has what's called fiduciary responsibility. This means the WDC is legally bound to work in your best interest. We're not in it for personal gain. In contrast, brokers and advisors are usually paid a commission for the products they sell you.

Empower Retirement Advisory Services
In addition to personal services, the WDC also offers three levels of Advisory Services provided by Advisory Assets Group, LLC (AAG), a registered investment adviser. These levels range from guidance on the WDC to fully managing your

Helping You Turn Over WDC - Your Retirement Life

Why stay in the WDC?

- Potentially lower fees
- Dedicated representatives
- Fiduciary responsibility
- Advisory services
- Easy account management
- Flexible payout options

Fee comparison

Account Value	WDC (based on acct. value)	0.5% of account value	1.0% of account value
\$55,000	~\$100	~\$275	~\$550
\$250,000	~\$250	~\$1,250	~\$2,500
\$750,000	~\$750	~\$3,750	~\$7,500

FOR BETTER REPRESENTATIVE SERVICE, THIS MAIL FROM THE WDC ADMINISTRATION ONLY WHEN YOU REGISTER FOR INVESTMENT SERVICES WITH US.

The bottom line: Some accounts charge fees based on a percentage of assets. In this case, if you have a starting account balance of \$75,000, the WDC fees are only \$72 per year. Other types of retirement accounts could charge more than that. For example, the fee could be \$375 (0.5% of the account value) and \$750 (1.0% of the account value) based on a \$75,000 account balance.

Checked out back



The closer you get to retirement, the more you want to ensure you stay on track.

Stick with the WDC to help you reach your retirement goals.

Start by reviewing the Annual Retirement Plan Account Check-up to see if you are on track to meet your retirement goals.

WDC RETIREMENT CHECK-UP

Then take action and schedule a meeting with your local WDC Retirement Representative¹ to learn the benefits of keeping your savings with the WDC.

SCHEDULE A MEETING NOW

Or, call (877) 457-WDCP (9327), press 0 and say 'yes' to speak with a representative.

Benefits of staying in the plan include:

- Potentially lower fees.
- Access to local, dedicated representatives.
- A wide variety of investment choices.

CALL TODAY!
(877) 457-WDCP (9327)
www.wdc457.org

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

¹ Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice, or act in a fiduciary capacity, for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

GVFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. ©2018 Great-West Life & Annuity Insurance Company. All rights reserved. CB180818/PE AM18/711-110

Please do not respond to this email. This mailbox is not monitored and you will not receive a response.

This email was sent by Empower Retirement | 815 E. Orchard Road, Greenwood Village, CO 80111, United States

Don't give up before you're finished

Stay on track by staying in the Program

[Click here to learn more](#)

2. Stay in the Plan Campaign Data

- Target audience
 - Participants ages 58-64
Birthdays during Q1 and Q4; summer version will be released to those with birthdays during Q2 and Q3
 - Email launched January 18, 2017
3,828 participants
 - Postcards were mailed January 13, 2017 to those without email addresses on file
1,406 participants
- Results

Metric Date 1/27/17	Financial Services Industry Rate	Wisconsin Stay in the Plan Campaign
Delivery Rates	99.10%	90.33%
Open Rates	22.40%	42.4%
Click Through Rates	3.30%	5.72%

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

3. Meet with your Representative Campaign Data

- Q1 released 4/11/17 to 4,159

Metric Date 5/23/17	Financial Services Industry Rate	Wisconsin Meet With Your Rep Campaign
Delivery Rates	99.10%	94.73%
Open Rates	22.40%	54.88%
Click Through Rates	3.30%	6.74%

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

4. Webinars

- Bob Schulz – Participants
 - April 27, 2017 – Medicare, Medicaid and Long-Term Care
 - Promoted via WDC *MoneyTalks* newsletter and ETF GovDelivery
 - 154 attendees
 - Recorded and to be posted under Member Education
 - May 18, 2017 – Social Security
 - Promoted via WDC *MoneyTalks* newsletter and ETF GovDelivery
 - 107 attendees
 - Recorded and to be posted under Member Education
- Retirement Readiness Review Demo – Employers
 - May 16, 2017
 - Promoted via WDC Employer newsletter, pop-up bulletin in recordkeeping system, and ETF GovDelivery
 - 73 attendees
 - Recorded and to be posted online TBD

Upcoming Webinar

Retirement Readiness Review Demo
May 16, 11:30 a.m.

The Wisconsin Deferred Compensation (WDC) Program will be offering a Retirement Readiness Review demo hosted by Retirement Plan Advisor Scott Schewe on Tuesday, May 16. Join Scott as he explains the benefits to your employees of participating in a Retirement Readiness Review.

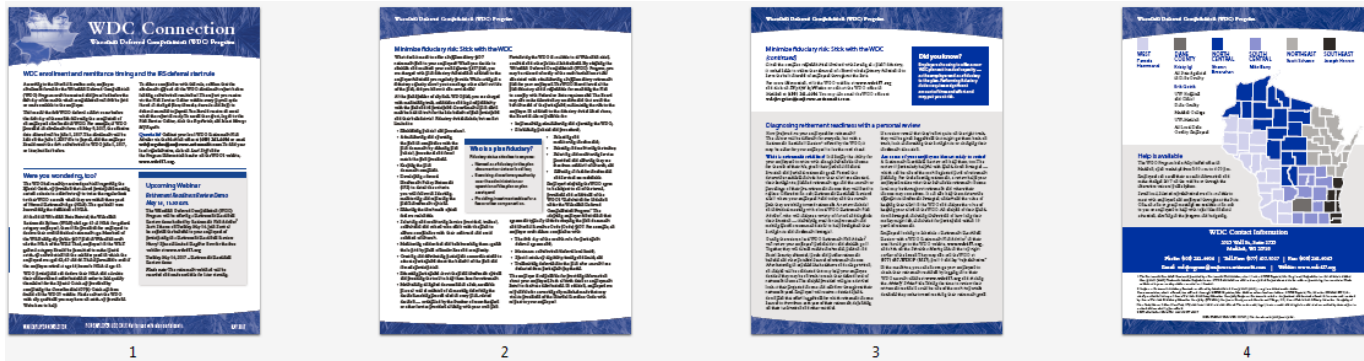
Hurry! Space is limited. Register now for the free webinar at www.wdc457.org

Tuesday, May 16, 2017 – Retirement Readiness Review demo

Please note: The retirement webinars will be recorded and made available for later viewing.

5. Employer Newsletter

- 4-page newsletter
- Emailed 5/5/17
 - 1,201 total contacts (local employers and state agencies)
 - 55.56% opened; 30.58% clicked to view the newsletter
- Mailed 101 hard copies to employers without email addresses



Coming soon...

- Videos
 - Enrollment and pre-retirement workshops returning to WDC and ETF online education pages
 - Targeted email/web videos



EMPOWER

RETIREMENT™