



The WDC Program— An Alternative to Your 403(b) Plan

Did you know that you can save and invest for your retirement through the Wisconsin Deferred Compensation (WDC) 457(b) Program in addition to your 403(b) plan? The WDC gives you more flexibility when you are planning for your retirement. Some of the benefits include:

A wide variety of investment solutions

No matter what type of investor you are, from experienced to beginner, the WDC has advanced tools and a broad range of investment options across asset classes to help you reach your retirement goals.

No 10% early withdrawal penalty

The 10% early withdrawal penalty that may apply in other plans does not apply to 457(b) plans like the WDC.¹

Competitive fees

There are no hidden fees with the WDC. Compare the administrative fees you are currently paying with the WDC's fees. You might pay less with the WDC. The following fees are based on your account balance, and are deducted monthly:

Participant Account Balance	Monthly Fee
\$1-\$5,000	\$0
\$5,001-\$25,000	\$1
\$25,001-\$50,000	\$2.50
\$50,001-\$100,000	\$5
\$100,001-\$150,000	\$7
\$150,001-\$250,000	\$10
Over \$250,000	\$15

Help when you need it

The WDC has seven local, salaried education counselors throughout Wisconsin who are available to meet with you to help you understand your options. Counselors are available for one-on-one meetings and group seminars. You can also manage your account anytime, day or night,² online at www.wdc457.org or by phone with the toll-free voice response system at (877) 457-9327.

Tax-deferred and Roth available

You can decide whether you want to contribute on a before- or after-tax basis—or both!

Additional catch-up options

Enrolling in the WDC gives you additional catch-up options, the ability to defer sabbatical/sick/vacation pay, and no minimum contribution requirement.

2016 Contribution Limits

Maximum Contribution	\$18,000
Age 50+ Catch-up ³	Additional \$6,000
Special Catch-up ³	Additional \$18,000

If you are enrolled in both the 457 and 403(b) plans, you can contribute up to the maximum limit in each plan, no matter your age—giving you double the tax-deferred or Roth 457 savings potential!

For more information or to enroll in the WDC, please call (877) 457-9237,
press 0 and say “yes” to speak to a WDC representative.

www.wdc457.org

¹ Withdrawals may be subject to ordinary income tax. The 10% federal early withdrawal penalty does not apply to 457 plan withdrawals except for withdrawals attributable to rollovers from another type of plan or account.

² Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

³ You may not use the Age 50+ and Special Catch-up in the same year.

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

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