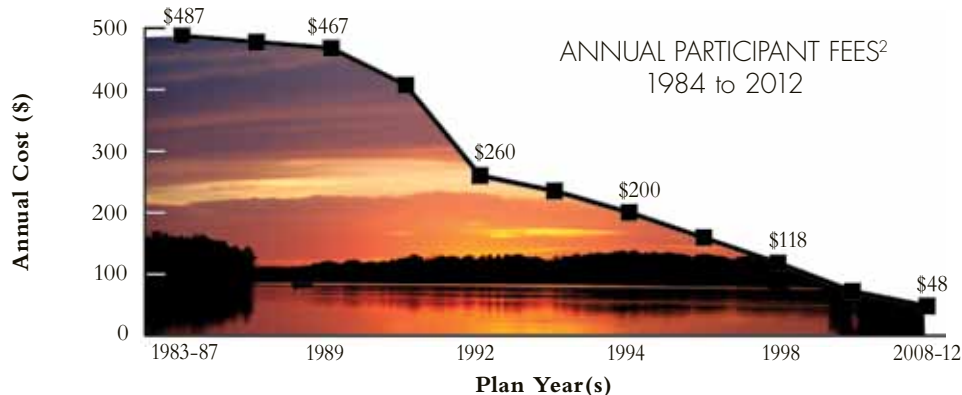
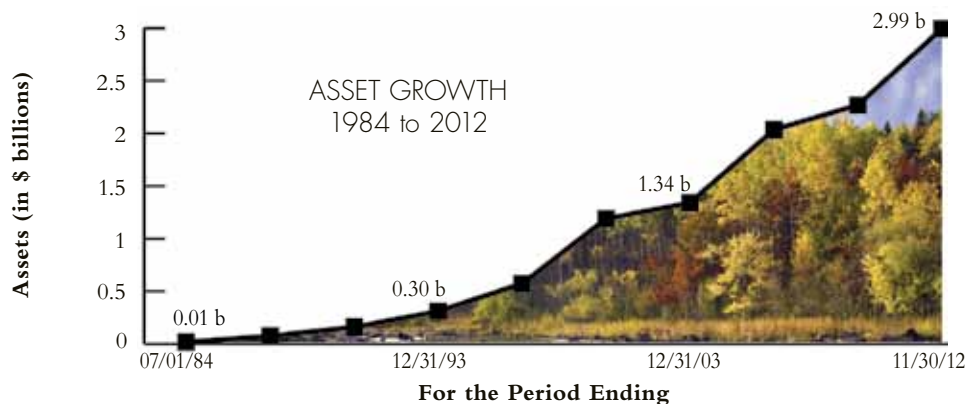
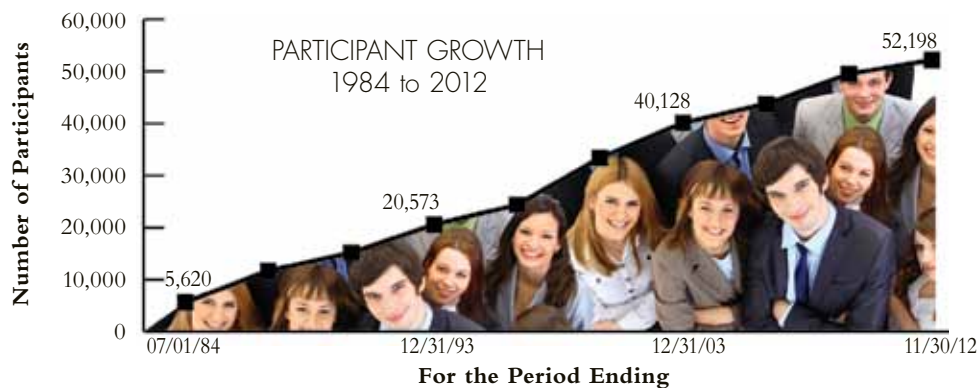


MoneyTalks

Wisconsin Deferred Compensation Program

Celebrating 30 Years with the WDC

The Wisconsin Deferred Compensation (WDC) Program is proud to celebrate 30 years of helping WDC participants save and invest for a comfortable retirement. Since 1982, the WDC has grown to more than 52,000 participants and \$2.99 billion in assets.¹ All along, we have offered quality investment options and informational on-site financial presentations. We've also added online services, expanded telephone call hours, and regularly lowered participant administrative fees. The charts below illustrate how the increase in participants and assets has resulted in a lower-cost WDC for you.



Celebrating
30 Years



In This Issue:

Celebrating 30 Years with the WDC

Meet the Locals

2013 NYSE Holidays

2013 Contribution Limits

Give Yourself the Gift of Increased Retirement Savings

Time for the Talk

FDIC Insured Bank Option: BMO Harris has declared an annualized interest rate of 0.55% for the fourth quarter 2012.³

¹ As of 11/30/12.

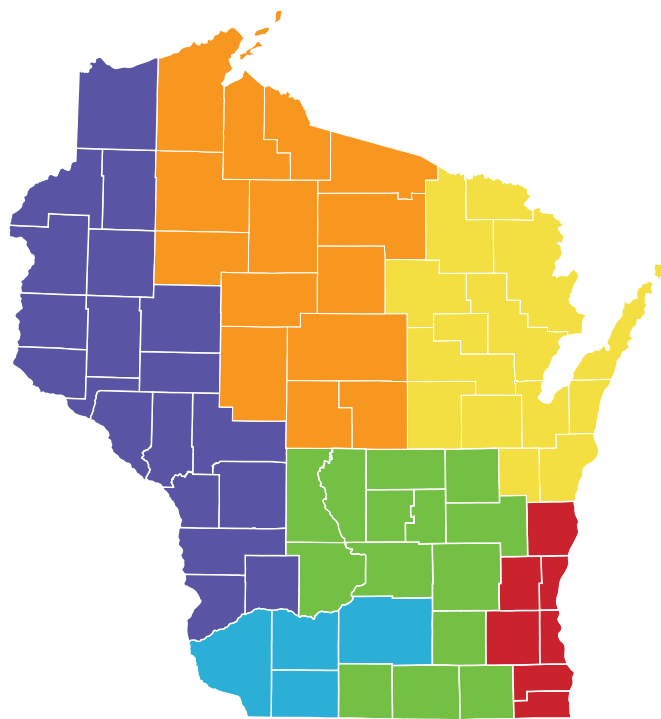
² Based on a \$50,000 account balance.

³ Certificates of deposit are insured by the FDIC for up to \$250,000 per depositor and offer a fixed rate of return, whereas both the principal and yield of bonds and stocks will fluctuate with market conditions.

Meet the Locals

The WDC has grown tremendously over the past 30 years. For example, we now have six representatives located throughout Wisconsin to assist you with your retirement savings planning. These friendly, knowledgeable, non-commissioned representatives are dedicated to helping you meet your retirement goals through the WDC. Call the number listed below to reach your local representative. We look forward to meeting you soon!

WDC Local Staff (877) 457-WDCP (9327) (press 0 and say “yes” to reach the Madison office) ■



Local Representative*	Region	Counties Served
Ben Genz	Southwest	Crawford • Richland • Vernon • Monroe • La Crosse • Jackson • Trempealeau • Buffalo • Pepin • Eau Claire • Chippewa • Dunn • Pierce • St Croix • Polk • Barron • Washburn • Burnett • Douglas
Kristy Igl	Central	Dane • Iowa • Grant • Lafayette
Tyler Kromholz	North Central	Wood • Portage • Clark • Marathon • Taylor • Lincoln • Rusk • Price • Oneida • Vilas • Sawyer • Ashland • Iron • Bayfield
Heather Danielson	South Central	Adams • Columbia • Dodge • Fond Du Lac • Green • Green Lake • Jefferson • Juneau • Marquette • Rock • Sauk • Walworth • Waushara • Winnebago
Scott Schewe	Northeast	Brown • Calumet • Door • Florence • Forest • Kewaunee • Langlade • Manitowoc • Marinette • Menominee • Oconto • Outagamie • Shawano • Waupaca
Joseph Herron	Southeast	Kenosha • Milwaukee • Ozaukee • Racine • Sheboygan • Washington • Waukesha

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

1982: WDC Program inception

October 1997: WDC website launched and participant account information online

June 1999: Participants able to make account changes online

December 2005: WDC extends its phone hours

1989: Original Deferred Compensation Board members appointed

1999: WDC assets top \$1 Billion

2000: Schwab PCRA option added to WDC

2006: WDC total account balances reach \$2 Billion

*Celebrating
30 Years*



New York Stock Exchange Holidays 2013

New Years Day	January 1
Martin Luther King, Jr. Day	January 21
Washington's Birthday	February 18
Good Friday	March 29
Memorial Day	May 27
Independence Day	July 4*
Labor Day	September 2
Thanksgiving Day	November 28*
Christmas	December 25*

*The market will close early at 1:00 p.m. on Wednesday, July 3, 2013, Friday, November 29, 2013 (the day after Thanksgiving), and Tuesday, December 24, 2013.

2013 Contribution Limits

If you are...	You are eligible to contribute to the...	Limit	Total Annual Limit
Any Age	Regular Contribution Limit	\$17,500	\$17,500
Age 50 and Older	Age 50+ Catch-up Contribution ⁴	\$5,500	\$23,000
A Participant Nearing Retirement ⁵	Special Catch-up Contribution ⁴	\$17,500	\$35,000

⁴ You may not contribute to both the special catch-up option and the age 50+ catch-up option in the same year, even if you are eligible for both options. Catch-up contribution limits are in addition to the regular contribution amount depending on how much you "under-contributed" in prior years. You are responsible for monitoring your contributions to ensure that you stay within the annual limits.

⁵ In order to contribute an additional catch-up amount, you must complete and return the catch-up election form to the WDC. The form is available on the website or by calling the WDC office in Madison at (608) 241-6604.



Give yourself the gift of increased retirement savings.

Adding an additional \$20 or 1% more now to your monthly WDC contributions could mean a big difference in the future. Consider celebrating your birthday each year by signing up for automatic deferral increases. Just log in to your account at www.wdc457.org. Click on "Change Account," then "Deferral Update." You can easily set up an automatic increase of either before-tax or Roth (after-tax) contributions to your WDC account. Need more information? Call (877) 457-9327, press 0 and say "representative" to speak to a representative. Happy Birthday—and here's to many more! ■

2007: WDC introduces joint retirement workshops (Steppingstones to Retirement) with WRS and Social Security

2009: WDC's enhanced website includes Retiree Crossroads, a site for those nearing and in retirement

2011: WDC introduces the Roth deferral option

2012: WDC total account balances hit \$3 Billion

July 2008: Managed Account feature becomes available to WDC participants

2010: WDC has 850 employers in the Program

2012: Pre-Retirement workshops and Steppingstones to Retirement workshops again offered statewide

Time for the Talk

Thanks to longer life expectancies, you may find yourself caring for or financially supporting your aging parents and funding your own retirement at the same time. A survey of baby boomers—those born between 1946 and 1964—found that 71% have at least one living parent, and 29% of them have provided that parent with some financial assistance.⁶

Discuss the future

Raising the topic of money and aging requires sensitivity and tact. The best time to talk with your parents about the future is while they're still healthy and independent. And plan together how emergency situations will be handled. For example, in the event of a medical emergency or another type of crisis, it will be helpful if you have the names and telephone numbers of your parents' doctor, lawyer and financial advisor.

Ask your parents about any important legal documents, such as a durable power of attorney and a health care proxy. Using those documents, your parents can give you the authority to write checks from their accounts to pay their bills, to file their insurance claims and to authorize their medical treatments if they're no longer able to do so.

Stress your concern for their welfare

This talk is about helping your parents. You want them to know you will be there for them if they're ever incapacitated. Knowing about their assets and their preferences will help you help them. You may find that they are ready for this talk more than you. In fact, there tends to be a disconnect between what parents and their adult children believe is the reality of the parents' financial situation. In a recent survey, parents believed their adult children knew more about their (parental) income and expenses than the children actually did.⁷

Revocably yours

As part of estate planning, your parents may want to consider transferring their assets to a revocable trust. It may or may not be an estate planning technique suitable for your parents' situation. Your parents will need an estate-planning attorney to help them determine whether a revocable trust is appropriate for them, set up the trust (if applicable) and advise your parents on your state's specific requirements.

The sooner you have the talk, the easier it will be to plan for both your parents'—and your own—future. ■

⁶ "Baby Boomers: From the Age of Aquarius to the Age of Responsibility," Pew Research Center, December 8, 2005.

⁷ "2010 Health Confidence Survey," Employee Benefit Research Institute and Mathew Greenwald & Associates.

WDC Program Contact Information

Phone Number:
(877) 457-WDCP (9327)

WDC Program Office Address:
5325 Wall Street, Suite 2755
Madison, WI 53718

WDC Program Website:
www.wdc457.org

Call Center Hours:
7:00 a.m. - 7:00 p.m.
Monday - Friday

WDC Program Office Hours:
8:00 a.m. - 4:30 p.m.
Monday - Friday

WDC Program Email:
wdcprogram@gwrs.com

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