

Wisconsin Deferred Compensation Program

Quick Enrollment Card

The Wisconsin Deferred Compensation (WDC) Program offers you powerful tools to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, the WDC allows you to save and invest extra money for retirement ... tax deferred!¹

Not only will you defer taxes immediately, you also will be able to save and invest consistently and automatically, choose from a variety of investment options, and learn more about saving and investing for your financial future.

You are immediately eligible to enroll upon your hire date, and there is no minimum amount per paycheck required. So what are you waiting for? Get started today!

After you complete this form, your contributions will be invested in a default target date (lifecycle) fund chosen by the Deferred Compensation Board. If you wish to contribute to any of the other WDC investment options immediately upon your enrollment, fill out a complete enrollment form. Call the WDC toll free (877) 457-WDCP (9327), option "2," or visit the Web site at www.wdc457.org for more information.

**Enroll today by completing the information below
and returning this form to the address listed on the reverse side.**

☐ **YES!** I would like to enroll in the WDC Program and voluntarily contribute \$_____ per pay period of my eligible compensation on a before-tax basis.

Name _____ Social Security Number _____

Street Address _____

City _____ State _____ ZIP _____

Phone Number: Home: _____ Work: _____ Employer/Division _____

Gender: ☐ Male ☐ Female Marital Status: ☐ Married ☐ Unmarried Date of Birth _____

Investment Option: I direct Great-West Retirement Services® to invest my voluntary contribution in the default target date (lifecycle) investment option chosen by the Deferred Compensation Board that most closely corresponds with the year in which I will turn 65. I acknowledge that information about the default target date investment options and information about other WDC investment options, including prospectuses, disclosure documents and fund data sheets, have been made available to me. I understand the risks of investing and that all payments and account values may not be guaranteed and may fluctuate in value. I understand that I can change this default election at any time by logging on to my account at www.wdc457.org or by calling (877) 457-WDCP (9327).² *A personal identification number (PIN) that gives you access to your account via the Web site or phone will be mailed to you soon after your application is processed.*³

My Account: I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies and errors. If I do not communicate a request for correction within 90 days from the date of the statement, account information shall be deemed accurate and acceptable to me.

Beneficiary Designation: I understand that I must choose a beneficiary of my account by filing a separate beneficiary designation form with the Plan Administrator. Until a signed beneficiary designation form is received, the beneficiary will be determined in accordance with the terms of the WDC Plan and Trust Document (<http://www.fascore.com/PDF/wisconsin/planGuide.pdf>).

I understand that a deferral agreement must be entered into prior to the first day of the month that the deferral will be made. By signing this form, I acknowledge that I have previously received detailed information about the WDC Program and understand that my participation in the WDC must be in compliance with application requirements of the WDC Plan and Trust Document and the Internal Revenue Code. I understand that the Service Center is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, the Service Center cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. *For more information, please access the OFAC Web site at: <http://www.ustreas.gov/offices/eotffc/ofac>.*

Employee Signature _____

Date _____



If you think you can't afford to take money out of your check each month for a retirement you can't even imagine yet, consider this example of saving before tax through the WDC Program versus after tax through an after-tax savings vehicle.⁴

	Before-Tax Contribution	After-Tax Contribution
Monthly gross pay	\$2,000	\$2,000
Minus before-tax contributions to the WDC	-\$100	-\$0
Taxable pay	\$1,900	\$2,000
Minus estimated income tax withholding from pay	-\$361	-\$380
Minus after-tax contributions to other savings	-\$0	-\$100
Spendable pay	\$1,539	\$1,520
Before-tax advantage	\$19	\$0

By contributing your retirement savings before tax in the WDC Program, you'd have \$19 more to spend (or save) each month compared to saving after taxes. That's \$228 more per year!

WDC Program
5325 Wall St., Ste. 2755
Madison, WI 53718

1 If there are any discrepancies between this document and the WDC Plan and Trust Document, the WDC Plan and Trust Document will govern.

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

3 The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services® immediately if you suspect any unauthorized use.

4 FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes a married participant earning \$2,000 a month in regular pay. This illustration compares a before-tax contribution of \$100 a month to the WDC and an after-tax contribution of \$100 a month to some other type of savings vehicle. It also assumes 19% combined federal and state income tax withholding and does not account for Social Security or Medicare tax.

Age-based investment options are generally mutual funds or asset allocation models that are intended to invest in a manner appropriate for participants and beneficiaries within a particular age group, and options based on established target retirement dates generally invest their asset allocations more conservatively over time as the target date approaches. Typically, age-based options invest a larger percentage of their assets in equity securities for younger participants and gradually transfer those assets to fixed income securities as participants within an age group grow older. Please see each option's prospectus or disclosure document for more information.

Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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Mail or fax completed form to:

WDC Program
5325 Wall St., Suite 2755
Madison, WI 53718
Fax: (608) 241-6045

How to contact the WDC:

Call: (877) 457-WDCP (9327)
Visit: www.wdc457.org
E-mail: wdcprogram@gwrs.com

A personal identification number³ (PIN) that gives you access to your account via the Web or phone will be mailed to you soon after your application is processed.