



**RETIREMENT SYSTEM  
457 PLAN**

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**PARTNERING TO BUILD FINANCIAL SECURITY FOR MEMBERS AND THEIR FAMILIES**

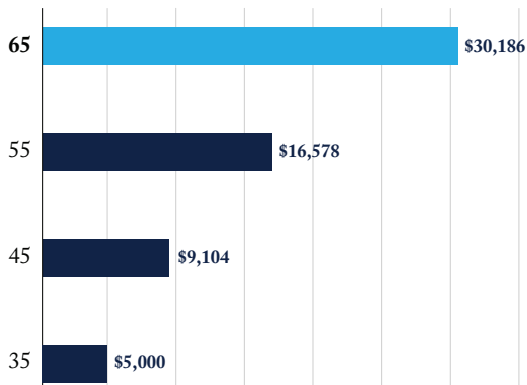
# DON'T GIVE UP BEFORE YOU'RE FINISHED

## Reasons to Stay in the WRS Deferred Compensation 457 Plan

Even if you're no longer a Wyoming public employee and no longer eligible to contribute, you can stay in the WRS 457 Plan. Don't reduce your retirement security by withdrawing early.

## Why Stay? ... Potential Growth

For example, keeping your assets in your WRS 457 Plan starting at age 35 could mean more for you at age 65 because of potential long-term growth, as well as delaying taxes on withdrawals until retirement on before-tax contributions.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

## Why Stay? ... Low-Cost / High-Quality Investment Options

**Pre-mixed funds:** The LifePath target date portfolios invest with a particular withdrawal date in mind, diversify your savings across multiple asset classes and automatically adjust to a more conservative risk level as you near retirement — all with one fund.

**Mix-your-own funds:** These funds are custom fund-of-funds developed by WRS to help participants achieve their retirement goals. Each was carefully constructed to consider expected returns, risk, and fees with minimal overlap of specific investments. You also have available the WRS Capital Preservation - Stable Value Fund, (which is only available in employer retirement plans) that offers capital preservation as well as the potential for higher returns.

## Why Stay? ... Compare

Be sure to compare all plan features, plan fees and investment options before you decide to roll over your account to another provider.

KEY QUESTIONS	WRS 457 PLAN	OTHER PLANS
<b>How old are you?</b>	Once you're no longer a WRS employee, you won't face a tax penalty if you take a withdrawal on before-tax balances (even if you're not yet 59½).	You may face an additional 10% tax on a withdrawal from a 403(b), 401(k) or IRA before you turn 59½.
<b>How good are the investments in the plan?</b>	Each custom fund was carefully constructed to consider all returns, risks and fees. WRS uses institutional investments, which are usually lower in cost and not available in the retail investment sector.	Many plans offer only funds affiliated with their company.
<b>Is a Capital Preservation - Stable Value Fund right for you?</b>	Yes, if you prefer low risk and a stable return rate.	Stable Value Funds are only available in employer retirement plans.
<b>How does consolidating your assets relate to diversification?</b>	You may face less risk because WRS uses an assortment of managers inside our custom mix-your-own funds.	Moving your entire retirement nest egg to one mutual fund company may result in less variety and expose you to the risks associated with that company.

**Self-directed brokerage account (SDBA):** The SDBA (through TD Ameritrade) allows you to select from a wide variety of mutual funds if you accept the risks associated with its investments. Securities are offered through TD Ameritrade; additional fees apply.

## Why Stay? ... Through the WRS 457 Plan, you can enjoy:

- Fiduciary oversight of the Wyoming Retirement System Board.
- Access to dedicated certified retirement counselors.
- Online resources to help you manage your account.
- Flexible payout options.
- Easy, 24/7 account access via [www.wrsdcp.com](http://www.wrsdcp.com) and (800) 701-8255.

