Take action – the choice is yours

No matter if you're already enrolled or about to enroll in the 457 Plan, take the time to learn about the Pre-Mixed Portfolios or Mix-Your-Own Funds.

Then:

- ☑ Decide on your path
- ☑ Stick with it
- ☑ Regularly increase contributions
- ☑ Re-evaluate when circumstances change

Visit:
retirement.state.wy.us

Investment advice and services

When you choose one of the investment paths, you also have the option of participating in optional Free Investment Guidance, or for a $25 annual fee, Advisory Services, provided by Advised Assets Groups, LLC.

Another feature offered to you is Managed Accounts Service, which is also provided by Advised Assets Groups, LLC. By participating in this fearture, you have the option of having full investment management for a maximum annual fee of 0.60 percent of your balance. Visit www.wrsdcp.com to download a brochure about these services.

Tell us about it

Visit our Facebook page and tell us why retirement planning is important to you.

www.facebook.com/WYRetirement

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Choose your investment path

Learn about Pre-Mixed Portfolios and Mix-Your-Own Funds in the 457 Deferred Compensation Plan

60 YEARS Wyoming 1953-2013 RETIREMENT SYSTEM

Are you a Pre-Mixed Portfolio investor?

Do you want:

- ✓ less involvement?
- ✓ investment solution?

Pre-Mixed portfolios may be the right path for you. With Pre-Mixed portfolios, you select from one of nine diversified pre-mixed portfolios comprised of stock, real asset, bond and/or cash equivalent funds.

This path enables you to be less involved because your asset allocation is done for you and your account is regularly balanced.

Simply determine the year you plan to retire or begin withdrawing money from your account and select the corresponding Pre-Mixed portfolio. Visit wrsdcp.com, click on the "About Your Plan" link, select the "Plan Details" link, select the "Basics" link and then select the "Pre-Mixed Funds" link to view the Pre-Mixed or Target Date portfolios

Pre-Mixed portfolios provide you with an investment mix that will change throughout each stage of your life. Your portfolio will evolve from having a greater concentration of growth investments like stocks to having a greater concentration of preservation and income investments like bonds as you get closer to retirement.

Are you a Mix-Your-Own Funds investor?

Do you want:

- ✓ more involvement?
- ✓ the ability to create a custom allocation from a menu of available fund options?

Mix-Your-Own Funds may be the right path for you. With Mix-Your-Own funds, you build a portfolio from available investments and manage your portfolio on an ongoing basis. This hands-on approach enables you to build a custom asset allocation to suit your risk tolerance and return needs.

4 steps

There are four steps to building a customized investment strategy:

1. Understand your time horizon. This is the amount of time you have until you retire or start withdrawing your funds. Typically, a longer time horizon means you have more time to potentially endure market volatility while a shorter time horizon means you don't have as much time.

2. Understand your risk tolerance. Everyone has a different tolerance for risk. WRS' risk tolerance quiz at retirement.state.wy.us can help you decide how much risk you're willing to take so you can determine your investor profile. The quiz takes into account not only your comfort with risk but how long you have to invest, which is your time horizon.

3. Establish an investment strategy or asset allocation that meets your investment objective. Based on the results from your risk tolerance quiz, you will be able to determine if you are a conservative, moderate, moderately aggressive or aggressive investor and allocate your assets accordingly. View sample portfolios at www.wrsdcp.com, click on "About Your Plan," select "Plan details," select "Basics" and "Sample Portfolios."

4. Select specific funds. WRS offers cash equivalent funds, bond funds, real asset funds and stock funds.