



# 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			
<i>Charged by the retirement program to cover operating and administrative costs</i>			
Fee Type	WDC Fees	Other Plan/IRA/ Account Fees	
Annual Administrative Fee (\$)	The fee, charged monthly, varies based on your account balance: <b>Account Balance</b> <b>Monthly Fee</b> \$1 - \$5,000                      \$0 \$5,001 - \$25,000                \$1 \$25,001 - \$50,000               \$3 \$50,001 - \$100,000              \$6 \$100,001 - \$150,000            \$8 \$150,001 - \$250,000            \$11 Over \$250,000                    \$16.50		
Annual Asset Fee (%)	None		
Contract Maintenance Fee	None		
Withdrawal Fee	None <sup>1</sup>		
OTHER FEES AND CHARGES			
Fee Type	WDC Fees	Other Plan/IRA/ Account Fees	
Transaction Fees	None		
Commissions	None		
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		
INVESTMENT MANAGEMENT FEES			
<i>Charged by each investment option's management company before the daily price or performance is calculated</i>			
Fee Type	WDC Fees	Other Plan/IRA/ Account Fees	
Fund Management or Operating Expenses	Vary by investment option; WDC's average expense ratio is 0.26% <sup>2</sup>		

## OPTIONAL SERVICE FEES

Fee Type	WDC Fees	Other Plan/IRA/ Account Fees
<b>Advisory Services<sup>3</sup></b>		
Online Investment Guidance	None	
Online Investment Advice	\$6.25 per quarter (\$25/year)	
Managed Account service	Annual fee (assessed quarterly) based on a percentage of account balance:	
<i>There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a self-managed portfolio invested without assistance.</i>	Less than \$100,000	0.45%
	Next \$150,000	0.35%
	Next \$150,000	0.25%
	Greater than \$400,000	0.15%
Self-Directed Brokerage Account (SDBA)	None; however, the SDBA 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!

- 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.

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

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

<sup>1</sup> 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.

<sup>2</sup> Average gross expense ratio for mutual funds available in the WDC as of October 31, 2016.

<sup>3</sup> Online Investment Guidance, Online Investment Advice and the Managed Account service are offered by Advised Assets Group, LLC (AAG), a registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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