

# Managing Your Deferred Compensation Plan Account

As a participant in the 457 Plan, you receive a quarterly account statement at your address of record within 20 business days of the end of the calendar quarter. The statement shows your account balance and any investment activity during the quarter. You can also check your account balance by calling the 457 Plan at (307) 777-7691 or by visiting the plan Web site at <http://www.wrsdcp.com>. You must enter your username and personal identification number (PIN) to access your account online.

## FUND TRANSFERS

You may transfer funds between investment options online or over the phone, with one exception (noted under “Equity ‘Wash’ Provision”). Transfer requests received before 2 p.m. Mountain time on business days, either online at <http://www.wrsdcp.com> or through the record-keeper’s toll-free number at (800) 701-8255, are initiated at close of business, although some restrictions may apply.<sup>8</sup> You will receive a confirmation letter after you transfer funds.

It is a good idea to evaluate your investment strategy at least once a year to determine if you are on track to reaching your goal, and to assess if changes in your personal situation require changes in your asset allocation or contribution rate. On the other hand, it’s important to resist the urge to move your money too often in search of an exceptional return. Remember, retirement-focused investors are usually investing for the long term and understand the stock market goes up and down.

Keep in mind a fund may impose certain trading restrictions. A fund also may charge redemption fees for certain transfers, redemptions, or exchanges if they are made within a certain period of time. For more information, refer to the fund’s prospectus.

## EQUITY “WASH” PROVISION

The Plan prohibits the direct transfer of money from the Stable Value Fund (SVF) to the money market fund. This is known as an equity “wash” provision and it allows WRS to offer both funds through the 457 Plan. You may transfer money from the SVF directly to any fund in the plan except the money market fund. However, if you transfer money out of the SVF, you will be restricted from transferring money from any fund into the money market fund for 90 calendar days. You may transfer money directly from the money market fund to the SVF or any other fund at any time.

<sup>8</sup> Access to the Web site or phone lines may be limited or unavailable during certain periods. Transfer requests received before 2:00 p.m. Mountain time on business days are initiated at the close of that business day. The actual effective date of your transaction depends on the investment option you select.

## **DOLLAR-COST-AVERAGING FEATURE**

You may elect to automatically have a fixed amount of your account balance transferred to select funds on a regular basis. Simply indicate on the Web site how much you want to transfer and how often you want transfers to be made (monthly, quarterly, semi-annually, or annually).

If your investment mix is no longer appropriate for your personal risk tolerance and retirement goal, you may want to redirect your current contributions to new investment options in the plan, and then use the plan's dollar-cost-averaging feature to make changes to your existing balances. If you decide to transfer money out of some of your investment funds, keep in mind financial experts suggest moving your money gradually, rather than all at once.

## **WORKING TOGETHER TO HELP YOU REACH YOUR RETIREMENT GOALS**

**WRS offers the Pension and 457 Plans to help you reach your retirement goals. Social Security supplements these benefits by providing an additional source of retirement income — helping you to enjoy a more secure financial future.**

**Your employer helps pay the cost of your Pension Plan benefits, but investing in the Deferred Compensation Plan is up to you. If you don't participate in the plan yet, there's probably no better time to begin. If you already participate, consider increasing your contribution rate whenever you can. Your future is in your hands. Take charge of your retirement today!**

## **REBALANCING FEATURE**

Rebalancing is another way to manage risk. When you rebalance your investment mix, you adjust your asset allocation back to your original target.

Consider the example of Jane, a hypothetical investor. Jane's target investment mix is 25% in a bond fund, 50% in a large-cap stock fund, and 25% in an international stock fund. Over time, as the funds experience different rates of return, Jane's investment mix changes to 18% in the bond fund, 62% in the large-cap stock fund, and 20% in the international stock fund. However, the plan's rebalancing feature enables Jane to automatically adjust her investment mix back to her original target.

If you would like to automatically rebalance your investment mix, visit the 457 Plan Web site at <http://www.wrsdcp.com>. You can designate allocation percentages for your account and elect to have your account rebalanced as often as you want — once, quarterly, semi-annually, or annually — to reflect your preferences.

If you are in a target date portfolio, the rebalancing is included in the professional account management provided by the fund manager.

## **CHANGING INFORMATION**

You can also log-in to your individual account on <http://www.wrsdcp.com> to change personal information, such as address or beneficiary.