



# Final 2024 Strategic Partnership Plan Update

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Managing State Director

February 4, 2025

# 2024 WDC Strategic Partnership Plan



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## Steppingstones Campaign (Winter and Fall)

**Goal:** Educate participants on how Social Security, the WRS pension and WDC Program fit together in their retirement picture

**Audience:** New hires, mid-career and pre-retiree participants

**Tactics:**

- Email
- Web banner
- Social media post
- Webinar

## Fraud Prevention/Email Capture Campaign

**Goal:** Educate participants with tips and best practices to help them stay ahead of cybersecurity threats and other types of fraudulent communications/activities

**Audience:** Active and terminated participants with a balance

**Tactics:**

- Webinars
- Email
- Pre-login pop-ups
- Self-send email
- Social media post
- ETF newsletter article

## At Risk Campaign

**Goal:** Encourage participants to meet with their local WDC RPA for a complimentary Retirement Readiness Review (RRR) and provide a free trial of managed accounts along with the campaign.

**Audience:** At-risk ppts, active and terminated, with a balance

**Tactics:**

- Email
- ETF newsletter article
- Web messaging
- Social media post
- Video

## Enrollment Campaign/ National Retirement Security Month (NRSM)

**Goal:** Enroll, attend a webinar and/or meet with an RPA

**Audience:** Non-participating employees (via WDC employers) and all participants

**Tactics:**

- Self-send email for WDC employers to share with employees (from ETF)
- Email promoting webinars & RPAs
- Social media posts – 2 to 4
- Web banner
- ETF newsletter article
- Webinars

## Empower Communications Engine (ECEs)

**Goal:** Deliver personalized automated messaging to participants

**Audience:** Targeted by topic/interaction

**Topics:**

- Benefits of using the personalized website
- Welcome to your retirement plan
- Update your beneficiary and profile
- Save More
- Invest Wisely
- Get help with financial wellness (CFP)
- RPA Investment Advice
- RPA Near-retiree/retiree
- Key milestones ages (RSG)
- Do you need help investing?
- Welcome to professionally managed accounts
- Engage with your professionally managed account
- Your retirement savings options (RSG)
- Ongoing guidance for stay-in-plan terminated ppts
- **Terminated participants mailer**

### Q1 Communication updates:

- ETF newsletter articles
- 2024 social posts (if applicable for ETF)
- Enrollment mailing to all non-participating employees (per ETF)

### Q2 Communication updates:

- ETF newsletter articles
- 2024 Annual Participant Satisfaction Survey
  - Targeted Emails (x2)
  - Web messaging

### Q3 Communication updates:

- ETF newsletter articles

### Q4 Communication updates:

- ETF newsletter articles

Employer communications:

- Newsletter
- Non-participating employer outreach including webinar
- Benefits fairs and conventions
- Employer plan reviews as needed/requested
- Survey
- Survey email
- Webinar(s)

### Ongoing activities:

1. Retirement Readiness Reviews with Retirement Plan Advisors (RPAs) including Best Interest Profile advice experience
2. Bi-weekly “NEO” webinars hosted by RPAs for non-participating employees
3. Promote Empower’s *The Currency* to non-participating employees and participants
4. Secure 2.0 / Limit Updates
5. Ongoing Library of Material review
6. News & Updates articles (4-5)

# Operational Updates

- Online Required Minimum Distributions (RMDs) ✓
- Forced out RMDs in 2025 ✓ (effective 1/1/25)
- Plan Document enhancements ✓ (effective 1/1/25)
- SECURE 2.0 implementation ✓ (effective 1/1/25)
- Partner with ETF on employer data initiative ✓



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# SPP Progress Report



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Dimension	Activity	Objective	Audience	Results as of 12/31/24
All	NRSM/Open Enrollment Campaign	Enroll, attend a webinar and/or meet with an Retirement Plan Advisor (RPA)	All participants	See pages 34-35
All	ECEs	Various	Various	See page 41
All	2024 social media posts (if applicable)	Increase WDC awareness via ETF's Twitter and LinkedIn profiles	ETF followers	Complete
All	Group meetings	Conduct 400 group meetings for employers and participants	Participating employers/participants	334, 84% to goal
All	Employer newsletter Employer webinars Employer survey	Quarterly outreach to employers	Participating Employers	Complete
Asset Allocation	At-Risk Campaign	Increase Retirement Readiness Reviews, promote advice and staying in the plan	At-risk participants, active and terminated with a balance	Email sent to 15,271 Open rate: 51%; Click rate: 3%; Video engagement: 3% 47 clicks to schedule a meeting
Asset Allocation	Retirement Readiness Reviews (RRRs)	Conduct 2,700 Retirement Readiness Reviews with participants	All participants	2,606, 97% to goal
Education	Steppingstones to Retirement benefit summit	Educate participants on how SSA, WRS and WDC fit together	New hires, mid-career and pre-retiree participants	<u>April 17:</u> 1,270 registered; 616 attended 4.63/5 overall satisfaction rate <u>November 7:</u> 1,242 registered; 475 attended Post-event survey not provided
Education	Fraud Prevention/Email Capture Campaign	Educate participants about cybersecurity and protecting their accounts	Active and terminated participants with a balance	729 account registrations

# SPP Progress Report cont'd



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Dimension	Activity	Objective	Audience	Results as of 12/31/24
Education	News & Updates articles	Keep participants up-to-date with changes in the WDC (ex. SECURE 2.0 and plan document updates)	All participants and employers	Ongoing
Education	Offer Empower's <i>The Currency</i>	Promote financial wellness to all employees whether enrolled in WDC or not	Everyone	News & Updates, ETF newsletter(s), Employer mini-newsletter
Education & Enrollment	Conventions	Attend at least one convention	Local associations of public employees (ex. WMCA)	Attended DOC Region 5's two-day Wellness Conference
Education & Enrollment	Open Enrollment/Benefits fairs	Host 25+ webinars/events during the annual Open Enrollment period	All eligible employees	See page 34
Education & Retention	ETF newsletter articles (if applicable)	Various	Active and retired WRS members	Complete
Enrollment	Eligible employee outreach	Increase enrollment in WDC	WRS-eligible employees not enrolled in WDC	Postcard mailed to 84k eligible employees 4/24/24; 92 QR scans
Enrollment	Enrollment Campaign during open enrollment and NRSM	Increase participation in WDC	Eligible employees	Self-send email to participating employers; in-force growth of 1.12%

# SPP Progress Report cont'd



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Dimension	Activity	Objective	Audience	Results as of 12/31/24
Enrollment	Bi-weekly webinars	Provide a New Employee Orientation (NEO) opportunity for all new hires	New hires	387 attendees
Enrollment	In-force growth	Enroll eligible employees and retain participants to grow the WDC by 1.5%	Eligible employees and participants	1.12%; 75% to goal
Enrollment	Non-participating employer outreach	Add new employers to the WDC	Non-participating employers	Email to 793 employers Mailing to 737 employers Webinar: 15 registrants; 6 attendees 4 interested employers
Enrollment	New employers	Add 12 new employers to the WDC	Eligible employers	14; 117% to goal
Retention	Call center and RPA surveys (NPS)	Measure participant satisfaction with customer care center and field staff	Participants who call and/or meet with their Retirement Plan Advisor	Call Center Sat. Score = 4.42/5 RPA NPS = 81
Retention	2024 custom annual participant satisfaction survey	Obtain feedback from participants	All participants	See pages 18-23
Operational	SECURE 2.0 Implementation	Implement SECURE 2.0 provisions as adopted by the WDC	All applicable	Ongoing
Operational	Execution of Plan and Trust Document	Ensure changes to plan document are executed by service team	As applicable	Changes in progress for 1/1/25

# Personalized advice from an Empower RPA



## Set the agenda for the meeting

Introduce retirement plan advisor (RPA) and help employee understand the RPA role as an ongoing resource

*Listens with empathy, addresses questions, and follows a structured process to help drive action*



## Account review and goal setting

Build personal financial profile (e.g., Social Security, pension amount, outside accounts, and other income)

*Discusses desired retirement goals (e.g., age and lifestyle)*



## Retirement assessment

Perform diagnostic assessment to assess goal tracking to help answer the question of "Am I on track?"

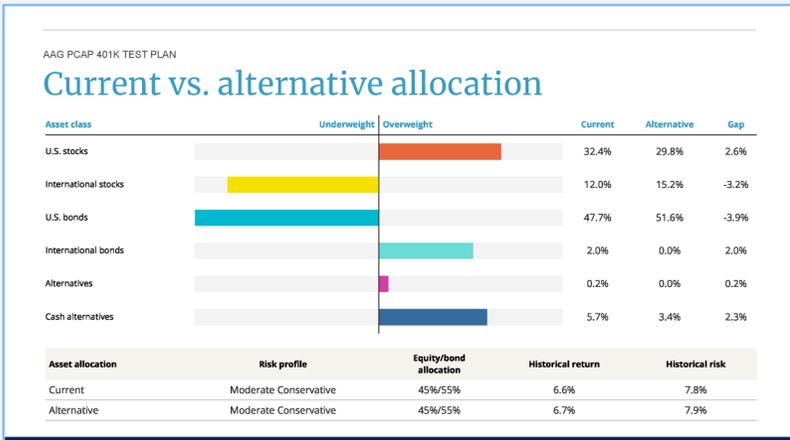
*Uses our technology to run simulations*



## Review analysis and next steps

Deliver advice to help with savings strategies, investment diversification, and spend down

*Provides a written plan and has the ability to implement changes*



FOR ILLUSTRATIVE PURPOSES ONLY

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

# Meetings at-a-glance (as of 12/31/24)



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# Meetings drive participant outcomes

## 3,032 Positive Actions Taken

**660**

enrollments

**469**

diversifications  
**ASSETS DIVERSIFIED**  
\$100.7M

**954**

personalizations  
**ASSETS PERSONALIZED**  
\$120.8M



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As of 12/31/24

# Q1 WDC Communications

- Annual Updates – Live and posted on the website
- Retirement Readiness Review TV Monitor Slide
- News and Updates
  - Plan and Trust Document Changes
- ETF Newsletter articles
- 2024 Social Posts (X and LinkedIn)
- Term/retention Letter



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# News & Updates

- News and Update article:
  - Plan and Trust Document Changes

► [Plan and Trust Document Changes Effective January 1, 2024](#)

January 5, 2024

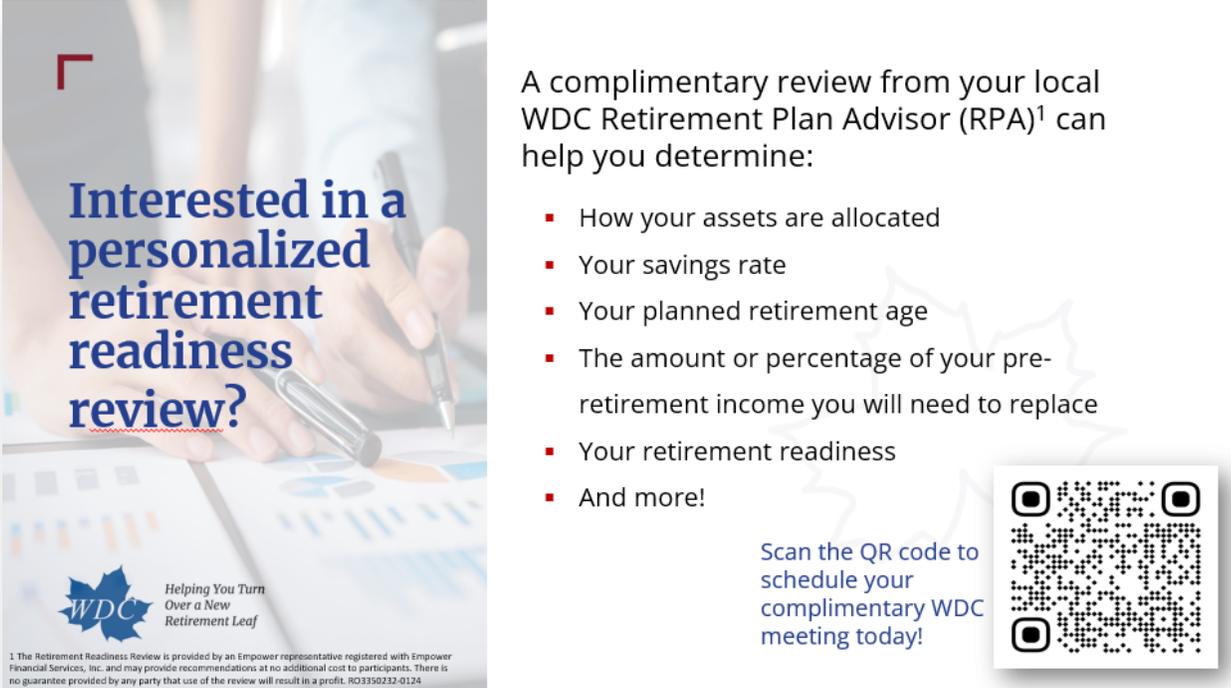
As of January 1, 2024, the definition of a Designated Roth Contribution has changed for elective deferrals. Treatment of the designated contributions by participants and the WDC are explained in the updated Plan and Trust document. [Click here](#) for more details.



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# Retirement Readiness Review TV Slide

Monitor slide created to promote Retirement Readiness Reviews in the ETF reception area:



**Interested in a personalized retirement readiness review?**

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<sup>1</sup> The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide recommendations at no additional cost to participants. There is no guarantee provided by any party that use of the review will result in a profit. RO3350232-0124

A complimentary review from your local WDC Retirement Plan Advisor (RPA)<sup>1</sup> can help you determine:

- How your assets are allocated
- Your savings rate
- Your planned retirement age
- The amount or percentage of your pre-retirement income you will need to replace
- Your retirement readiness
- And more!

Scan the QR code to schedule your complimentary WDC meeting today!



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# ETF Newsletter Articles

- WRS News Online – May 2024:

**Facing a Taxing Situation? Pay Less in Taxes Today While Saving More for Tomorrow**



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Your contributions to the Wisconsin Deferred Compensation Program (WDC) are made with pretax dollars, which means every dollar you save may reduce your taxable income. And as you save on taxes, you may be able to save even more for your future to help maximize your retirement income. If applicable, you may even save with post-tax dollars to reduce future taxable income during retirement. [More benefits of enrolling in WDC >](#) | [Pretax vs. Roth: What's the Difference?](#)

**WDC Webinar**  
Join a 30-minute live session for new employees wanting to know more about the WDC Program. [See schedules and register >](#)

**WDC Participant Survey** Take this quick survey and help improve your experience with the WDC Program. Responses are confidential. [Take WDC survey >](#)

- WRS News (for retirees) – May 2024:

**What are RMDs? Know the Rules on Mandatory Withdrawals**



**The Internal Revenue Service (IRS)** requires Wisconsin Deferred Compensation (WDC) Program participants to begin withdrawing money from pretax accounts at a certain age.

Such withdrawals only require withdrawing a portion of funds from the account each year. These are called "required minimum distributions" (RMDs).

Here are some things to keep in mind about RMDs.

**Start date.** The required beginning date for the first RMD for pretax accounts is April 1 following the year a person turns 73. The passage of SECURE 2.0 Act changed this age from 72 starting in 2023 and will further delay the age to 75 starting in 2033.

**Pretax and Roth accounts differ.** For WDC participants with both pretax and Roth options, RMD requirements after a certain age do not apply to the Roth portion. The latter requires RMDs only after the original account holder's death.

**How much to take.** The required minimum amount is based on the account balance at the end of the previous year divided by the applicable distribution period or an age-based life expectancy factor.

**Penalty for not taking RMDs.** The IRS penalty for not taking the full amount of an RMD is 25% of the amount not taken on time. If you correct this within two years, the penalty is reduced to 10%.

**Inherited accounts under RMD.** Rules require a beneficiary of a retirement account (including Roth option) to take distributions.

**Spouse's age difference.** When a spouse is the sole beneficiary of an inherited account, the RMD calculation will differ if the spouse is 10 or more years younger than the original account owner.

WDC offers an automated minimum distribution option for participants who are eligible for RMDs. Contact the WDC at 1-877-457-9327. ■



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# Social Posts

- 21 topics provided with images
- Each topic included two options each for X and LinkedIn
- Example shown right:

WDC | 2024 SOCIAL POSTS (3041816)

## Contribution limits

**X 1:** Going up? The contribution limits for 2024 have risen from \$22,500 to \$23,000. (<https://www.irs.gov/newsroom/401k-limit-increases-to-23000-for-2024-ira-limit-rises-to-7000>)

**LinkedIn 1:** Going up? The contribution limits for 2024 have risen from \$22,500 to \$23,000. What about age-50 and special catch-up contributions? You can find out about those, too. (<https://www.irs.gov/newsroom/401k-limit-increases-to-23000-for-2024-ira-limit-rises-to-7000>)

**X 2:** The IRS has bumped up the contribution limits from \$22,500 to \$23,000 to let everyone save a little more in 2024.

(<https://www.irs.gov/newsroom/401k-limit-increases-to-23000-for-2024-ira-limit-rises-to-7000>)

**LinkedIn 2:** The IRS has bumped up the contribution limits from \$22,500 to \$23,000 to let everyone save a little more in 2024. Learn about age-50 and special catch-up contribution limits, too. (<https://www.irs.gov/newsroom/401k-limit-increases-to-23000-for-2024-ira-limit-rises-to-7000>)



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X | 1024x512



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# Q2 WDC Communications

- Steppingstones Campaign
  - Email
  - Web banner
  - Social media post
  - Webinar
- Enrollment postcard
- DB Feed FAQ Flier and Things to Know (TTK) posting
- 2024 Participant Satisfaction Survey
  - Targeted emails (x2)
  - Web messaging
  - Social media post
- ETF Newsletter articles
- Fraud Prevention/Email Capture Campaign
  - Webinars
  - Email
  - Pre-login pop-ups
  - Self-send email
  - Social media post
  - ETF newsletter article



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# Steppingstones Campaign (Spring)

- Audience:
  - All participants with an email on file
- Tactics:
  - ETF GovDelivery email sent on 4/4
  - Empower email sent on 4/8 to 52,437 emails
  - Pre-login pop-up
- Empower email metrics:
  - Open rate: 55%
  - Click rate: 3%
- Results
  - 1,270 registered
  - 616 attended
  - 29 meetings scheduled



You are subscribed to a topic for the Wisconsin Department of Employee Trust Funds. This information has recently been updated and is now available.

### Webinar: Your Steppingstones to Retirement

You're invited to attend the popular "Your Steppingstones to Retirement" webinar on November 15 from 9:00 a.m. to 12:00 p.m., CT. The webinar is hosted by representatives from the Department of Employee Trust Funds, the Social Security Administration, and the Wisconsin Deferred Compensation Program.

Learn how your Social Security, Wisconsin Retirement System pension, and deferred compensation savings account can bring you closer to a secure financial retirement. Don't miss this unique opportunity to review this important information!

[Register Now](#)

**Topics include:**

- Wisconsin Retirement System -- Eligibility and benefits; Core and Variable Trust Funds; annuity options; beneficiaries; and working in retirement
- Social Security -- Eligibility for retirement benefits; how early retirement affects your benefits; qualifying for survivors and spouse benefits; when to file for Medicare
- WDC Program -- WDC basics including contribution limits; investment options; pre-tax vs. Roth contributions; rollovers; and retirement readiness reviews

### About the WDC

The [WDC Program \[links.gd\]](#) is an optional, supplemental retirement savings plan (IRS Section 457) for all working state and university employees. Local government and school district employees may also enroll if their employers offer it.

To learn more about the WDC Program, schedule a no-obligation appointment with a local WDC retirement plan advisor by calling 1-877-457-9327.

You're invited to attend "Your Steppingstones to Retirement", a free educational webinar created for Wisconsin Deferred Compensation Program (WDC) participants. Learn how your Social Security, Wisconsin Retirement System (WRS) pension, and WDC savings account bring you closer to a secure financial retirement. [Click here to register.](#)

[Dismiss](#)



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### Wisconsin Deferred Compensation Program (WDC)



## Your Steppingstones to Retirement

Hello Grace,

You're invited to attend "Your Steppingstones to Retirement," a free, educational webinar created for Wisconsin Deferred Compensation Program (WDC) participants.

Learn how your Social Security, Wisconsin Retirement System (WRS) pension, and WDC savings account bring you closer to a secure financial retirement. Don't miss this unique opportunity, hosted by representatives from the WDC, the Department of Employee Trust Funds, and the Social Security Administration

Click on the button below to sign up today!

[November 15th, 8 - 11 a.m. CT](#)

Questions? [Click here to schedule an appointment with your local WDC Retirement Plan Advisor or visit \[wdc457.org\]\(http://wdc457.org\)](#)<sup>1</sup>

# Enrollment Postcard

- Audience:
  - Eligible employees not currently enrolled ages 25-55 who are vested in the WRS
- Tactics:
  - Postcard sent on 4/24 to 84,863
- Results:
  - QR code scans: 92 (4/24-7/12)

**Enroll now.** Scan the QR code to learn more about enrollment in the WDC. See page two of the linked flier for the Plan Enrollment Code.

**After you enroll, meet with a Retirement Plan Advisor**

Once enrolled, you can schedule a complimentary meeting with a local WDC RPA to discuss topics that include:

- Your savings rate.
- Your retirement income needs.
- The investment options available to you.
- The amount or percentage of your pre-retirement income you may need to replace.

After you're enrolled, visit [wdc457.org](http://wdc457.org) and click on the Owl image to schedule your complimentary meeting.

1 Roth contributions under the WDC may be referred to as post-tax contributions and are still subject to annual contribution limits. Consider consulting a tax or financial professional before making post-tax contributions.

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## Are you facing a taxing situation?

Save through the Wisconsin Deferred Compensation Program (WDC)

The WDC is the state's supplemental retirement savings program available to all active state and UW employees as well as active local government and school district employees who work for a participating employer.

**Enroll in the WDC and save automatically**

Enrolling in the WDC is easy—your contributions are automatically deducted from your paycheck, so saving becomes routine.

**Pay less in taxes today while saving more for tomorrow**

Your contributions to the WDC are made with pre-tax dollars, which means every dollar you save may reduce your taxable income. And as you save on taxes, you may be able to save even more for your future to help maximize your retirement income. If applicable, you may even save with post-tax<sup>1</sup> dollars to reduce future taxable income during retirement.



# Annual Participant Satisfaction Survey

- Audience:
  - All participants with an email on file
- Tactics:
  - ETF Active newsletter article
  - Website messaging live on 5/3
  - Email sent 5/7
  - Reminder email sent 5/28
  - Social media post
  - Field activity
- Email Metrics (below):
- Results (see pages 19-23)

**WDC Participant Survey** Take this quick survey and help improve your experience with the WDC Program. Responses are confidential. [Take WDC survey >](#)

How are we doing?

Take this quick survey and tell us what you think of the WDC.

[Start the survey now>>>](#)

[Dismiss](#)



Wisconsin Deferred Compensation Program (WDC)



**We want your feedback on the Wisconsin Deferred Compensation Program!**

Take this quick survey and help improve your Wisconsin Deferred Compensation Program.

Don't miss your chance! Tell us what you think about your Wisconsin Deferred Compensation Program before **Friday, May 31, 2024**.

[Click here to take the survey!](#)

Or cut and paste this link into your browser:

<https://www.surveymonkey.com/r/2024WDCSatisfactionSurvey> [surveymonkey.com]

Your confidential responses will help gauge customer satisfaction with the WDC.

Thank you for helping us improve your WDC Program!

[Questions? Call the WDC at \(877\) 457-WDCP \(9327\).](#)

Participant Survey Metrics	Original Email	Reminder Email
Survey email launch date	5/7/24	5/28/24
Emails delivered	8,095	8,087
Unique open rates	50%	51%
Click to open rates	3%	2%
Survey close date	5/29/24	
Number of survey responses	1,195	
Survey response rate	15%	



# 2024 Participant Survey Results

- Red percentages: decrease from 2023 survey
- Green percentages: increase from 2023 survey

Survey Emails	Open rate	Click rate
May 7 initial email	50% (-3%)	3% (+1%)
May 28 reminder email	52% (0%)	2% (0%)

Demographics	Answers
Age breakdown	
• Age 54 and under	• 34.29% (+10.19)
• Age 55-64	• 34.75% (+4.65%)
• Age 65+	• 30.96% (-14.74%)
How long have you had your WDC 457 account?	
• Less than 5 years	• 17.03% (+5.63%)
• 6 to 20 years	• 36.59% (+3.19%)
• 20+ years	• 46.38% (-8.82%)
What is your estimated account balance?	
• Less than \$10,000	• 9.32% (-1.02%)
• \$10,000 to \$50,000	• 16.34% (+7.24%)
• \$50,001 to 100,000	• 14.96% (-0.54%)
• More than \$100,000	• 59.38% (+5.28%)



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# 2024 Participant Survey Results

Questions	Answer
Do you have (or have you ever had) a WDC account?	<ul style="list-style-type: none"> <li>98.33% yes (-0.27%)</li> <li>1.67% no (+0.37%)</li> </ul>
How would you rate your satisfaction (4 or 5) with the WDC Board services below?	
<ul style="list-style-type: none"> <li>Website resources</li> <li>24/7 automated voice response system to commonly asked questions</li> <li>Customer services representative availability</li> <li>Local staff providing virtual support</li> <li>Quarterly statements and balance information</li> <li>Managed Account service, also called Empower Advisory Services or Online Advice or My Total Retirement</li> </ul>	<ul style="list-style-type: none"> <li>79.31% (+3.61%)</li> <li>55.07% (-3.13%)</li> <li>74.28% (+1.38%)</li> <li>68.17% (+2.47%)</li> <li>83.23% (+2.33%)</li> <li>69.32% (+2.72%)</li> </ul>
<p>66% (+0%) of respondents <u>were unfamiliar</u> with the automated voice response system, 28% (+0.13%) were unfamiliar with their customer service availability 52% (-2%) with the local staff providing virtual support, and 35% (+1%) with the Managed Account Services</p>	
Overall satisfaction (4 or 5) with services received from WDC/Empower	4 out of 5 satisfied (74.62%) (+0.92%)
How likely are you to recommend the WDC to a friend or colleague?	81.22% (+3.02%)

# 2024 Participant Survey Results

Questions	Answer
How do you like to get information from the WDC? (top 4)	
<ul style="list-style-type: none"><li>• Email</li><li>• Website</li><li>• Quarterly statements</li><li>• Mail</li></ul>	<ul style="list-style-type: none"><li>• 76.90% (+1.8%)</li><li>• 59.68% (+7.98%)</li><li>• 50.05% (-5.85%)</li><li>• 34.44% (-6.46%)</li></ul>
Topics of Interest (top 6)	
<ul style="list-style-type: none"><li>• Living in retirement</li><li>• Nearing retirement</li><li>• Fees charged</li><li>• Managed accounts</li><li>• Meeting with my local WDC representative</li><li>• Advanced investing</li></ul>	<ul style="list-style-type: none"><li>• 53.90% (-5.9%)</li><li>• 34.33% (+8.33%)</li><li>• 30.59% (+5.09%)</li><li>• 29.41% (+4.51%)</li><li>• 24.17% (+9.35%)</li><li>• 23.64% (+5.57%)</li></ul>
Overall satisfaction (4 or 5) with quarterly statements:	
<ul style="list-style-type: none"><li>• Timeliness</li><li>• Accuracy</li><li>• Ease of reading and understanding</li></ul>	<ul style="list-style-type: none"><li>• 81.0% (+6%)</li><li>• 82.3% (+4%)</li><li>• 79.9% (+4.4%)</li></ul>

# 2024 Participant Survey Results

Questions	Answer
Overall satisfaction (4 or 5) with the current investment options	<ul style="list-style-type: none"> <li>71.61% satisfied</li> </ul>
Are you interested in more investment options in the WDC lineup?	<ul style="list-style-type: none"> <li>No additional options desired: 63.55%</li> <li>Additional large cap: 17.17%</li> <li>Additional fixed account options: 14.72%</li> <li>Additional small cap options: 12.37%</li> </ul>
Would you like to see another large cap growth fund in addition to the Fidelity Contrafund Commingled Fund?	<ul style="list-style-type: none"> <li>25.62% yes</li> <li>10.90% no</li> <li>63.48% don't know</li> </ul>
Are you enrolled in the Managed Account service?	<ul style="list-style-type: none"> <li>33.26% yes</li> <li>66.74% no</li> </ul>
How did you hear about the Managed Account service?	<ul style="list-style-type: none"> <li>From a WDC local RPA: 38.94%</li> <li>From a colleague: 15.51%</li> <li>From a marketing email: 14.19%</li> <li>Word of mouth: 7.59%</li> <li>None of the above: 30.69%</li> </ul>
How likely are you to recommend the Managed Account service to others?	<ul style="list-style-type: none"> <li>71.43% would recommend</li> </ul>



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# 2024 Participant Survey Results

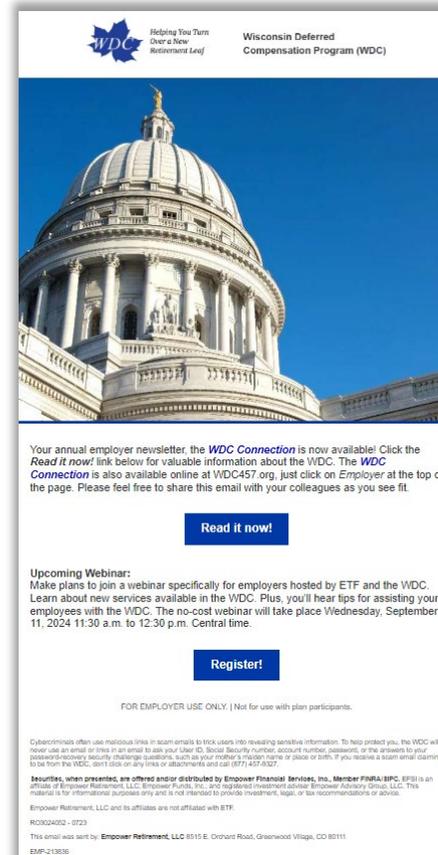
Questions	Answer
Overall satisfaction (4 or 5) with the content of the WDC educational and communications materials?	• 64.26% (+2.46%)
Overall satisfaction (4 or 5) with wdc457.org:	• 77.15% (+5.25%)
• Information provided on the WDC website	• 80% (+4.5%)
• Ease of use of the WDC website	• 72.69% (+3.89%)
• Information and tools on the website	• 71.66 (+2.76%)
Overall satisfaction (4 or 5) with the WDC personalized experience, post log-in:	• 75.89% (+6.92%)
• Ease of linking accounts	• 70.12% (+5.58%)
• Ability to access and make changes to account	• 72.97% (+3.83%)
• Use of financial tools	• 69.08% (+3.34%)
On a scale of 1 to 10, would you recommend the WDC to a friend/colleague?	8.3 out of 10 (= Net Promotor Score* of 45)

\*Net Promoter Score (NPS) measures customer experience. According to Bain & Co., the creator of the NPS, NPS above 20 is considered favorable, above 50 is excellent, and above 70 is world-class.



# Employer Newsletter

- Audience:
  - All participating employers
- Tactics:
  - Email sent 6/25
- Email Metrics:
  - Email sent to 1,604 employer contacts
  - Open rate: 39%
  - Click rate: 27%
- Results:
  - 66 RPA meetings were scheduled 6/25-7/25
  - 93 Employer webinar registrations
  - 6 Steppingstones registrations



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# Employer mini-newsletters

- Audience:
  - All participating employers
- Tactics:
  - Emails sent 2/1, 6/3, 10/1
- Email Metrics 10/1:
  - Email sent to 1,642 employer contacts
  - Open rate: 49%
  - Click rate: 20%
  - 252 individuals clicked the Benefits of Enrolling flyer
  - 85 clicked the self-send email to share with employees
  - 58 clicked on the open enrollment webinar flyer



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## Updated Plan Enrollment Code Available:

Employees can enroll in the Wisconsin Deferred Compensation Program (WDC) at any time using the plan enrollment code (PEC) included in the attached flyer or by calling the WDC at (877) 457-WCDP (9327). This flyer can be found in the Plan Service Center (PSC) under Participants then Employee Forms and is updated on the day of expiration not before. The code is a necessary security feature.

## Contribution Limits in 2024:

The Internal Revenue Service (IRS) announced the cost-of-living adjustments to retirement plan contributions for tax year 2024.

Visit the [News & Updates](#) page of the WDC website at [wdc457.org](#) for this and all other plan updates.

## Fee Change Effective January 1, 2024:

WDC participants will see a 40% decrease in their administrative fees as of January 1, 2024. The revised fees are reflected online and in 2024 quarterly statements. More information can be found in the [News & Updates](#) section of the WDC website at [wdc457.org](#) and on ETP's website at [etf.wi.gov](#).

## New hires? Send them to the WDC's NEO:

New in 2024, the WDC is offering New Employee Orientation (NEO) webinars. New employees or anyone who wants to enroll in the WDC can join a WDC Retirement Plan Advisor who will provide a brief overview of the WDC and walk attendees step-by-step through enrollment.

Please share the registration [link](#) with your employees who can select the date and time that works best for them.

## SECURE 2.0 Updates:

**1** The first of the month rule that always applied to 457 plans has been repealed. Participants who change their contribution amount or percentage will be able to select [updates](#) sooner than the first of the following month. Their changes will be fast to you more quickly as well. \*\*Be sure to always check the Empower Plan Service Center (PSC) for any contribution changes before running payroll.

**2** Roth Required Minimum Distributions are [not longer](#) required. Participants of RMD age (typically 72 and older) who have Roth dollars are no longer forced to take a distribution from their Roth dollars with the WDC.

## Have employees who want to stay in the know?

They can sign up for the weekly edition of [Empower's The Currency](#) newsletter sent to their inbox at [empower.com/newsletter](#). They'll receive the latest financial headlines, trends and insights to help them feel more confident making money moves in life, work, and play.

If you would like to schedule an in-person visit at your location, reply to this email, or contact the WDC's office in Madison at [WDC\\_Office@empower.com](mailto:WDC_Office@empower.com).



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## Updated Plan Enrollment Code Available:

Employees can enroll in the Wisconsin Deferred Compensation Program (WDC) at any time using the plan enrollment code (PEC) included in the attached flyer or by calling the WDC at (877) 457-WCDP (9327). This flyer can be found in the Plan Service Center (PSC) under Participants then Employee Forms and is updated on the day of expiration not before. The code is a necessary security feature.

## Enrollment Forms:

If you have a new employee who already has a WDC account, they will need to complete the paper enrollment form in order to enroll with their new employer. The form can be found in the PSC under Participants then Employee Forms and should be returned via upload or mail.

## New hires? Send them to the WDC's New Employee Orientation (NEO):

New in 2024, the WDC is offering New Employee Orientation (NEO) webinars. New employees or anyone who wants to enroll in the WDC can join a WDC Retirement Plan Advisor who will provide a brief overview of the WDC and walk attendees step-by-step through enrollment.

Please share the registration [link](#) with your employees who can select the date and time that works best for them.

## Stay tuned...

Every year the WDC releases its employer newsletter, WDC Connect, the employer survey and along with the Department of Employee Trust Funds (ETF), hosts an employer webinar. The survey and newsletter will be coming to your inbox shortly. The webinar is being held on Wednesday, September 11, at 11:30 a.m. and you can register now. We will review what's changed in the WDC in 2024—including the latest on WDC implementation of SECURE 2.0 provisions. [Click here to register](#). A recorded version of the webinar will be available on the website at a later date.

## Did You Know?

WDC Retirement Plan Advisors (RPA) are working under a hybrid model. If you would like to schedule a WDC presentation and/or in-person meetings at your location, reply to this email, or contact the WDC's office in Madison at [WDC\\_Office@empower.com](mailto:WDC_Office@empower.com).

WDC participants can schedule an individual appointment at any time by clicking [here](#) or going to the WDC website at [wdc457.org](#) and clicking on the [Schedule a Meeting](#) owl picture.

In-person meetings are also available at the WDC Madison office on the far east side of Madison. Participants can click [here](#) to schedule a meeting if they plan to be in the area.

If you would like to schedule an in-person visit at your location, reply to this email, or contact the WDC's office in Madison at [WDC\\_Office@empower.com](mailto:WDC_Office@empower.com).

WDC participants can schedule an individual appointment at any time by clicking [here](#) or going to the WDC website at [wdc457.org](#) and clicking on the [Schedule a Meeting](#) owl picture.

In-person meetings are also available at the WDC Madison office on the far east side of Madison. Participants can click [here](#) to schedule a meeting if they plan to be in the area.

wdc457.org  
877-457-9327

For Payroll Support: 800-695-4952



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## Updated Plan Enrollment Code Available:

Employees can enroll in the Wisconsin Deferred Compensation Program (WDC) at any time using the plan enrollment code (PEC) included in the [Benefits of Enrolling](#) flyer or by calling the WDC at (877) 457-WCDP (9327). This code can be found in the Plan Service Center (PSC) under Participants then Employee Forms then [Plan Enrollment Code](#). The PEC is updated on the day of expiration, not before and is a necessary security feature.

...ent, they will need to  
WDC account with you. The  
[Employee Forms](#) and should be

...ur employees to  
start saving for

...yee Orientation (NEO):

...ion (NEO) webinars. New  
join a WDC Retirement Plan  
walk attendees step-by-step

...o can select the date and  
24 is scheduled for  
at Teams for all group  
125.

...nd voted to add three optional  
drawdowns may be taken for  
se and those in federally  
vision for participants aged  
led to the [News & Updates](#)

...nd of the calendar year.  
division.

...combination of the two.  
15 contribution limits soon.  
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[here](#).

...at any time by clicking [here](#)  
in the [Schedule a Meeting](#) owl

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le a meeting if they plan to

For Payroll Support: 800-695-4552

# Employer Webinar

- Audience:
  - All participating employers
- Tactics:
  - Promoted via *WDC Connection* (Employer newsletter) and ETF GovDelivery
- Topics:
  - Retirement overview
  - WDC overview
    - Fiduciary responsibility
    - Contribution limits
    - Rollovers, investment styles and withdrawals
  - Employer role
    - Promote WDC
    - Enrollment
  - Website demo
    - Overview and navigation
    - Processing contributions
    - Participant data and RMD force-out coming in 2025
    - WDC forms
    - Plan Service Center (PSC) access and support
  - Contact us
    - Field team
    - Madison office
    - WDC website and customer care center
- Metrics:
  - 251 employers registered
  - 115 employers attended



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## Wisconsin Deferred Compensation Program (WDC) Employer Training

September 11, 2024

Shelly Schueller, ETF, Director of Deferred Compensation  
Emily Lockwood, Empower, Managing State Director  
Kathy Castle, Empower, Lead Client Service Manager

# Fraud Prevent/Email Capture Campaign

- Audience:
  - Active and terminated participants with a balance
- Tactics:
  - Webinars 6/25 and 7/10
  - Email sent 6/13
  - Pre-login pop-ups (2)
  - Self-send email
  - Social media post
  - ETF newsletter article (Sept newsletters)
- Email metrics:
  - Email sent to 54,634 active and terminated participants with a balance
  - Open rate: 58%
  - Click rate: 4%
- Results:
  - 729 account registrations took place between 6/13 and 7/26
  - Webinars: 6/25 @ 11am - 30 attendees; 7/10 @ 3:30pm - 15 attendees



Wisconsin Deferred Compensation Program (WDC)

Helping You Turn Over a New Retirement Leaf

**We're serious about security**

The Wisconsin Deferred Compensation Program (WDC) is all about helping you feel more secure about the future. Along with the WDC's recordkeeper, Empower, we do everything we can to help protect your WDC account, including alerting you about suspicious account activity. Registering your WDC account is an important step to help safeguard your assets, and it unlocks powerful resources that can be used along your journey to financial freedom. Instructions on how to register your account are below.

Your part is simple. Regularly review your security alerts when received. Make sure your mobile number and personal email address are up to date and on file with us. If you receive a security alert notifying you about activity that is unfamiliar, contact us immediately.

- Receive immediate notifications related to any account activity.
- Review your account balance and estimated retirement income.
- Access valuable financial wellness planning resources.

[Register your account](#)

It's easy - click on **Register**, select **I don't have a PIN**, then follow the prompts to create your username and a strong password.

Want to learn more? Attend an upcoming WDC cybersecurity webinar hosted by Empower to learn more about fraud prevention, keeping your account secure and other financial wellness topics.

Title	Date	Time	Registration Link
Protecting Your Accounts Online	Tuesday, June 29 <sup>th</sup>	11:00am CT	<a href="#">Click here</a>
	Wednesday, July 10 <sup>th</sup>	3:30pm CT	

Learn more about Empower's Security Guarantees and Security Tips [here](#).

Cybercriminals often use malicious links in scam emails to trick users into revealing sensitive information. To help protect you and your money, the WDC will never use an email or link to ask your user ID, Social Security number, account number, password, or the answers to your password/recovery security challenge questions. If you receive a scam email claiming to be from the WDC, do not click on any links or attachments, and call the WDC at (877) 627-6227.

Securities, when provided, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSD is an affiliate of Empower Retirement, LLC, Empower Funds, Inc., and registered investment adviser Empower Advisory Setup, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

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The Empower Security Guarantee applies only to accounts maintained by Empower and does not extend to accounts held or managed by third parties, such as outside self-directed brokerage accounts. Empower may seek notification from the person(s) who committed the unauthorized activity, and may require you to assign certain rights, or sign a release form as a condition in receiving reimbursement under the Empower Security Guarantee. For accounts in employee-sponsored plans, reimbursement is generally subject to plan sponsor review and approval and may be subject to additional conditions based on any related agreement between Empower and your employer. Empower will determine the type and amount of any reimbursement on its sole discretion. The protection does not cover any legal fees, expenses or the consequential or any indirect, consequential or non-monetary damages. Empower reserves the right to reduce the amount of any reimbursement by amounts you are entitled to receive from other sources for the same loss, such as identity theft insurance.

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This email was sent by: Empower Retirement, LLC 6515 E. Orchard Road, Greenwood Village, CO 80111

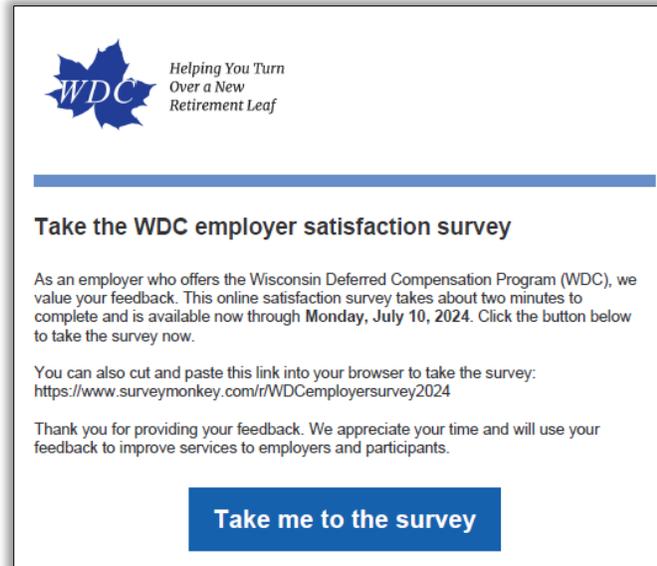
EMR-108116



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# Annual Employer Survey

- Audience:
  - All participating employers
- Tactics:
  - Emails sent 6/11, 7/18
  - Employer newsletter
- Survey Response:
  - 141, 8%
- Email metrics:
  - Sent to 1,603 employer contacts
    - 6/11 Email
      - Open rate: 29%
      - Click rate: 18%
    - 7/18 Email
      - Open rate: 31%
      - Click rate: 21%
- Results:
  - See page 29



WDC Helping You Turn Over a New Retirement Leaf

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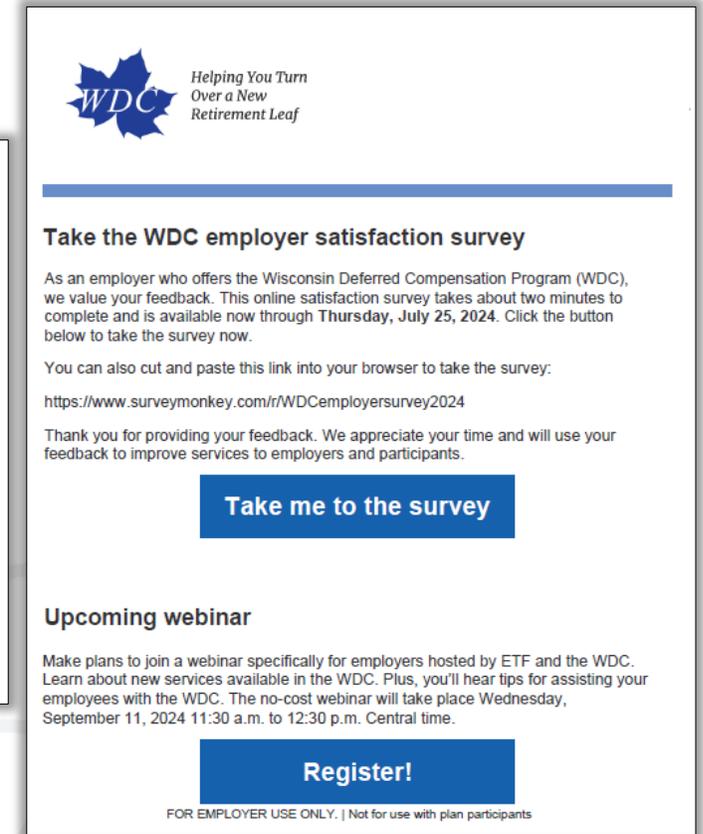
### Take the WDC employer satisfaction survey

As an employer who offers the Wisconsin Deferred Compensation Program (WDC), we value your feedback. This online satisfaction survey takes about two minutes to complete and is available now through Monday, July 10, 2024. Click the button below to take the survey now.

You can also cut and paste this link into your browser to take the survey:  
<https://www.surveymonkey.com/r/WDCemployersurvey2024>

Thank you for providing your feedback. We appreciate your time and will use your feedback to improve services to employers and participants.

[Take me to the survey](#)



WDC Helping You Turn Over a New Retirement Leaf

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### Take the WDC employer satisfaction survey

As an employer who offers the Wisconsin Deferred Compensation Program (WDC), we value your feedback. This online satisfaction survey takes about two minutes to complete and is available now through Thursday, July 25, 2024. Click the button below to take the survey now.

You can also cut and paste this link into your browser to take the survey:  
<https://www.surveymonkey.com/r/WDCemployersurvey2024>

Thank you for providing your feedback. We appreciate your time and will use your feedback to improve services to employers and participants.

[Take me to the survey](#)

### Upcoming webinar

Make plans to join a webinar specifically for employers hosted by ETF and the WDC. Learn about new services available in the WDC. Plus, you'll hear tips for assisting your employees with the WDC. The no-cost webinar will take place Wednesday, September 11, 2024 11:30 a.m. to 12:30 p.m. Central time.

[Register!](#)

FOR EMPLOYER USE ONLY. | Not for use with plan participants

# 2024 Employer Survey Results

Question	Satisfied or Very Satisfied
Overall, how satisfied are you with the Wisconsin Deferred Compensation (WDC) Program?	85%
Have you hosted/promoted your local WDC Retirement Plan Advisor for group or individual meetings virtually with your employees in the last 12 months?	44% Yes; 57% No
How satisfied were you and your employees with the group/or individual meetings with your local WDC Retirement Plan Advisor?	80%
How likely are you to offer virtual meetings (by phone and/or videoconference) for your employees in the future?	52%
Have you worked with the WDC's Madison office in the last 12 months?	29% Yes; 71% No
How satisfied were you with the WDC's Madison office?	83%
Have you contacted Plan Technical Support for assistance with the Plan Service Center (PSC) employer website in the last 12 months?	9% Yes; 91% No
How satisfied were you with your Plan Technical Support experience?	92%
Have you had payroll errors that needed to be corrected in the last 12 months?	7% Yes; 93% No
How satisfied were you with the help you received from the WDC regarding the payroll error?	90%
How do you promote the WDC to your employees? Select all that apply.	60% Email; 69% In-person; 18% Intranet; 17% Webinars
How likely are you to recommend the WDC to a friend or colleague?	6.3 out of 10 (= Net Promotor Score of 43)



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# Q3 WDC Communications

- At Risk Campaign
- News & Updates
  - Quarterly statement changes are here
  - Changes to Required Minimum Distributions (RMD) processing
- National Retirement Security Month (NRSM) preparation
  - Enrollment
  - Open Enrollment
- ETF Newsletter article
- Article promoting Employer webinar for distribution via ETF E-mail Updates service

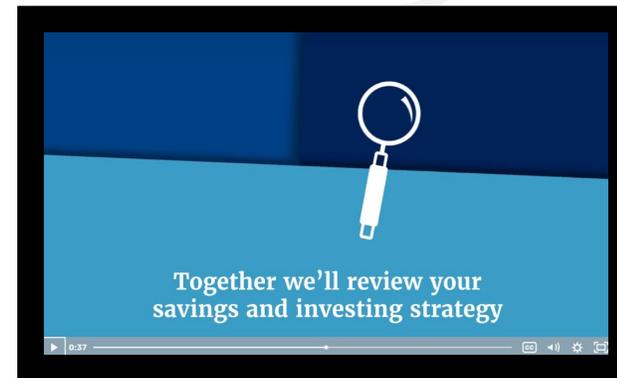


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# At Risk Campaign

- Audience:
  - At-risk participants, active and terminated participants with a balance
- Tactics:
  - Email sent 9/3
  - ETF newsletter article (Sept newsletters)
  - Promotional period for managed accounts 9/1-11/30
  - Social media post
  - Video
- Email metrics:
  - Email sent to 15,271 at-risk active and terminated participants with a balance
  - Open rate: 51%
  - Click rate: 3%
  - Video engagement: 3%
- Results:
  - 47 clicks to schedule a meeting



A screenshot of the WDC website. At the top, the WDC logo and tagline 'Helping You Turn Over a New Retirement Leaf' are visible. Below is a header for the 'Wisconsin Deferred Compensation Program (WDC)'. The main content area features a photograph of a person walking on a wooden boardwalk through a forest. The headline reads 'Are you on the right path with your investments?'. The text explains that the WDC offers various services to help with investment strategy. It lists three options: 'Meet with a local Retirement Plan Advisor (RPA)', 'Get Online Advice', and 'Give us a call'. A 'My Total Retirement' button is present. At the bottom, a dark blue footer contains the text: 'To learn more about investing in the WDC, contact your local RPA or visit wdc457.org.'

# News & Updates

News & Updates articles:

1. Quarterly statement changes are here
2. Changes to Required Minimum Distributions (RMD) processing

## ▶ [Quarterly statement changes are here](#)

September 26, 2024

You may have noticed that detailed investment performance information is no longer available with your quarterly statements. It is available on this site to you 24/7. WDC Investment Performance information is updated on a monthly basis, and you can view it by clicking the above Investing drop down menu, then clicking *Investment Information*.

- Additionally, you can always view detailed investment performance information within your account.
- After logging in, click *Account* at the top of the page, then click on *Wisconsin Deferred Compensation Program*. Next, click *Investments*.
- You'll be taken to the *Investments* page. On the left side of this page, click *Investment lineup* which is located under the *Investments* menu. Near the top of the

## ▶ [Changes to Required Minimum Distribution \(RMD\) processing](#)

September 19, 2024

Required Minimum Distributions (RMDs) are the minimum amounts the Internal Revenue Service (IRS) requires individuals to withdraw on an annual basis, from their Wisconsin Deferred Compensation Program (WDC) accounts. Typically, RMDs begin at the age of 73, however, for those who turn age 74, after December 31, 2032, the RMD age will increase to 75. Failure to take an RMD could result in a penalty of up to 25% for the amount not taken.

As a result, the WDC has enhanced its service to allow participants greater flexibility to make distribution requests online for RMDs, update their filing statuses, and modify tax withholdings. Log into your account, click *Withdrawals* and *Request a New Withdrawal* to check it out.

Coming in 2025, the WDC will further broaden its service to better protect WDC participants and avoid unnecessary tax penalties by allowing forced out distributions on any missed RMD payments. Participants with a termination date on file who are RMD-eligible starting in 2025 will be issued a check late in 2025 if they have not already requested or met their annual RMD amount. RMD-eligible participants will continue to receive a letter in the mail each year with the amount they are required to take and instructions to follow.

For questions or more information call **(877) 457-WDCP (9327)**.



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# Q4 Communications

- National Retirement Security Month Campaign
- Steppingstones Campaign
- My Total Retirement – Free Look Campaign
- SECURE 2.0 communications
- ETF Newsletter articles
- News and Updates articles:
  - Participant Fees
  - SECURE 2.0 flier
  - Plan Document changes



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# Open Enrollment/Benefits Fair Webinars 9/30-10/25/2024

- Most popular webinar topic by registrants and attendees: Estate Planning with WDC/Empower
- Highest attendance rate: Social Security with WDC/Empower
- Lowest attendance rate: The Sandwich Generation with WDC/Empower

Topic	# Webinars	# Registered	# Attended	Attendance Rate	Ave Registered	Ave Attended	YoY Attendance (2023-2024)
WDC Financial Wellness Education	6	171	76	44%	29	13	-25%
WDC Maximizing Your Retirement (Retirees)	4	125	65	52%	31	16	-36%
WDC Retirement Planning	8	281	127	45%	35	16	-32%
WDC Women and Investing	1	76	31	41%	---	---	+100%
WDC Your Journey to Retirement	10	278	152	55%	28	15	-38%
Estate Planning with WDC/Empower	1	121	62	51%	---	---	+182%
Healthcare Costs & Medicare with WDC/Empower	1	91	57	63%	---	---	+217%
Introduction to Taxes with WDC/Empower	1	117	61	52%	---	---	+165%
Social Security with WDC/Empower	1	81	55	68%	---	---	+450%
The Sandwich Generation with WDC/Empower	1	49	19	39%	---	---	+100%
<b>Total</b>	<b>34</b>	<b>1,390</b>	<b>705</b>	<b>51%</b>	<b>41</b>	<b>21</b>	<b>+3%</b>



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# NRSM Campaign

- Audience:
  - Non-participating employees (via WDC employers) and all participants
- Tactics:
  - Empower emails (x2)
  - Self-send enrollment email
  - Web banner
  - Pop-up message
  - Social media post
  - Webinars
  - ETF Newsletter article
- Results:
  - Social media post: 108 impressions/4 engagements
  - Meet your RPA email sent on 10/9 to 57,140 participants
    - Open rate: 51%
    - Click Rate: 2%
    - 109 appointments scheduled during this time
  - Access your financial tools email sent on 10/15 to 55,965 participants
    - Email Open rate: 53%
    - Click Rate: 3%
    - 95 appointments scheduled during this time

The collage includes several promotional elements:

- WDC Logo:** "Helping You Turn Over a New Retirement Leaf".
- Statistical Callouts:**
  - 86% of Americans have at least one question about money on their minds!
  - 73% of people say a solid financial plan would bring them happiness!²
  - 70% of Americans believe more money would solve most of their problems!
- Key Messages:**
  - "Help find answers to your financial questions" with a button to "Access your tools".
  - "We can help you find your financial happy place" with a button to "Schedule a meeting³".
  - "Money without financial support might not go as far as you think".
- Call to Action:** "Enroll now" button.
- Webinar Promotion:** "2024 National Retirement Security Month and Open Enrollment Webinars Now Available".
- ETF Newsletter:** "October WDC Webinars Raise Awareness on Retirement Security".
- Footer:** "WI Dept. Employee Trust Funds @WI ETF · Oct 7".



**WI Dept. Employee Trust Funds @WI ETF · Oct 7**

ETF commemorates the National Retirement Security Month by raising awareness of the importance of preparing and saving for retirement life.

Free special webinars for everyone are lined up this ...

Read More <https://wcdelivery.com>

# Steppingstones Campaign (Fall)

- Audience:
  - All participants with an email on file
- Tactics:
  - ETF GovDelivery email sent on 10/24
  - Empower email sent on 10/29 to 55,903 emails
  - Pre-login pop-up
- Empower email metrics:
  - Open rate: 55%
  - Click rate: 3%
- Results (red/green = compared to Spring event)
  - 1,242 registered, **-2%**
  - 475 attended, **-23%**
  - 47 meetings scheduled via campaign, **+62%**



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**Wisconsin Deferred Compensation Program (WDC)**

## Your Steppingstones to Retirement

Hello Grace,

You're invited to attend "Your Steppingstones to Retirement," a free, educational webinar created for Wisconsin Deferred Compensation Program (WDC) participants.

Learn how your Social Security, Wisconsin Retirement System (WRS) pension, and WDC savings account bring you closer to a secure financial retirement. Don't miss this unique opportunity, hosted by representatives from the WDC, the Department of Employee Trust Funds, and the Social Security Administration.

Click on the button below to sign up today!

**November 15th, 8 - 11 a.m. CT**

Questions? [Click here to schedule an appointment with your local WDC Retirement Plan Advisor or visit \[wdc457.org\]\(http://wdc457.org\)](#)

You're invited to attend "Your Steppingstones to Retirement", a free educational webinar created for Wisconsin Deferred Compensation Program (WDC) participants. Learn how your Social Security, Wisconsin Retirement System (WRS) pension, and WDC savings account bring you closer to a secure financial retirement. [Click here to register.](#)

[Dismiss](#)



**Webinar: Your Steppingstones to Retirement**

[Link 2: govdelivery.com](#)

"Your Steppingstones to Retirement," one of our most popular webinars, will be held on Nov. 7, 2024, Thursday, 1-4 p.m. (Central Time).

This free and live session will feature representatives from the Department of Employee Trust Funds, the Social Security Administration, and the Wisconsin Deferred Compensation Program (WDC).

**Register Now** [Link 2: govdelivery.com](#)

Learn how your Social Security, Wisconsin Retirement System pension, and WDC savings account can bring you closer to a secure financial retirement.

Topics include:

- **WRS:** Eligibility and benefits, Core and Variable Trust Funds, annuity options, beneficiaries, and working in retirement
- **Social Security:** Eligibility for retirement benefits, how early retirement affects your benefits, qualifying for survivors and spouse benefits, and when to file for Medicare
- **WDC:** Basics of WDC, including contribution limits, investment options, pre-tax vs. Roth contributions, rollovers, and retirement readiness reviews

Not able to attend? watch a [video \[Link 2: govdelivery.com\]\(http://link-2.govdelivery.com\)](#) of a recorded session from last year.

**About the WDC**

The [WDC \[Link 2: govdelivery.com\]\(http://link-2.govdelivery.com\)](#) is an optional, supplemental retirement savings plan (RPS Section 457) for all working state and university employees. Local government and school district employees may also enroll if their employers offer it.

To learn more about the WDC Program, schedule a no-obligation appointment with a local WDC retirement plan advisor by calling 1-877-467-9327.

# Free Look Campaign

- Audience:
  - Those not enrolled in the managed account service
- Tactics:
  - Empower emails (x3)
  - Mailer
- Results:
  - 505 new enrollments and \$25.98M assets under management (AUM)
  - Touch 1 email sent on 9/17 to 35,457 participants
    - Open rate: 57%
    - Click Rate: 1%
  - Touch 2 email sent on 10/31 to 35,005 participants
    - Email Open rate: 53%
    - Click Rate: 1%
  - Touch 3 email sent on 11/18 to 34,932 participants
    - Email Open rate: 50%
    - Click Rate: 2%



Helping You Turn Over a New Retirement Leaf

Helping You Turn Over a New Retirement Leaf

Wisconsin Deferred Compensation Program (WDC)

A strategy more personalized than your "watch next" list

Get financial advice that's unique to you with My Total Retirement™

The Wisconsin Deferred Compensation Program (WDC) offers My Total Retirement™, personalized financial management that's built around you. No matter where you are in your career or savings journey, our investment professionals can create a unique, actionable plan and provide ongoing support as life changes.

Try it free for 90 days

Available now through 11/30/2024\*

Or, if you like to manage your own investments, you can take advantage of Online Advice at no cost. It's up to you.

Questions? Schedule a complimentary, one-on-one meeting, in person or virtual, with your local WDC Retirement Plan Advisor to discuss your investments.

EMPOWER

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Helping You Turn Over a New Retirement Leaf

Wisconsin Deferred Compensation Program (WDC)

Up next: a savings and investing strategy that works for you

No matter what you make or how much you have saved, My Total Retirement™ can help you set and reach your financial goals. Sign up today and get unique, ongoing investment advice with no minimum account balance.

Try it free for 90 days

Available now through 11/30/2024.\*

Questions? Schedule a complimentary, one-on-one meeting, in person or virtual, with your local WDC Retirement Plan Advisor to discuss your investments.

Professional account management:

- 1 Helps you plan for your full financial picture.
- 2 Saves you time.
- 3 Helps you reach your goals.

Prefer to manage your own investments? Online Advice is available at no cost.

See how you're doing today with a free **Investment checkup** —

Helping You Turn Over a New Retirement Leaf

Wisconsin Deferred Compensation Program (WDC)

Spoiler alert: This no-obligation offer expires soon

Acting fast could help you save

There's still time to try My Total Retirement™ for 90 days. Enroll by 11/30/2024 to see everything that professional financial support can do for you.

Sign up now

Offer ends 11/30/2024\*.

Questions? Schedule a complimentary, one-on-one meeting, in person or virtual, with your local WDC Retirement Plan Advisor to discuss your investments.

How it works:

- 1 We personalize your strategy.
- 2 We monitor your investments.
- 3 We support you along the way.

If you'd rather manage your own investments, Online Advice is always available at no cost.

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Try My Total Retirement for free for 90 days

Available through 11/30/2024

People who get financial advice are on track to reach more of their goals in retirement. No matter what you make or how much you have saved, My Total Retirement can help you set and reach your financial goals. Sign up today and get unique, ongoing investment advice with no minimum account balance.

\*After the 90-day promotional period, you will need to enroll in order to continue your enrollment, and you will be responsible for your own investments.

Visit [wdc457.org](http://wdc457.org) to get started. Or call 844-314-3143 to talk to a representative.

Professional account management can help you save

Try My Total Retirement with a free 90-day trial. Available now through 11/30/2024.

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Professional account management can:

- 1 Personalize your strategy and monitor your investments.

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f X Instagram TikTok LinkedIn Snapchat YouTube

A strategy more personalized than your "watch next" list

Get financial advice that's unique to you with a professionally managed account

Wisconsin Deferred Compensation Program (WDC)

# News & Updates

- News & Updates articles:
  - Quarterly statement changes are here
  - Changes to Required Minimum Distribution (RMD) processing
  - Contribution Limits Change in 2025
  - SECURE 2.0 Implementations in 2025
  - Plan and Trust Document Changes Effective January 1, 2025
  - New Flat Fee starting in 2025

## News and updates

- [New Flat Fee starting in 2025](#)
- [Plan and Trust Document Changes Effective January 1, 2025](#)
- [SECURE 2.0 Implementations in 2025](#)
- [Contribution Limits Change in 2025](#)
- [Quarterly statement changes are here](#)
- [Changes to Required Minimum Distribution \(RMD\) processing](#)



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Retirement Leaf

In tandem with national legislation and in keeping with industry trends, the Deferred Compensation Board has consistently kept the WDC moving forward. As a result, there are numerous Plan and Trust updates and SECURE 2.0 implementations that will be taking effect in 2025. Please see the attached statement stuffer for more information or visit [wdc457.org](http://wdc457.org) and click on the "News and Updates" tile.

**Plan and Trust Changes**  
**Schwab Personal Choice Retirement Account® (PCRA):**  
In 2025, the WDC will increase the minimum account balance necessary to establish a PCRA to \$3,000, with

**SECURE 2.0 Updates**  
In 2022, the federal SECURE 2.0 Act was signed into law. The legislation overhauled many of the rules governing retirement plans, and some of those changes could directly affect you. Here's a quick overview of the most important changes that will take effect in 2025:

- Required Minimum Distributions (RMDs):** SECURE 2.0 requires that you begin taking RMDs from your retirement plan by the end of the year you turn 73, which is a change from the previous rule that required RMDs to begin at age 70½. These changes will affect your principal balance and the ability for an annuity distribution if you are a resident in your home state.
- Disaster Relief:** Favorable disaster relief provisions will be available for principal distributions.
- Required Minimum Distributions (RMD) processing:** In 2025, the WDC will further broaden its service to better protect WDC participants and avoid unnecessary tax penalties by allowing for catch-up distributions on any missed RMD payments. Participants with a termination date on file who are RMD-eligible starting in 2025 will be issued a check late in 2025 if they have not already requested or met their annual RMD amount. RMD-eligible participants will continue to receive a letter in the mail each year with the amount they are required to take and instructions to follow.

### Plan Updates and SECURE 2.0 Implementations

In tandem with national legislation and in keeping with industry trends, the Deferred Compensation Board has consistently kept the Wisconsin Deferred Compensation Program (WDC) moving forward. As a result, the following Plan and Trust updates and SECURE 2.0 Act implementations will take effect or are already in place for 2025.

**2025 Plan Updates**  
**Moving to a flat participant fee:** As of January 1, 2025, participants' administrative fees for the WDC will move to a flat fee. These fees cover the cost of WDC recordkeeping and related plan services. The Board approved a monthly administrative fee of \$3.90/month for all WDC participant accounts with a balance greater than \$5,000. This fee totals \$46.80 per year.

**Changes to Required Minimum Distribution (RMD) processing:** In 2025, the WDC will further broaden its service to better protect WDC participants and avoid unnecessary tax penalties by allowing for catch-up distributions on any missed RMD payments. Participants with a termination date on file who are RMD-eligible starting in 2025 will be issued a check late in 2025 if they have not already requested or met their annual RMD amount. RMD-eligible participants will continue to receive a letter in the mail each year with the amount they are required to take and instructions to follow.

**2025 contribution limits:** The Internal Revenue Service (IRS) has announced the retirement plan contributions for tax year 2025. Highlights include the following:

	If you are...	You are eligible to contribute the...	2025 Limit	+ Total Annual Limit
How much can I contribute	Any age	Regular contribution limit	\$23,500	\$23,500
	Age 50 and older	Age 50+ Catch-up contribution	\$7,500	\$31,000
	Ages 60 to 63	Higher Catch-up limit	\$11,250	\$34,750
	Nearing retirement	Special Catch-up contribution	\$23,500	\$47,000

If you are within three years of your normal retirement age, you may be eligible to use the Special Catch-up contribution option.<sup>1</sup> You may not contribute to the Special Catch-up option, the age 50+ Catch-up option, or the age 60-63 Higher Catch-up option in the same calendar year, even if you are eligible for all options. Catch-up contribution limits are in addition to the regular contribution amount depending on how much you have contributed in prior years. You are responsible for monitoring your contributions to ensure that you stay within the annual limits. The Special Catch-up option requires a completed form. Please contact the WDC for more information before contributing more than \$47,000.

# SECURE 2.0 Updates

- Statement Narrative
- Statement Stuffer
- News & Updates article: SECURE 2.0 Implementations in 2025

Wisconsin Deferred Compensation Program (WDC)



WDC Helping You Turn Over a New Retirement Leaf

## Plan Updates and SECURE 2.0 Implementations

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**Changes to Required Minimum Distribution (RMD) processing:** In 2025, the WDC will further broaden its service to better protect WDC participants and avoid unnecessary tax penalties by allowing force-out distributions on any missed RMD payments. Participants with a termination date on file who are RMD eligible starting in 2025 will be issued a check late in 2025 if they have not already requested or met their annual RMD amount. RMD-eligible participants will continue to receive a letter in the mail each year with the amount they are required to take and instructions to follow.

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### Plan and Trust Changes

**Schwab Personal Choice Retirement Account\* (PCRA):** In 2025, the WDC will increase the minimum account balance necessary to establish a PCRA to \$3,000, with \$500 as the minimum initial transfer to a PCRA. In addition, a minimum of \$2,500 must be maintained in WDC core investment lineup options.

There is also an annual fee of \$60 deducted at a rate of \$15 per quarter for all PCRA users. The fee will be deducted entirely from the balance in the WDC core investment lineup. The Plan and Trust has been updated to clarify that mutual funds are the only type of investment option available to WDC participants using a PCRA.

For more information, log on to [wdc457.org](http://wdc457.org), click Learning Center > Program Resources, and then click on the **Personal Choice Retirement Account filer**.

**Qualified birth or adoption distributions (QBADs):** QBADs, which were part of the SECURE Act of 2019, permit a participant to take a distribution from their account within 12 months after the birth or adoption of a child. Each parent may withdraw up to \$5,000 in aggregate, per event. A participant requesting a distribution under this provision self-certifies the event, and they may re-contribute (i.e., pay back) the distribution within three years. For more information, contact a WDC representative at **(877) 457-WDCP (9327)**.

**Special Catch-up technical correction:** The WDC Plan and Trust has been amended to specify that the upper age range in the definition of "normal retirement age" for electing use of the Special Catch-up provision is age 70½.

### SECURE 2.0 Updates

In 2022, the federal SECURE 2.0 Act was signed into law. The legislation overhauled many of the rules governing retirement plans, and some of those changes could directly impact how you prepare for your retirement. Here's a quick overview of some changes that will soon take effect or are already in place.

**Qualified disaster-recovery distributions:** SECURE 2.0 includes several disaster-relief provisions that can make it easier for a person to use the funds in their retirement account in the event of a "qualified disaster," which is a disaster declared by the president and indicated on the Federal Emergency Management Agency website. These provisions include:

- **Favorable tax treatment for up to \$22,000 of qualified disaster-recovery distributions.**
- **Relief to repay distributions taken for principal residence purchase/construction** - The ability for an individual to repay a first-time homebuyer distribution used to purchase or construct a principal residence in a qualified disaster area.

**To request this type of distribution,** log in to your account at [wdc457.org](http://wdc457.org), click on the Account drop-down menu, then click **Withdrawals** under your account name.

- **Withdrawals for domestic abuse survivors** - This provision provides that victims of domestic abuse have a one-year period to take a distribution. Once per year, applicants for this type of withdrawal can self-certify a distribution of the lesser of \$10,000 or 50% of their account balance.

If you are experiencing domestic abuse, contact the National Domestic Violence Hotline at 800-799-7233 or text "START" to 88788.

- **Higher catch-up limits for participants ages 60 to 63** - Beginning January 1, 2025, if you are between the ages of 60 and 63, the annual limit for catch-up contributions increases to \$11,250 or 150% of the regular annual catch-up limit, whichever is greater.

If you have any questions about these or other changes related to the SECURE 2.0 Act, contact a WDC representative at **(877) 457-WDCP (9327)**.

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In tandem with national legislation and in keeping with industry trends, the Deferred Compensation Board has consistently kept the WDC moving forward. As a result, there are numerous Plan and Trust updates and SECURE 2.0 implementations that will be taking effect in 2025. Please see the attached statement stuffer for more information or visit [wdc457.org](http://wdc457.org) and click on the "News and Updates" tile.



Helping You Turn Over a New Retirement Leaf

# Non-participating Employer Outreach

- Audience:
  - All non-participating, WRS-eligible employers (per 2023 list)
- Tactics:
  - Email sent 12/16
  - Letter and Toolkit mailed 12/13
  - Webinar 1/15/25
- Email metrics:
  - Sent to 793 employers
  - Open rate: 336, 42%
  - Click rate: 12, 3.6%
- Mailing metrics:
  - Sent to 737 employers
- Webinar metrics:
  - 15 registrants; 6 attendees
- Results:
  - 4 interested employers



**WDC** Helping You Turn Over a New Retirement Leaf

### Is it time to add the Wisconsin Deferred Compensation Program (WDC) to your employee benefits lineup?

- ▶ Voluntary employee contribution on a before-tax and/or Roth basis
- ▶ Easy setup, simple and flexible administrative procedures
- ▶ No cost to employers
- ▶ Local Retirement Plan Advisors

Enclosed is more information about the advantages of adopting the WDC, participant costs, and the State Deferred Compensation Board's role and fiduciary responsibilities.

To learn more, join us for a webinar on January 15<sup>th</sup> at 11:30 am. Scan below to register:

You can view this information and more on the WDC's website at [wdc457.org](http://wdc457.org).

**Next Step: For a personal overview of the WDC and how it could benefit you and your employees, email us at [wdc\\_office@empower.com](mailto:wdc_office@empower.com)**

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Cybercriminals often use malicious links in scam emails to trick users into revealing sensitive information. To help protect you, the WDC will never use an email or links in an email to ask your User ID, Social Security number, account number, password, or the answers to your password-recovery security challenge questions, such as your mother's maiden name or place of birth. If you receive a scam email claiming to be from the WDC, don't click on any links or attachments and call (877) 457-9327.

GEN-ESFE-WF-518253-0520 RC3980406-1024

FOR PLAN SPONSOR USE ONLY.

# Empower Communications Engine (ECE) Results

Total unique individuals who received a message: 65,101

Engagement and Response Metrics*	
Unique Email Open Rate	48.79% (-2.31%)
Unique Email Click Rate	2.05% (-1.12%)
Inbound Call %	1.05% (-0.55%)
Login %	27.51% (-10.84%)
Primary Response Rate	1.15% (-0.61%)
Secondary Response Rate	0.05% (0.00%)
Post Login Action (PLA) Click Rate	6.59% (+5.07%)

\*YTD through 12/31/24; compared to 12/31/23



New in 2024::



41.98% open rate!

# ECE Spotlight: Save More

1/1/24-12/31/24

	Plan Level	Benchmark
Email open rate	51.80%	45.92%
Email click rate	3.90%	4.09%
Login %	19.95%	17.14
Primary response rate	9.08%	11.20%

Primary response is increase deferral

Benchmark is all Save More messages sent YTD 2024 to all Government clients.

**77,997**  
Total emails sent



FOR ILLUSTRATION PURPOSES ONLY.



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# Term/Retention Mailer (ECE)

- Audience:
  - Recently terminated participants
- Tactics:
  - Mailer 1,304 total mailed
  - Email: 2,955 total emails sent
    - Unique Email Open Rate: 61.29%
    - Unique Email Click Rate: 4.40%
    - Inbound call %: 7.87%
    - Login %: 33.33%
    - Primary response rate (schedule a meeting with retention team): 10.06%
    - PLA Click Rate: 5.77%

**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 m...

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
<b>Final balance</b>	<b>\$80,000.00</b>	<b>\$100,000.00</b>

**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

\*Calculations based on a hypothetical account balance.  
\*\*FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

**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

**Keeping your retirement savings in the Wisconsin Deferred Compensation Program** — If you're happy with your plan, you can keep it there in most cases.

**Transferring to an IRA** — Opening an IRA is another way you can save for your future while saving on taxes.

**Moving your retirement savings to your new employer's plan** — If you want to take your savings with you, you can typically roll them over to the new plan. If you need the funds now, you can decide to close 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.*

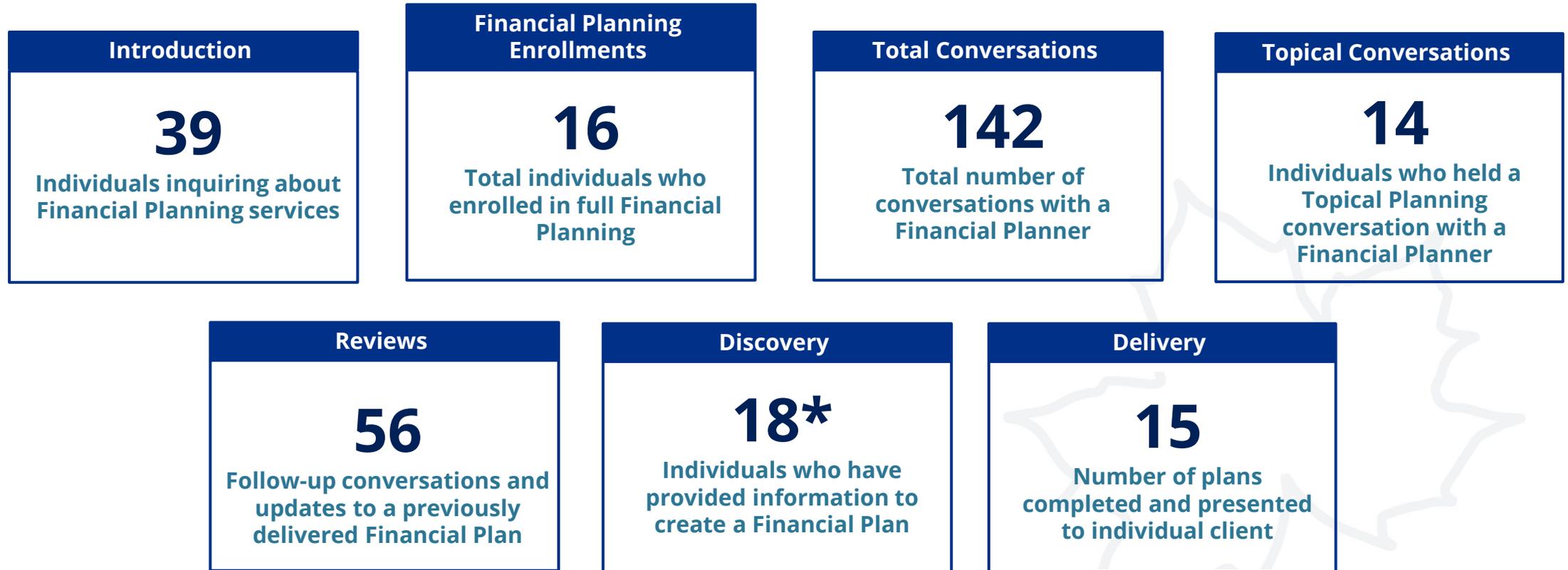
Let an experienced Empower Retirement consultant walk you through your options.

► Call 877-457-9327 or visit [wdc457.com](http://wdc457.com)



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# 2024 Empower Financial Planning Scorecard



\*1 plan in progress that have not yet reached discovery phase



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**Thank you**