

Wisconsin Deferred Compensation Program (WDC) *MoneyTalks*



HIT THE ROAD FOR NATIONAL RETIREMENT SECURITY WEEK 2019

Have plans for October 20-26 this year? Why not join thousands of your fellow savers for a road trip to retirement?

Each year, the National Association of Government Defined Contribution Administrators works with members of Congress to sponsor National Retirement Security Week (NRSW). The annual event is designed to shine a spotlight on the importance of saving and investing for the retirement you want. This year, the WDC and its recordkeeper, Empower Retirement, are inviting you to hit the road to a brighter future during NRSW by revving up your retirement preparations.

We all know that a little planning can make a trip a lot more enjoyable, so here are a few suggestions to help make your retirement road trip smooth with the WDC:

- Fill up for the long haul by increasing your contribution rate.
- Protect your travel buddies by updating your beneficiary.
- Give your account a tune up with the planning tools on www.wdc457.org.
- Put your WDC communications on cruise control by choosing e-delivery.

Remember, the journey can be just as rewarding as reaching your destination. So, check your tire pressure, choose a playlist and pack a cooler full of snacks. And don't forget to celebrate each milestone you reach along the way.

Need some roadside assistance during your retirement road trip? Visit www.wdc457.org or call **(877) 457-WDCP (9327)** and ask to speak to a local WDC representative.

INVEST IN YOURSELF - AUTO INCREASE

Setting aside a little more from each paycheck is a great way to invest in yourself – but why not make it automatic? Year after year, you can invest in yourself without even thinking about it. Log in to www.wdc457.org, click on the *Account* menu and select *My Contributions*. Next, click on *Add Auto Increase* next to your contribution amount and determine the auto increase and time frame that is right for you. It only takes a few minutes to boost your contribution level for years to come. Start saving using auto increase today.

WDC SURVEY

If you haven't already, please take some time to complete the 2019 WDC participant satisfaction survey. Every year, the WDC seeks your help in giving feedback and input on the services we provide. Check out the website for a link to the survey.

To review the 2019* annualized interest rate of the FDIC Insured Bank Option, please go to www.wdc457.org, click on the *Investing* menu, then click on *Investment information* and select *Wisconsin Deferred Compensation Program Investment Performance* under Fund performance.

* 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.

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REMINDER: UPCOMING FUND CHANGES

The Deferred Compensation Board regularly reviews the WDC investment options and on September 20, 2019, four changes were made to the WDC's investment lineup. Three BlackRock funds were replaced with newly available and less expensive versions of the same funds, which should result in a savings for those in the funds as outlined below. Additionally, the Board voted to add the Dodge & Cox Income fund, an actively managed intermediate bond fund, to the WDC's investment lineup. If you are comfortable with the investment option changes, you do not need to take any action. To review the investment options below, visit www.wdc457.org, click on the *Investing* menu and select the *Investment information* sub-menu.

Fund Mapping

FROM FUND NAME	TO INVESTMENT OPTION NAME	FROM EXPENSE RATIO	TO EXPENSE RATIO
BlackRock EAFE Equity Index Coll T	BlackRock EAFE Equity Index Fund F	0.08%	0.04%
BlackRock Russell 2000 Index Coll T	BlackRock Russell 2000 Index Fund M	0.06%	0.025%
BlackRock US Debt Index Fund Coll W	BlackRock US Debt Index Fund M	0.04%	0.03%

Fund Addition

FUND NAME	EXPENSE RATIO
Dodge & Cox Income Fund (DODX)	0.42%

As a reminder, the Federated US Government Securities 2-5 Year fund is being phased out of the WDC investment lineup. As of Friday, November 1, 2019, any future contributions designated for the Federated US Government Securities 2-5 Year fund will be redirected to the Stable Value Fund. Participants have from **Friday, November 1, 2019, to Friday, May 1, 2020**, to move any balances out of the Federated fund. After **Friday, May 1, 2020**, remaining balances will be moved into the Stable Value Fund. Please visit the WDC website during November to review the investment option change information sent to participants in the Federated US Government Securities 2-5 Year fund.

Please note: the Stable Value Fund has what's called an equity wash. This means that in order to transfer dollars from the Stable Value Fund into a competing fund like the Vanguard Treasury Money Market Investment or the FDIC Bank Option, the money must first be held in a non-competing fund (i.e. a fund exposed to the stock market) for 90 days.

WDC Call Center Hours: 7 am - 9 pm, Monday - Friday, 8 am - 4:30 pm, Saturday Central time

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