

MoneyTalks

Wisconsin Deferred Compensation Program

New Investment Option Coming to the WDC

On November 17, 2017, a new investment will debut on the Wisconsin Deferred Compensation (WDC) Program's core investment lineup: the American Beacon Bridgeway Large Cap Value Collective Investment Trust. The new option is in the large-cap value class. Large-cap investments may be most appropriate for someone willing to accept market fluctuations in return for long-term capital growth.

This new investment option won't replace any existing investment options, and no action on your part is required.

Once the investment option is available, you will be able to find complete information on the American Beacon Bridgeway Large Cap Value Collective Investment Trust – including its historical performance and investment objectives and strategies – on www.wdc457.org. Click *Invest with the WDC* in the menu bar and select *WDC Investment Options* to find fund overviews, prospectuses and other information.

If you would like to direct future contributions to this new investment option or transfer assets from any of your existing investments into this new option, log on to the website at www.wdc457.org or call (877) 457-WDCP (9327) any time after November 17, 2017. For any questions, please call (877) 457-WDCP (9327) from 7 a.m. to 7 p.m. Central time, Monday through Friday.

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.

Be a Pal: Tell a Friend About the WDC

True friends look out for one another's interests, so why not tell one of your friends about how the WDC can help them save for the retirement income they'll need in the future? The WDC offers a host of benefits to retirement savers, including a wide range of quality investment options, the opportunity to invest a portion of your annual earnings on a before- or after-tax basis, and the flexibility to manage your account online, over the phone and in person with local representatives.

There is a short video on the website at www.wdc457.org which spells out some of the advantages of the WDC. Share the link with a friend and start your own conversation about the advantages of taking charge of your retirement future by participating in the WDC.



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Challenge Yourself to Improve
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*FDIC Insured Bank
Option: Nationwide Bank
has declared an annualized
interest rate of 1.19% for
the third quarter
of 2017.**



* Certificates of deposit are insured by the FDIC for up to \$250,000 per depositor and offer a fixed rate of return, whereas both the principal and yield of bonds and stocks will fluctuate with market conditions

Initiate a Withdrawal Online or By Phone

When it's time to begin withdrawing the money you've saved through your WDC account, you have choices – from partial withdrawals to scheduled periodic withdrawals to a lump sum distribution.

But did you know you also have a choice in how to initiate the withdrawal process after you have separated from service? In addition to completing and submitting a hard copy (paper) distribution form, you can initiate withdrawals online and over the phone. Log on to your account on www.wdc457.org and go to the *Withdrawal* tile, or call the WDC at (877) 457-9327 (press 0 and follow the prompts to speak to a representative Monday through Friday, 7 a.m. to 7 p.m. Central time).



National Retirement Security Week: October 15-21*

Each of us has a unique life story, and we continue to write new chapters with each phase. Your future is one of those chapters, and it's one that you can start writing today. In fact, the sooner you start the process, the greater the chances that your story will unfold the way you want.

That's the idea behind National Retirement Security Week, which takes place October 15-21. This year's theme is *Your Whole Story*, emphasizing how we all need to consider the big picture as we plan our future – and how what we do today can affect how our retirement story develops.

Why is it so important to begin plotting your retirement story now and to modify it as your life and career change? It's possible that you could spend close to as much time in retirement as you do in the workforce¹, and you'll need adequate income to help you live the life you want. When you look at your entire life as a single story with a plot that keeps building, you'll see how the actions you take now can have a big impact later on.

Wherever you are in your life story, National Retirement Security Week may be the ideal time to make some helpful revisions to your strategy, such as:

- Increasing the amount you save from your paycheck.
- Reviewing your investment choices to see if your choices match your income goals and planned retirement date.
- Estimating your future retirement income needs and adjusting your savings goals as needed.
- Designating or updating your beneficiary.

Want to learn more about how the WDC can help you turn your retirement story into a best seller? Contact the WDC at (877) 457-9327 or at wdcprogram@empower-retirement.com.

* Established in 2006 by Congressional resolution, National Retirement Security Week is a national effort to raise public awareness about the importance of saving for retirement.

¹ NAGDCA Your Whole Story video: <http://www.nagdca.org/portals/45/NRSW/Journey/index.html>



Coming Soon: E-Delivery of Your WDC Statements

In 2018, you'll start receiving your quarterly WDC statement and this newsletter in a convenient electronic format. The change offers a more secure, environmentally friendly method of delivery. You can view, download and print your statement by logging in to your account at www.wdc457.org.

To receive email notifications when your statements are available each quarter, sign up for e-delivery by logging in to your WDC account and clicking on *My Profile* and then *Go Paperless*. You can also call and request that a printed copy of your statement be mailed to you at no charge. To update your preferences or to opt out of electronic delivery and continue receiving a hard copy of your statement each quarter, log in to your account at www.wdc457.org. Call (877) 457-WDCP (9327) if you have questions or would like additional information.

Your Online WDC Experience is Getting an Upgrade

Get ready to see something new when you log on to your WDC account! In 2018, an enhanced web experience is coming, with a new look and features designed to make it easier for you to find information, track your progress and make changes in how you save and invest.

Here are some of the ways the upgraded site will offer whole new way for you to look at retirement saving:

- **It helps you estimate** – With the new website, you can see important elements like your future retirement income and health care costs. You can also see the impact that changes in your savings rate, expected retirement date and investment mix could have on your overall retirement readiness.
- **It's personalized** – The new website offers a custom look at your retirement picture based on your unique information, and you can add information on other assets you have for a more complete picture.
- **It provides next steps** – Get ideas on steps you can take to put you on track to reaching your retirement income goals.
- **It compares** – You can see how your retirement savings progress stacks up with other participants in your age and salary range.
- **It makes it easy to take action** – With a single click, you can change the amount you save, begin the enrollment process and take other important actions.
- **It's mobile friendly** – You can access the enhanced website on the go with your tablet or smartphone – it's designed to work smoothly on any device.

With its more visually engaging design and user-friendly features, the new website will help you take charge of your future.

IMPORTANT: The projections, or other information generated by the participant experience regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.



Challenge Yourself to Improve Your Financial Wellness

Just when you thought you knew everything about financial wellness and how to plan for retirement, there comes a free, award-winning program to challenge you even more. Check out the Financial Fitness Program,* available to all Wisconsin Retirement System members at <http://etf.wi.gov/financialfitness/>.

What's included in the Financial Fitness Program?

1. The Financial Fitness CHECKUP. This is a quick online survey that assesses and benchmarks your financial aptitude, behavior and confidence. After completing the survey, you will receive a Financial Fitness Score (1-10 scale).

2. The Financial Fitness ACADEMY. Based on your Financial Fitness SCORE, you will receive recommendations and an invitation to enroll in a tailored selection of online learning tutorials for the Financial Fitness Academy (a \$200 value). Using the tutorials can help improve your financial fitness.

The tutorials cover topics such as debt management, budgeting, investments and retirement planning. You will also receive “Things to Know” and key “Things to Do” to improve your financial well-being. These tutorials are available for a full year! Learn and take action at your own pace!

3. Access to a Financial Fitness COACH. If you need help with the tasks or topics you are trying to accomplish or learn, speak with one of the program's Financial Fitness Advisors free of charge for up to 30 days.

* The Financial Fitness Program has been developed for the Wisconsin Retirement System by a third party. Neither Great-West Life & Annuity Insurance Company nor any of its subsidiaries and/or affiliates have reviewed or approved this program or are responsible for the calculations, content or for providing updates with respect to the program.

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WDC Office Hours:

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