**Retirement Goals**

It’s important to take a look at your retirement plan at least annually to ensure that you stay on track to meeting your retirement goals. The guide below can help you identify the areas where you may need to take action.

- **Are you contributing to your retirement plan?**
  - **Yes**
  - **No**

  - **Yes**
    - **To start contributions to the WDC, complete an Enrollment form and submit it to the WDC by fax, mail or e-mail (see form). Enrollment forms can be obtained online at [www.wdc457.org](http://www.wdc457.org), by calling the WDC or by meeting with your local representative.**
  - **No**
    - **Saving for retirement with the knowledge of how much income you will need in retirement is important. Contact the WDC to meet with a representative by phone or in person. You can also schedule an appointment online or visit the WDC’s website at [www.wdc457.org](http://www.wdc457.org) and go to the *Retirement Income Control Panel* link and select *Current Projection*. This convenient feature helps you see how well your current saving and investing activity is preparing you for retirement.**

- **Are you contributing enough to reach your retirement income needs?**
  - **No**
  - **I don’t know**
  - **Yes**

  - **No**
    - **Please visit the WDC’s website at [www.wdc457.org](http://www.wdc457.org) and click *News & Updates* to see current contribution limits. Learn about the benefits of increasing your contribution rate by viewing a brief recorded presentation on the WDC website. Log in and go to the *Education* icon and select *eLearning*.**

  - **Yes**
    - **Great! Are you taking advantage of the plan’s contribution limits?**
    - **No**
      - **Have you reviewed your investments lately?**
        - **Yes**
        - **No**

          - **Yes**
            - **Do you have a beneficiary designation on file? Is your designation current?**
              - **Yes**

              - **Continued on the back**
Have you taken advantage of the online tools and resources available to you?

yes → 

There is a wealth of information available to you at www.wdc457.org. You have the power to manage your account online 24/7.¹ Check it out!

no → 

Have you taken the opportunity to meet with your local WDC representative?

yes → 

Use the new online scheduling tool to quickly find a local WDC representative in your area, schedule an appointment or locate and reserve your spot. Your representative can help you with your entire annual retirement account check-up. Visit www.wdc457.org and use the link on the navigation toolbar to schedule a meeting today!

no → 

Have you signed up for electronic delivery of your retirement plan statement?

yes → 

Now may be a good time to go green. Sign up for electronic statements by logging on to the WDC’s website, at www.wdc457.org, select My Profile and Go Paperless.¹

no → 

Do you have retirement assets outside of the WDC?

yes → 

By rolling your other retirement savings accounts (401(k), 403(b), 457(b), IRA, etc.) into your WDC account, you may be able to simplify your life. For more information and/or to begin the rollover process, call a Retirement Consultant at (888) 737-4480. 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.

no → 

Congratulations, you’re on your way to a healthier financial future!

For more information, and/or to schedule an appointment with your local WDC representative, call (877) 457-WDCP (9327), press 0 and say “yes” to speak to a representative or visit www.wdc457.org.¹

¹ Access to any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

² The Retirement Income Control Panel is an educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. The Retirement Income Control Panel is brought to you by Advised Assets Group, LLC, a federally registered investment adviser. All rights reserved.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. All trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission. Representatives of GWFS Equities, Inc. cannot offer investment, fiduciary, financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed. Form CB1080RCU (09/2016) PT279985

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency