



MoneyTalks

Wisconsin Deferred Compensation Program

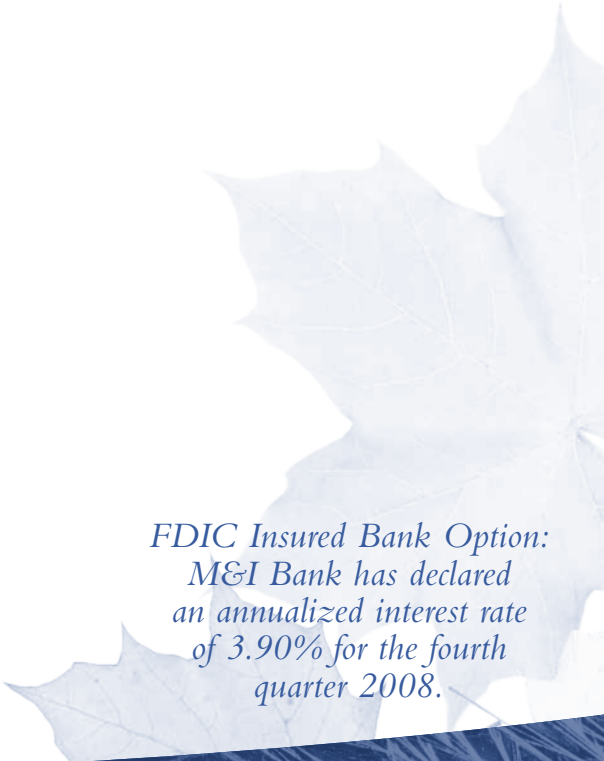
Stick with the WDC

Making the best use of your savings when you retire

Retirement is the culmination of a lifetime of planning, preparation and saving. It's also the time to decide how you'll want to dip into the funds you've accumulated in your retirement account.

Here's one of the best-kept secrets about retirement planning: The same plan that helped you build your nest egg can help you make the best use of that money in retirement. By keeping your WDC account, you'll have access to the same investment options and account management tools you've always used. So if you expect to keep at least a portion of your retirement funds invested, continuing to use the WDC is a smart option.

You can leave your money invested in the WDC until you are 70½ years old. At age 70½, the IRS requires that you begin receiving a minimum annual amount from your account. If you are a state employee and continue working past age 70½, you do not have to take a withdrawal until you stop working. For more information on your withdrawal options and the support the WDC offers to retirees, contact the WDC through one of the options on page 4. ■



*FDIC Insured Bank Option:
M&I Bank has declared
an annualized interest rate
of 3.90% for the fourth
quarter 2008.*

Please note: This newsletter does not constitute investment or financial advice.

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