



Wisconsin Deferred Compensation (WDC) Program

Retirement Account Fee Comparison

Investing in the WDC gives you access to a variety of investment options. To manage your retirement resources effectively, it's important to understand the fees and expenses associated with any investment. When comparing the costs of participating in the WDC to other retirement plan options, refer to the information provided here to help you make informed decisions about investing your money.

ADMINISTRATION AND RECORDKEEPING FEES

Charged by the retirement program to cover operating and administrative costs

Fee Type	WDC Fees	Other Plan/IRA/ Account Fees																
Annual Administrative Fee (\$)	The fee, charged monthly, varies based on your account balance: <table border="1"> <thead> <tr> <th>Account Balance</th> <th>Monthly Fee</th> </tr> </thead> <tbody> <tr> <td>\$1 - \$5,000</td> <td>\$0</td> </tr> <tr> <td>\$5,001 - \$25,000</td> <td>\$1</td> </tr> <tr> <td>\$25,001 - \$50,000</td> <td>\$2.50</td> </tr> <tr> <td>\$50,001 - \$100,000</td> <td>\$5</td> </tr> <tr> <td>\$100,001 - \$150,000</td> <td>\$7</td> </tr> <tr> <td>\$150,001 - \$250,000</td> <td>\$10</td> </tr> <tr> <td>Over \$250,000</td> <td>\$15</td> </tr> </tbody> </table>	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	
Account Balance	Monthly Fee																	
\$1 - \$5,000	\$0																	
\$5,001 - \$25,000	\$1																	
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\$50,001 - \$100,000	\$5																	
\$100,001 - \$150,000	\$7																	
\$150,001 - \$250,000	\$10																	
Over \$250,000	\$15																	
Annual Asset Fee (%)	None																	
Contract Maintenance Fee	None																	
Withdrawal Fee	None ¹																	

INVESTMENT MANAGEMENT FEES

Charged by each investment option's management company before the daily price or performance is calculated

Fee Type	WDC Fees	Other Plan/IRA/ Account Fees
Fund Management or Operating Expenses	Vary by investment option; WDC's average expense ratio is 0.27% ²	

OTHER FEES AND CHARGES

Fee Type	WDC Fees	Other Plan/IRA/ Account Fees
Mortality and Expense Risk Charge (variable annuities)	None	
Back-End Sales Charge (also called a Contingent Deferred Sales Charge)	None	
Front-End Sales Charge	None	

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OPTIONAL SERVICE FEES

Fee Type	WDC Fees	Other Plan/IRA/ Account Fees
WDC's Investment Advisory Services, <i>provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser</i>		
Online Investment Guidance	None	
Online Investment Advice	\$6.25 per quarter (\$25/year)	
Managed Account	Annual fee (assessed quarterly) based on account balance: <div style="margin-left: 40px;"> Less than \$100,000 0.45% Next \$150,000 0.35% Next \$150,000 0.25% Greater than \$400,000 0.15% </div>	
Self-Directed Brokerage (SDB) Account	None; however, the SDB provider's transaction fees may apply	

If the expenses are higher with the alternative—or if you find you are being charged multiple times for the same thing—it might be time to make a change. Consider all options. After all, it's your money.

If you are interested in rolling over your other assets to the WDC, it's EASY!³

- 1 Obtain a distribution form from your prior retirement plan or IRA provider; fill it out and return it to the address listed on the form.
- 2 Obtain an incoming rollover form from the WDC; fill it out and return it as directed on the form.

For more information,
visit www.wdc457.org or call (877) 457-WDCP (9327),
(press 0 and say "yes" to speak to a local representative).⁴

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 Average gross expense ratio for mutual funds available in the WDC as of December 31, 2015.

³ You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

⁴ 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.

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