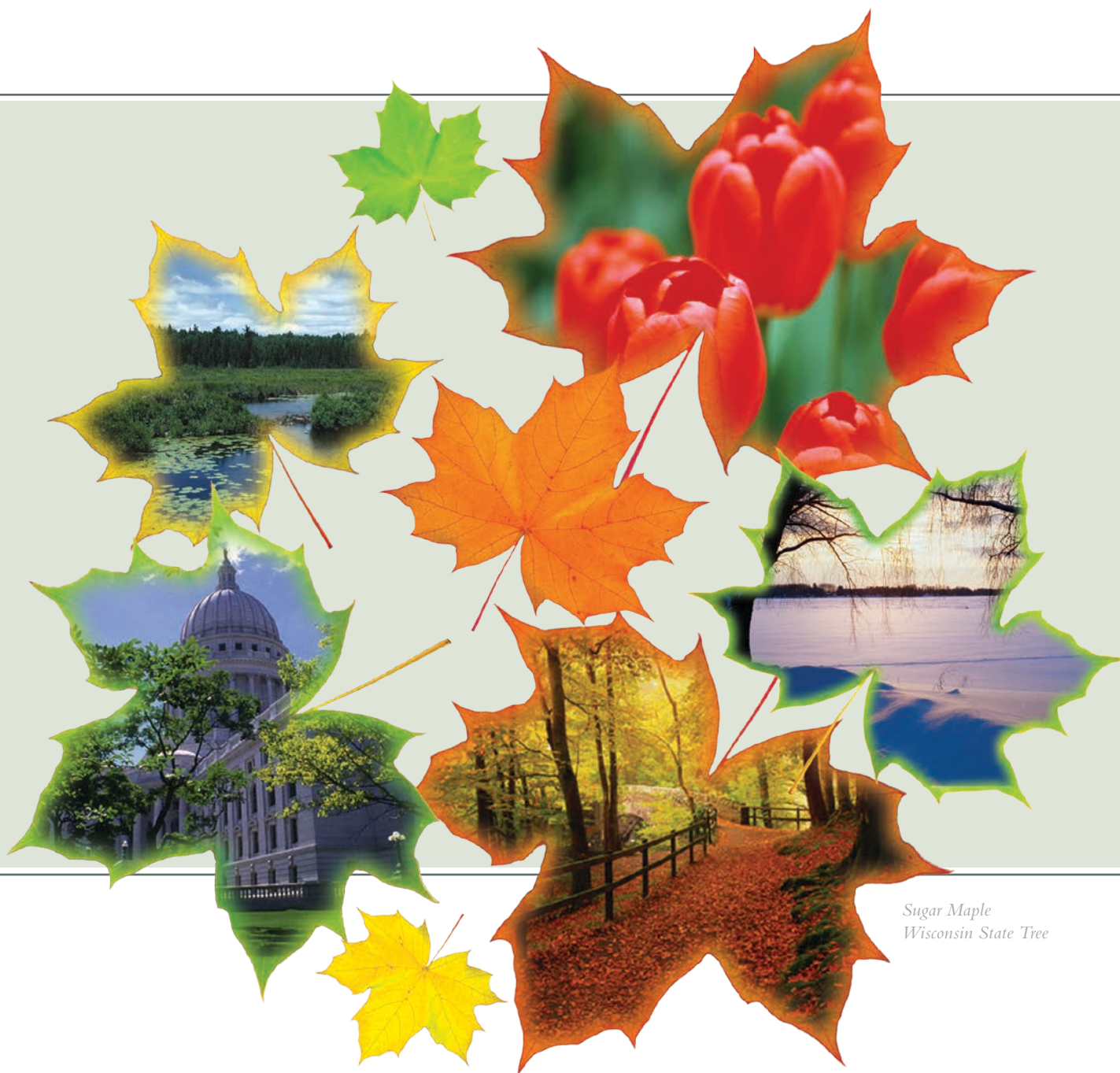




The Power of Choice

ADOPTING THE WISCONSIN DEFERRED
COMPENSATION (WDC) PROGRAM



*Sugar Maple
Wisconsin State Tree*



FOR PLAN SPONSOR USE ONLY. Not for Use With Plan Participants.

Serviced by



About the Wisconsin Deferred Compensation (WDC) Program

The Wisconsin Deferred Compensation (WDC) Program is a public employee deferred compensation plan authorized under Section 457 (§457) of the Internal Revenue Code. It is a powerful tool that can help participants reach their retirement goals by providing an opportunity to supplement their other retirement benefits and savings.

Employees can participate in the WDC as soon as you hire them. They can contribute on a before-tax basis or on an after-tax basis through a Roth option. Employees may also be eligible to roll over savings from other qualified benefit plans into the WDC.

Your employees can take advantage of a wide variety of investment options and when they're ready to retire, they can choose from several different distribution options designed to meet their financial retirement needs.

From enrollment to retirement, employees have access to resources that provide the information and services needed to help make them build and maintain a successful retirement.

Dollars ...

The WDC is available at no cost to you. Because the WDC is a large, well-established §457 plan, the WDC is able to successfully negotiate competitive program administrative fees.

In addition, if you offer the WDC to your employees, the state assumes fiduciary liability for the WDC. When you also factor in the availability of noncommissioned education representatives and the absence of deferred sales charges or contractual obligations, the benefits of the WDC really add up.

... And Sense

Working with the WDC simply makes sense. People have unique skills and abilities that they apply to their jobs. But when outside influences infringe upon people's daily work, it can lead to overwhelming stress and rising workloads.

When you adopt the WDC, the deferred compensation program administrator handles all administrative duties, financial emergency hardship requests and domestic relations order account divisions. In addition, you can set up procedures to electronically transfer payroll data, reducing the likelihood of errors and helping you automate your processes.

Siteseeing

Imagine having a comprehensive online resource that allows you, the employer, to manage all facets of your plan in a safe and secure environment. The Plan Service Center (PSC) does just that. The PSC is an intuitive website that provides point-and-click access to the WDC.

With the PSC, you can view important participant information and manage your data — whenever you choose. It also provides access to a library of WDC reports and forms. The PSC includes other advanced features, including daily fund value graphs and email notifications.

Get Smart

The WDC measures effective participant communication by how easily employees understand the benefits of investing in and planning for retirement. The WDC's recordkeeper is a leader in implementing award-winning communication solutions that engage, educate and empower participants — and fuel their dreams for tomorrow and beyond.

Dedicated education counselors are located throughout Wisconsin and they are ready to hold both group and individual meetings with your employees. They are committed to working with you to develop strategies to meet your goals.



Brand-Name Quality

From posters and fliers to enrollment materials and mailings, you can take advantage of a complete lineup of marketing and educational materials. Posting your literature makes it easy for you to generate interest in the WDC as it becomes readily identifiable by participants. You'll work with your local WDC representative to obtain these materials and/or we will distribute them for you.

Power Tools

For WDC participants, help is always just a phone call or a mouse click away — 24 hours a day, seven days a week.¹ Using the toll-free automated phone system, participants can manage their account by pushing a few buttons. Instead of calling you, they call the WDC.

For participants who prefer using the website to manage their account, they can visit www.wdc457.org.¹ Here, participants can take advantage of calculators and other valuable tools to help them forecast their retirement income needs or arrange for Rebalancer to automatically rebalance their account.² They can also make changes to their deferral amount, transfer balances, reallocate future deposits, request forms and information and view their account balance — all online.

Participants who want to speak with a knowledgeable representative can call the WDC's customer service call center located in Milwaukee at **(877) 457-WDCP (9327)**.¹ Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central Time.³

Board Responsibilities

The Wisconsin Deferred Compensation Board consists of five members, appointed by the governor and confirmed by the state legislature, serving four-year overlapping terms. Board members serve as trustees for the §457 plan and select and approve investment products for the WDC, as well as maintaining the highest quality services and features. The board contracts with a third-party recordkeeper for day-to-day administration of the WDC through a competitive bid process. Additional board responsibilities include:

- Establishing investment policies and objectives for the WDC as a whole and for each investment.
- Selecting funds that are consistent with the prudent investor rule.
- Overseeing, monitoring and evaluating the performance of funds.
- Adding or replacing funds as circumstances change.
- Monitoring the reasonableness and competitiveness of the fees that the funds charge.
- Appointing, monitoring and replacing, if necessary, persons whose expertise the board deems appropriate and necessary for it to properly discharge its obligations and responsibilities, including consultants and other professionals.

If you'd like more information about the WDC, call the WDC toll free at **(877) 457-WDCP (9327)**. A representative can answer your questions and arrange a meeting with you to discuss the WDC in greater detail.

¹ Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or automated phone system received on business days prior to close of the New York Stock Exchange (3 p.m. Central Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of transactions may vary depending on the investment option selected.

² Rebalancing does not ensure a profit and does not protect against loss in declining markets.

³ Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Participants should consult with their financial planner, attorney and/or tax advisor as needed.

If you are ready to adopt the WDC for your employees, simply follow the steps outlined in the flowchart below.



About Empower Retirement

Headquartered in Colorado, with a dedicated local WDC office in Wisconsin, Empower Retirement is a business unit of Great-West Life & Annuity Insurance Company focuses on providing high-quality retirement plan services to employers and their employees. Empower, which is one of the leading service providers of employer-sponsored deferred compensation retirement programs, primarily for government, healthcare and nonprofit entities.



FOR PLAN SPONSOR USE ONLY. Not for Use With Plan Participants.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; and its subsidiaries and affiliates. All trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission. Form CB1080POC (11/15) PT247925