



MoneyTalks

Wisconsin Deferred Compensation (WDC) Program

Coming Early 2018: Get Ready for a New Online Experience with the WDC

In the coming weeks, some big changes are coming to the Wisconsin Deferred Compensation (WDC) Program website, www.wdc457.org.

In addition to a mobile-friendly design and fresh look overall, you'll have access to great new features designed to make it easier to understand your account activity and investments, anticipate your future retirement finances and take action when needed. Here's a preview of what's in store:

- **Understand:** Knowledge is power, so in addition to helping you keep tabs on account information such as your WDC savings rate and investment choices, the new site features interactive planning tools and calculators that can help you be a well-informed investor. You'll also be able to see how you compare to other participants of similar age and salary in terms of retirement readiness.
- **Anticipate:** The new website can help you anticipate your retirement finances with personalized projections in important areas such as future retirement income and healthcare costs. The site will use information on your planned retirement date, investment choice and savings rate to develop these projections, and it gives you the option to supply additional information on other assets and investments you may have — including information on your spouse's finances — for a more accurate assessment.
- **Act:** When you log into your account, the new website will offer recommendations for saving and investing strategies that can help you reach your retirement income goals — and you'll be able to take action to make those changes with just a few clicks. The site will also provide you with a spend-down plan for how to use your multiple retirement income streams (including personal savings and Social Security benefits) in the most advantageous way.¹

IMPORTANT: The projections and other information generated by the Empower 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.

The enhanced experience, coming to www.wdc457.org March 22, 2018, will empower you with the tools and information you need to plan for and reach the retirement you want.

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*FDIC Insured Bank Option: Nationwide Bank has declared an annualized interest rate of 1.19% for the fourth 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.

It's More Than Just a New Website

We're also streamlining a number of processes to eliminate paper and increase security. Effective March 22, 2018, here is how you can accomplish some of the most common actions online, upon log in:

Set or change contributions

Designate or change your contribution amount right from the WDC home page using the *Contribution Rate* slider.

Set or update beneficiary designations

Designate or change your beneficiary designation by clicking on the *My Accounts* link to get started.

Manage transfers/direct rollovers

Roll in assets from a previous retirement account by meeting with a WDC Retirement Plan Advisor or calling the Empower Retirement Solution Education Center at **(888) 737-4480**.

Note: You should discuss rolling money from one account to another with your financial advisor/planner and consider any potential fees and/or limitations of available investment options.

Change personal information

Access your *Profile* page to update your personal information.

Manage distributions

Initiate a distribution online or over the phone once you've separated from service with your WDC-sponsoring employer.

Need help logging in? Call the WDC's Customer Service Center at **(877) 457-WDCP (9327)**. Representatives are happy to help and are available 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday.

Move to E-Delivery of WDC Statements and Newsletters

Want to know what's unique about your most recent WDC account statement and this edition of Money Talks? They are the last printed versions you'll receive. Instead of hard copies in your mailbox, your statement and future editions of this newsletter will be available to view and download. If you have previously provided your email address for this purpose, you'll receive an email reminder when your statement and newsletter are ready to view. Simply log in, review and print or save for your records if you choose.

Why the change? E-delivery offers a more secure, environmentally friendly way to distribute statements and newsletters. After March 22, 2018, if you'd rather continue to receive these materials in the mail, call **(877) 457-WDCP (9327)** or log in to your account at **www.wdc457.org** to continue receiving paper statements at no charge. Online, click on your *Profile* page, choose *Change* under *Communication Preferences* and uncheck the box that says you prefer electronic delivery.





Stay on Track to Keep Your Retirement Income on Course

Did you know that the same plan you used to establish your retirement savings can help you work toward your financial goals post-retirement or if you leave the workplace? It's true: You can keep your savings in the WDC and reap benefits such as:

- Potentially lower fees, compared to retail account options.
- Local representatives dedicated to helping you understand your WDC benefits.
- Online account management through **www.wdc457.org**.
- A wide variety of investment choices.
- Flexible distribution options.

To discuss how you can stay on track toward your retirement, call **(877) 457-WDCP (9327)**, press 0 and say "yes" to speak to a representative.

New Contribution Limits

Participating in the WDC is a great way to save for the retirement income you'll want. However, the Internal Revenue Service sets limits how much you can save through voluntary contributions to 457(b) plans like the WDC each year. In 2018, the limit is \$18,500. If you are age 50 or older, you can save an additional \$6,000 (for a total of \$24,500). If you are within three years of your normal retirement age, which is age 65 for most, you may be able to double your contribution limit up to \$37,000. For more information, go to **www.wdc457.org** or call **(877) 457-WDCP (9327)** between 7:00 a.m. and 7:00 p.m. Central time.



In Case You Missed It: New Investment Option Available

On November 17, 2017, the WDC added a new large-cap value investment option to its lineup: the American Beacon Bridgeway Large Cap Value Collective Investment Trust. If you would like to learn more about this new option or change how your contributions are invested, go to **www.wdc457.org**.

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.

Financial Fitness Program

ETF's Financial Fitness Program can help you take control of your financial future. This exclusive program, available throughout 2018 to all Wisconsin Retirement System members, offers free online financial educational resources for 12 months and a free consultation with a financial advisor. Start with a Financial Fitness CHECKUP, a confidential and secure online survey that helps you discover your strengths and weaknesses of your personal financial knowledge and situation. The checkup at <https://wietf.financialfitness.academy/checkup/home> only takes 10 minutes to complete! Learn more about the program by visiting <http://etf.wi.gov/financialfitness/>.

New York Stock Exchange (NYSE) 2018 Holiday Schedule

NYSE is open Monday through Friday, 9:30 a.m. to 4:00 p.m. Eastern time. NYSE will be closed to observe the following holidays in 2018:

New Years Day	Monday, January 1
Martin Luther King, Jr. Day	Monday, January 15
Washington's Birthday	Monday, February 19
Good Friday	Friday, March 30
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4*
Labor Day	Monday, September 3
Thanksgiving Day	Thursday, November 22*
Christmas	Tuesday, December 25*

* Note: Each market will close early at 1:00 p.m. Eastern time on Tuesday, July 3, 2018, Friday, November 23, 2018 and Monday, December 24, 2018.

WDC Program Contact Information

Phone Number:
(877) 457-WDCP (9327)

Call Center Hours:
7:00 a.m. – 7:00 p.m.
Monday – Friday

WDC Program Office Address:
5325 Wall Street, Suite 2755
Madison, WI 53718

WDC Program Office Hours:
8:00 a.m. – 4:30 p.m.
Monday – Friday

WDC Program Website:
www.wdc457.org

WDC Program Email:
wdcprogram@empower-retirement.com

1 Spend-down advice offered by Advised Assets Group, LLC, a registered investment adviser.

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