



*Helping You Turn
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2021 Strategic Partnership Plan Update

February 4, 2022

2021 Scorecard Results

Goal/Action Item	Tools adopted	Results desired	12/31/21 Results
Enrollment	<ul style="list-style-type: none"> Employee and Employer Group meetings 	<ul style="list-style-type: none"> 3% in-force* growth (66,790 in-force accounts as of 12/31/20) 10 new employers 1-2 Conventions 45+ benefits fairs 	<ul style="list-style-type: none"> 1.7% in-force* growth (67,927) 15 new employers adopted WMCA Conference (virtual) 69 virtual benefits fairs conducted
Asset Allocation	<ul style="list-style-type: none"> Retirement Readiness Reviews (RRR) with at-risk groups Emails, mailers and tweets Fiduciary advice/CFP service Partnership on financial wellness grant 	<ul style="list-style-type: none"> RRRs with 10% of at-risk population** (661 At Risk RRRs) Increase average number of investment options to 5.46 	<ul style="list-style-type: none"> 1,384 RRRs with at-risk population Average number of investments 5.33
Education	<ul style="list-style-type: none"> Participant Education <ul style="list-style-type: none"> RRRs for at risk groups DB Addition Campaign Employer Education Partnership on financial wellness grant Restart campaign 	<ul style="list-style-type: none"> 3,000 total RRRs 300 group meetings Bring positive actions*** to 33%+ of the RRRs conducted Restart campaign: Restart 2% of participants who stopped contributing 	<ul style="list-style-type: none"> 1,859 total RRRs 350 group meetings 66% positive action rate 4% of targeted participants restarted their contributions
Retention	<ul style="list-style-type: none"> Retirement Readiness Reviews Retiree webinar RSG support and CFP service 	<ul style="list-style-type: none"> Increase asset retention by 5%+ (roll out 5% fewer assets than \$137.8M rolled out in 2020) Conduct 150 financial plans 	<ul style="list-style-type: none"> \$102.9M assets rolled out Retiree webinar 12/15/21 with 66 attendees 19 financial plans have been delivered (out of 74 who initiated the process); 12 subscriptions and 7 individual



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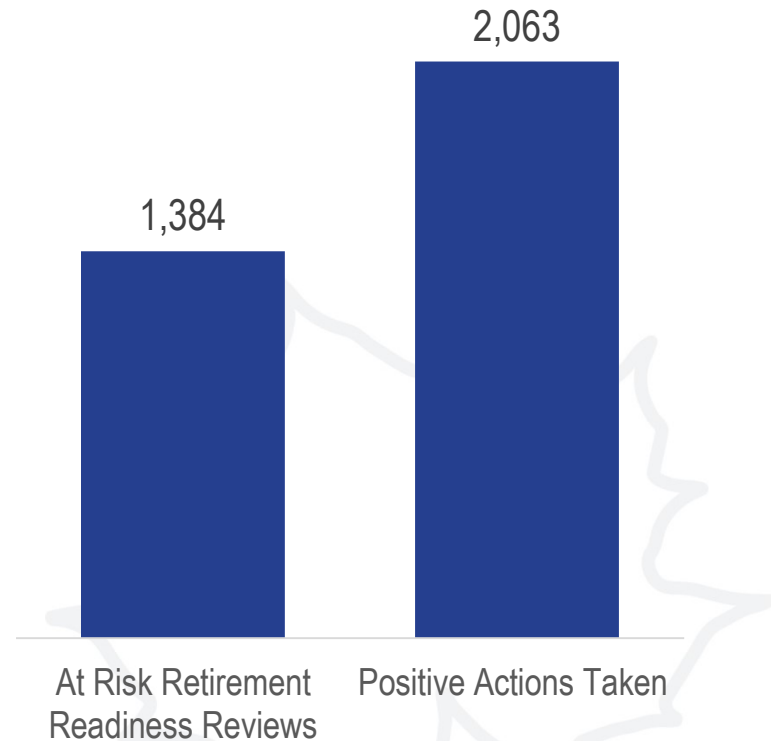
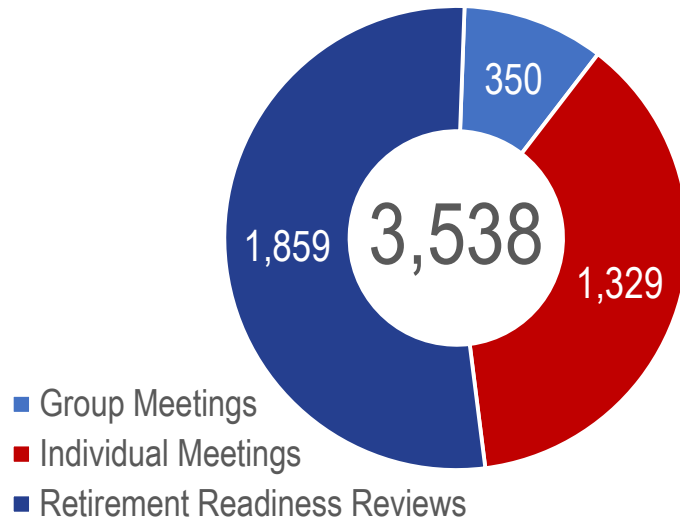
*In-force means net lives or number of participants with an account balance greater than \$0. There were 66,790 in-force accounts as of 12/31/20.

**At-risk population = 50+ >75% equities; 50+ <10% equities; all ages <25% equities and twice average plan balance

***Positive actions include actions like enrollments, rollovers, deferral increases, diversification (moving 100% to TDF or enroll in managed accounts), and personalization for those in managed accounts

Activity as of 12/31/2021

- Goals:
- 300 Group Meetings
 - 3,000 Retirement Readiness Reviews
 - 661 At Risk Retirement Readiness Reviews
 - 33% Positive Action Rate



At-risk population = 50+ >75% equities; 50+ <10% equities; all ages <25% equities and twice average plan balance

Positive actions include actions like enrollments, rollovers, deferral increases, diversification (moving 100% to TDF or enroll in managed accounts), and personalization for those in managed accounts



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Retirement Solutions Group (RSG) Participant Actions

WDC	12/31/2021		
RSG Contact Participant Actions	% assets	Assets	Participants
Average Account Balance		\$137,680	
Average Rollover Balance		\$176,210	
Allocation of total assets		\$584,725,707	4,247
Stay in Plan	79%	\$459,044,551	1,775
Cash Outs	4%	\$22,774,591	1,888
Rollovers to External Provider	15%	\$87,192,304	486
Rollovers to Empower IRA	3%	\$15,714,260	98
Rollovers to Empower Plan	0%	\$0	0
Average Roll In Balance		\$29,200	
Total Roll Ins		\$38,748,530	1,327



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New Services Communications

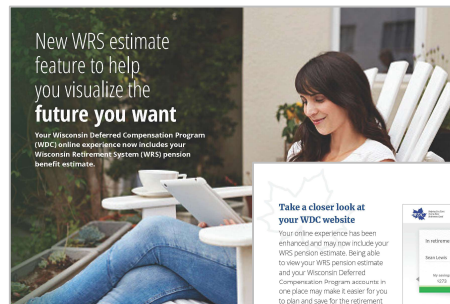
- New Service Announcement
 - Web banner
 - Flyer
 - News & Updates
 - Tweet
 - Add ADV and Privacy Notice to website
- WRS Pension Estimate
 - Active employees
 - FAQ
 - Email and reminder email
 - Mailer (those without email addresses on file)
 - Pre log-in bulletin
 - Post log-in message
 - Statement narrative
 - Tweets
- Financial Planning
 - Cascaded email
 - Cascaded postcard
 - Phase I = 60+
 - Phase II = 45-59
 - Phase III = up to 44
 - Pre log-in tile (Phase III)
 - Tweets (Phase III)
 - RSG Term Mailer
- At Risk Campaign
 - Pre-login bulletin
 - Employer emails
 - Individual meeting invitations
 - Tweets
- Termination Mailer



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WRS Pension Estimate Launch Campaign

- Audience:
 - All participants with a pension estimate who did not opt out
- Tactics:
 - Email 4/28/21 (sent to 27,289 participants)
 - Mailer 4/28/21 (sent to 4,517 participants)
 - FAQ
 - Pre-login bulletin
 - Post-login bulletin
 - Statement Narrative
- Email Results:
 - 25,304 delivered
 - 44% open rate
 - 10% click rate
 - 24% clickthrough rate



Take a closer look at your WDC website

Your online experience has been enhanced and may now include your WRS pension estimate. Being able to view your WRS pension estimate and your Wisconsin Deferred Compensation Program accounts in one place may make it easier for you to plan and save for the retirement you envision.

Other assets

Did you manually add your WRS pension benefit into Other Assets? If so, please remove because your WRS pension estimate is now automatically included in your estimated retirement income.

Take advantage of these three website features to stay on track toward your goal:

1. View an estimate of your retirement income based on current savings and contribution amounts, including an estimate of your WRS pension benefit and any other income sources you choose to add.
2. View your Lifetime Income Score™, which estimates your progress toward your retirement goal.
3. Review how contribution changes may affect take-home pay and retirement income, and easily make account changes with ease. If you would prefer not to see your WRS pension estimate on your WDC homepage, you can opt out by emailing WDC_Data_Opt_Out@powerretirement.com.

Quick tip

Our top priority is protecting your personal and retirement information, and this is our way of adding your primary email address and phone number to your account. After you log in, click on your name at the top right corner, then click Change sent in Communication preference and add your email address and phone number.

Wisconsin Deferred Compensation Program

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New WRS pension estimate feature

Your Wisconsin Deferred Compensation Program (WDC) account may now include a Wisconsin Retirement System (WRS) pension benefit estimate, so you can see your whole retirement picture all in one place. Log in to see your updated estimated retirement income and track your progress towards your retirement goals.

Start your experience today!

[Take me there](#)

1. View an estimate of your retirement income based on current savings and contribution amounts, including an estimate of your WRS pension benefit and any other income sources you choose to add.
2. View your Lifetime Income Score™, which estimates your progress toward your retirement goal.
3. Did you manually add your WRS pension benefit into Other Assets? If so, please remove it because WRS is now automatically included in your estimated retirement income.

Have questions about your WRS pension estimate? [Click here](#) for more details.

Print Plan Reading



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Retirement Solutions Group Retention Mailer (ongoing)

- Audience:
 - Monthly recently terminated participants
- Tactics:
 - Monthly Mailing
- Results:
 - Refer to Slide 4

Changing jobs or retiring? We can help.

Hi, [Firstname].

If you're in the middle of a job change or retiring, you have a lot on your mind, including what to do with the money in your Wisconsin Deferred Compensation Program.

Essentially, you have four options.

Let us help you make the right decision for you.

EXAMPLE ACCOUNT	CASH OUT NOW	KEEP TAX-DEFERRED
Starting balance	\$100,000.00	\$100,000.00
Federal, state and local taxes	\$(20,000.00)	\$0.00
Early withdrawal penalty (if applicable)	\$(0.00)	\$0.00
Final balance	\$80,000.00	\$100,000.00

The real costs of cashing out

- Income taxes
- Penalties
- Reduced retirement savings
- Lost opportunity for growth

Keeping your money in tax-deferred status also gives you the potential of growth over the next 25 years

TODAY'S VESTED ACCOUNT BALANCE	ACCOUNT BALANCE IN 25 YEARS*
\$100,000.00	\$446,496.48

Your retirement savings options

- 1 KEEP IT IN YOUR PLAN
- 2 TRANSFER TO AN IRA
- 3 MOVE IT TO YOUR NEW PLAN
- 4 WITHDRAW YOUR MONEY

Things to think about

It's important to consider keeping your hard-earned money in your Wisconsin Deferred Compensation Program — if you're happy with your plan, you can keep your money there while saving on taxes.

Transferring to an IRA — Opening an IRA is a good option if you're not happy with your plan. You can typically roll over your money into an IRA without incurring taxes or penalties.

Moving your retirement savings to your new employer's plan — If you're moving to a new employer, you can typically roll over your money into their plan without incurring taxes or penalties.

If you need the funds now, you can decide to cash out your account and cash out. Take a look at the table to the right to see what cashing out could cost you in taxes and IRS penalties.

Consider all your options and their features and fees before moving money between accounts.

Let an experienced Empower Retirement consultant walk you through your options.

► Call 877-457-9327 or visit wdc457.com



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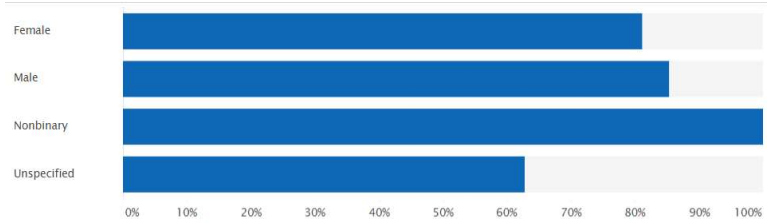
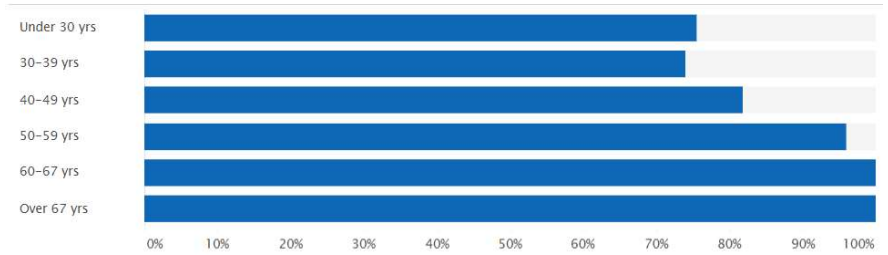
Lifetime Income Score (LIS) 12.31.21



Percent of Lifetime Income Score by source



Median Lifetime Income Score



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Lifetime Income Score

Factors influencing the results shown:

Time:	The participant's current age and when he/she plans to retire
Savings:	How much the participant has now and how much he/she is likely to save in the future
Allocation:	The investment mix the participant has selected for his/her WDC account balances
WRS estimate:	Directly from the annual Statement of Benefits
Social Security:	Estimated benefit per the SSA



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Financial Planning Campaign

- Audience:
 - Phase I = 60+
 - Phase II = 45-59
 - Phase III = up to 44
 - Reminder sent to Phase I and II*
- Tactics:
 - Email
 - Postcard
 - Flyer
 - Prelogin tile
 - Tweets
- Results:
 - 74 participants scheduled an introductory meeting
 - 25 participants engaged with their planner to complete a financial plan
 - 19 financial plans delivered
 - 6 individuals pending



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*Reminder being sent to Phase III in early 2022

How can financial planning help me?

The Wisconsin Deferred Compensation Program (WDC) through Empower Retirement, has an experienced team of financial planners who can help you create a long-term plan towards your financial goals. These professionals have acquired specialized training and have experience serving clients who share your questions about preparing for retirement and other financial goals. So you may be wondering, how can working with one of our planners benefit you?

Get holistic planning for all your financial goals
Our planners have extensive experience helping clients build financial plans that address all components of wealth management, including retirement, financial and personal goals, savings and income needs, risk management, and estate planning. Whether you're just starting your career or already retired, consulting with a planning professional may be one of the best ways to position yourself for a successful future.

Here's what a financial planning professional can help you with:

- Retirement savings and income strategies
- Identifying and prioritizing your financial goals
- Organizing your finances
- Insurance and estate planning
- Saving for education
- Debt management

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Wisconsin Deferred Compensation Program (WDC)

Turns out, financial planning is for everyone

Let a WDC financial planning professional create a plan for your future

A common misconception is that financial plans are only for the wealthy. That's simply not the case. Now you can take advantage of WDC services to create an affordable, comprehensive and personalized plan to help you achieve the retirement you want.

Let's take a look at your financial planning needs.
Give us a call at 833-301-9355.

WISCONSIN DEFERRED COMPENSATION PROGRAM (WDC)

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Turns out, financial planning is for everyone

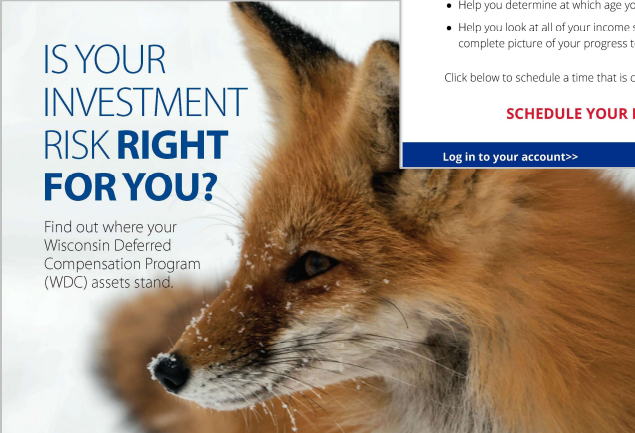
Let a WDC financial planning professional create a plan for your future

At Risk Campaign

- Audience:
 - Participants 50+ with less than 10% equity
 - Participants 50+ with more than 75% equity
 - Participants under 50 with less than 25% equity
 - Retired participants
- Tactics:
 - Postcard: Sent 3/25/21 to 3,473 part.
 - Email:
 - Phase 1 sent 3/25/21 to 7,783 part.
 - Phase 2 sending 5/18/21
- Results:
 - 409 participant meetings
 - 5 from postcards
 - 404 from emails

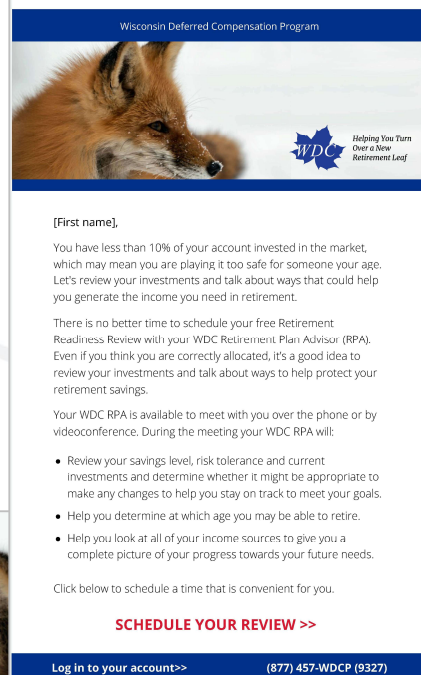


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IS YOUR
INVESTMENT
RISK **RIGHT**
FOR YOU?

Find out where your
Wisconsin Deferred
Compensation Program
(WDC) assets stand.



Wisconsin Deferred Compensation Program

[First name],

You have less than 10% of your account invested in the market, which may mean you are playing it too safe for someone your age. Let's review your investments and talk about ways that could help you generate the income you need in retirement.

There is no better time to schedule your free Retirement Readiness Review with your WDC Retirement Plan Advisor (RPA). Even if you think you are correctly allocated, it's a good idea to review your investments and talk about ways to help protect your retirement savings.

Your WDC RPA is available to meet with you over the phone or by videoconference. During the meeting your WDC RPA will:

- Review your savings level, risk tolerance and current investments and determine whether it might be appropriate to make any changes to help you stay on track to meet your goals.
- Help you determine at which age you may be able to retire.
- Help you look at all of your income sources to give you a complete picture of your progress towards your future needs.

Click below to schedule a time that is convenient for you.

SCHEDULE YOUR REVIEW >>

Log in to your account>> (877) 457-WDCP (9327)

Wisconsin Strong

- Audience:
 - All participants
- Tactics:
 - Presentations
 - Brainsharks
 - Web tile
- Results:
 - 1,842 registrants
 - 1,090 webinar attendees
 - 59% of registrants attended



WI Strong: Your Financial Security™

Register for an upcoming webinar.



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Open Enrollment / It's Your Choice

Presentations	Total Meetings Offered	Total Number of Attendees
Your Journey to Retirement	31	279
Retirement Planning	16	206
Financial Planning	7	84
Basics of Investing	4	48
Advantages of Budgeting	4	44
Retirement Planning for Women	4	42
Market Volatility	4	34
TOTAL	70	737



Benefit Fairs / Open Enrollment Webinars

Your guide to the Wisconsin Deferred Compensation (WDC) Program's virtual Benefit Fair / Open Enrollment presentations. Click on the desired topic below to find the date and time that works for your schedule, since you select the date and time that works for your schedule.

The screenshot displays a user interface for selecting webinar dates. It features three overlapping calendar cards for the year 2021. The top card is for 'Your Journey to Retirement', the middle for 'Financial Planning', and the bottom for 'Women and Investing'. Each card shows a weekly grid with the specific event date highlighted in orange. Navigation arrows and a search bar are visible at the top of the interface.

- Average group size was 10; largest group was 36 attendees

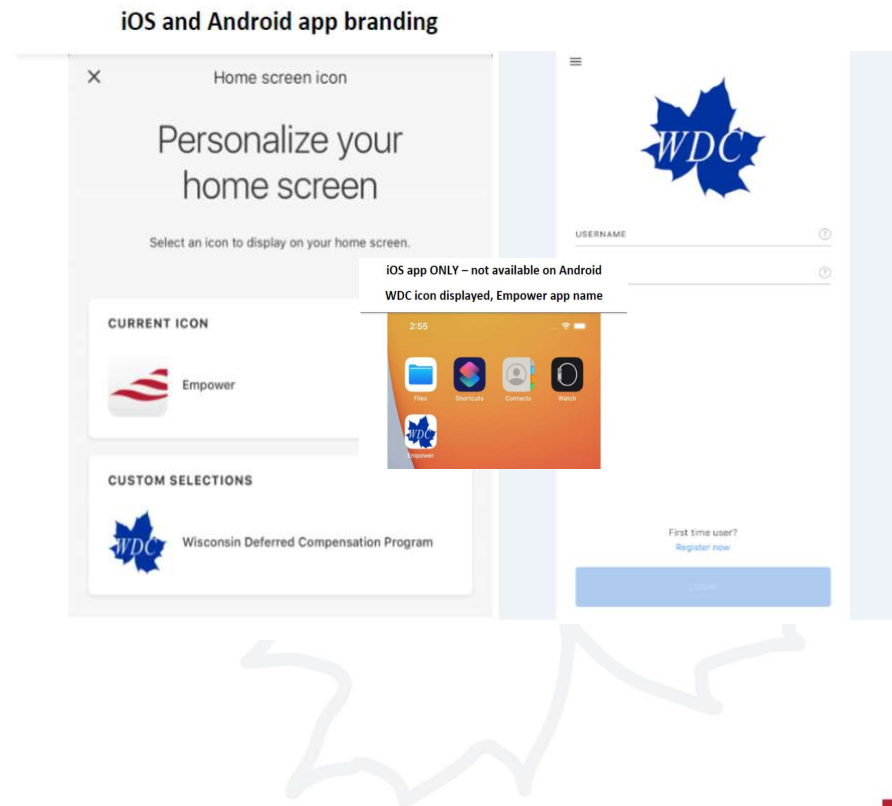


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Custom Mobile App

10/17/21-1/11/22:

- 5,456 iOS users
- 1,798 Android users
- 3,538 users chose custom icon (iOS only)



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Participant Survey Highlights

- Age breakdown
 - Age 54 and under – 32.85%
 - Age 55-64 – 30.92%
 - Age 65+ – 39.37%
- How likely are you to refer WDC to a friend or colleague? – 83.87%
- Overall Satisfaction (4 or 5) with services received from WDC/Empower Retirement – 79.55%
- How satisfied are you with the following (satisfied or very satisfied)?:
 - Website resources – 82.04%
 - 24/7 automated voice response to commonly asked questions – 85.94%
 - Customer service representative availability – 82.71%
 - Local staff providing virtual support – 86.58%
 - Quarterly statements and balance information – 83.71%
 - Managed Account service, also called Empower Retirement Advisory Services or Online Advice or My Total Retirement – 82.79%



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Participant Survey Highlights

Overall satisfaction (4 or 5) with wdc457.org: 79.28%

- Information provided on the WDC website – 80.9%
- Ease of use of the WDC website – 73.74%
- Ability to access and make changes to my account – 72.37%
- Information and tools on the website – 72.13%

Topics of Interest:

- 57.15% Living in retirement
- 31.64% Nearing retirement
- 27.7% Managed Accounts
- 24.69% Fees charged

How do you like to get information from the WDC?

(Select all that apply.)

- 75.49% Email
- 59.66% Statements
- 53.03% Website
- 45.4% Mail

Have you met with your local WDC representative either for individual counseling or for a group presentation virtually in the last year?

13.01% (yes)

How would you rate your satisfaction with the investment option help and advice offered to you as a WDC participant?

45.74% (4 or 5)

33.22% said they didn't use investment option help or advice)

Do you currently use the automatic increase feature?

7.01% (yes) 73.16% (no)

Are you aware of the minimum required withdrawals?

72.87% (yes) 27.13% (no)

Are you interested in a financial product that offers guaranteed income?

25.88% (yes) 34.12% (no) 40% (Not sure)



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Employer Outreach

- Employer newsletter, webinar and survey
- Non-participating email



WISCONSIN DEFERRED COMPENSATION PROGRAM

Is it time to add the Wisconsin Deferred Compensation Program (WDC) to your employee benefits lineup? The attached document outlines the advantages of adopting the program, the WDC board's role and fiduciary responsibilities, and participant costs...[click here](#) to read all about it!

Stay well,

Emily Lookwood | CRC® | State Director

Wisconsin Deferred Compensation Program (WDC)

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www.wdc-457.org

For important disclosures and product information, click [here](http://www.wdc-457.org/retirement/Disclaimer.pdf).

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WDC Connection | [VIEW AS WEBSITE](#)

Your annual employer newsletter, the *WDC Connection* is now available through the *Read it now!* link below. This is the first time you are receiving the newsletter in this format! Read the *WDC Connection* today!

[Read it now!](#)

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Wisconsin Deferred Compensation Program (WDC)
WDC Connection

MARK YOUR CALENDAR FOR THE UPCOMING EMPLOYER WEBINAR

Good news! The Wisconsin Deferred Compensation (WDC) Program, along with the Department of Employee Trust Funds (ETF), is hosting a webinar on October 26, 2021, to talk about what's changed in the WDC in 2021. We will talk about the WDC's new services and review some tips and tricks for employers when assisting employees with the WDC. If you have a specific topic you'd like us to cover, contact the Madison office at WDC_Office@empowerretirement.com or call (608) 241-6604 and ask to speak to the local office.

Space is limited. Click [here](#) to register or log in to the Plan Services Center (PSC) to sign up.

Can't make the scheduled time? Don't worry! A recorded version of the webinar will be available on the website at a later date.

NEW IN 2021

We're always working to improve the WDC and make it a resource that helps employees achieve the retirement outcomes they want. Here's a quick look at some of the enhancements launched in 2021:

- **Wisconsin Retirement System pension included in Lifetime Income Score™**—WDC participants who are actively employed and vested in the WRS can now see how their anticipated WRS pension may affect their estimated monthly retirement income—also known as their Lifetime Income Score—when they log in to their WDC accounts. The goal is to provide a more accurate estimate of total retirement income by combining multiple income sources. If they so choose, participants can remove the WRS pension estimate from their Lifetime Income Score by contacting WDC_Sales_Op_Ctr@empowerretirement.com.
- **In-service withdrawals are now available**—Participants age 59½ and older who are still actively employed can now make in-service withdrawals from their WDC accounts, thanks to a plan change approved by the Deferred Compensation Board in service withdrawal plan (such as the WDC) before the participant leaves employment. Participants have the same choice of distribution options as they do for post-retirement withdrawals, including lump sum, partial lump sum, and periodic payments. To initiate an in-service withdrawal, participants can log in to their account on www.wdc457.org and go to Account then Withdrawals. They can also contact the Customer Care Center at (877) 457-WDCP (9327) and press 0 to speak with a representative. Before withdrawing funds from their WDC accounts or other retirement savings, participants should discuss their options with a tax professional.

EMPLOYER SURVEY

IT'S YOUR TURN TO SPEAK UP! COMPLETE THE WDC EMPLOYER SURVEY. Get something your mind would love to hear & watch your back for upcoming communications on the WDC Employer Survey. We're interested to hear your views on what works with the WDC, what can be better, and how we can all work together to make the WDC an even better resource for employees and retirees. You play a vital role in helping employees use the WDC to build retirement readiness. We want to tap into that experience and perspective to make the WDC a benefit your employees deserve.

ZUZU BENEFITS FAIRS

Benefits fairs will be virtual again this year—but the content will be as relevant and worthwhile as ever. Please join us in encouraging your employees to participate. Click [here](#) for the schedule.

Read it now!

FOR PLAN SPONSOR USE ONLY.

The Retirement Readiness Review is provided by an Empower representative registered with Advised Assets Group, LLC and may provide investment counseling and/or recommendations as to additional use by participants. There is no guarantee provided by any party that use of the review will result in a profit.

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Employer Outreach

- Employer Newsletter
 - Total Delivered: 1,205
 - Open Rate: 47.05%
 - Clickthrough Rate: 18.52%
- Employer Survey
 - Total Delivered: 1,209
 - Open Rate: 29.78%
 - Clickthrough Rate: 9.68%
- Non-participating Employer Email
 - Total Delivered: 1,292
 - Open Rate: 35.14%
 - Clickthrough Rate: 4.33%
- Employer Survey Results:
 - 98% satisfied or very satisfied
 - 73% likely to offer virtual meetings in the future
 - 95% prefer to receive information from WDC via email
 - 95% likely to recommend WDC to a friend or colleague




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Restart Campaign

- Audience:
 - Active participants who had stopped contributing
- Tactics:
 - Email 12/16/21
 - Postcard 12/16/21
- Results:
 - Open rate: 49%
 - Click rate: 3%
 - 4% of targeted participants restarted their contributions
 - Increased an average of \$16.44



WDC Helping You Turn Over a New Retirement Leaf

Help get your retirement savings back into the groove

It is important to review your retirement strategy periodically to make sure you stay on track for your future. A long-term approach with the Wisconsin Deferred Compensation Program (WDC) can help you take potential short-term changes in stride and spin you closer to your retirement goals.

Making contributions to the WDC again may help you finish on a high note. Log in to review your WDC account and restart your savings.

LOG IN


Or cut and paste this link into your browser: www.wdc457.org

If you are not ready to restart your savings, you can keep your balance with the WDC and continue to take advantage of the benefits you receive as a WDC participant. You also have other options, such as rolling your money into an IRA or making a cash withdrawal.

Meet with your local WDC Retirement Plan Advisor one-on-one to learn more about your options. [Click here](#) to schedule a meeting today.



SAVE AGAIN TO HELP YOUR RETIREMENT SAVINGS GET BACK IN THE GROOVE




Making contributions again now may help you be more in tune with the future you imagine.

It is important to review your retirement strategy periodically to make sure you stay on track for your future. A long-term approach with the Wisconsin Deferred Compensation Program (WDC) can help you take potential short-term market changes in stride and spin you closer to your retirement goals.

Log in to start again
www.wdc457.org

A little more now could become a lot more for your future

Saving **\$25** more a month now



Could add **\$180** more a month in retirement

If you are not ready to restart your savings, you can continue to take advantage of the benefits as a WDC participant and keep your balance with the WDC. You also have other options, such as rolling your money into an IRA or making a cash withdrawal.

FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration is not intended as a projection of future retirement needs, nor is it intended as financial planning or investment advice. Assumes monthly contributions of \$25, a 6 percent average annual rate of return, and reinvestment of savings with no withdrawals over a 30-year period, followed by 20 years of monthly withdrawals of \$178.02 including a 4% average annual rate of return, beginning at age 60. Rate of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if there has been tax deduction.



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RETIREMENT®



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