

What is it?

- The WDC (Wisconsin Deferred Compensation) Program 457 plan is a simple way to help supplement your WRS retirement and Social Security benefits. It can help you bridge the gap between your financial situation now and your goals for retirement.
- There is no minimum contribution amount to participate in the WDC. You can contribute 100% of your salary or up to the annual limits set by the IRS. If you are over the age of 50 or are within three years of retirement, you may be able to take advantage of catch-up contribution limits, which are higher than the normal limits. And, unlike many retirement plan types, there is no 10% early withdrawal penalty for distributions taken from your WDC account before age 59 ½.
- With the WDC, you can take advantage of lower administrative fees and low investment fees, thanks to the larger number of state and local employees participating in WDC.
- You can choose before-tax or after-tax Roth contributions.

Who?

- Any employee of Elmbrook Schools can participate in the 457 plan

What's available?

- You can build your own portfolio from the core options available in the WDC, ranging from conservative to more aggressive, including access to self-directed brokerage accounts.
- Choose a pre-mixed portfolio from target date funds based on your target retirement date and your risk tolerance.
- Get professional advice with Empower Advisory Services, a registered investment adviser.

ENROLL

- Seven local representatives are dedicated to helping you! You can attend group presentations or one-on-one meetings by visiting wdc457.org.
- More information about WDC, including program highlights, is available online at wdc457.org or by calling (877) 457-9327.
 - You can enroll in the 457 plan by visiting wdc457.org
 - Click on the REGISTER button
 - Click on I have a plan enrollment code
 - Enter group ID: 98971-01
 - Enter plan enrollment code: **arGdA2xu**
 - Select employer name.