

ASSET CLASSES AVAILABLE UNDER THE WRS DEFERRED COMPENSATION PLAN

CASH EQUIVALENTS: MONEY MARKET FUND AND STABLE VALUE FUND

Cash equivalents typically invest with the objective of providing stable income with very little capital risk.

Money market funds invest in commercial paper, notes, and other instruments with short durations.

Stable value funds may invest in a variety of investment contracts issued by major financial institutions and typically have longer durations than investments in money market funds.

BOND (FIXED INCOME) FUNDS

Bond funds typically invest with the objective of providing stable income with lower capital risk. Bond funds can consist of debt obligations of the federal government, agencies, or corporations, pools of mortgages, and various other debt-related instruments.

REAL ASSET FUNDS

A multi-asset class strategy that is designed to protect investors against rising inflation. It may invest in Treasury Inflation Protection Securities (TIPS), fixed income, commodities, stocks, real estate investment trusts and cash.

STOCK (EQUITY) FUNDS: LARGE-CAP, INTERNATIONAL/GLOBAL, MID-CAP, AND SMALL-CAP¹⁰

Large-Cap Stock Funds

Large-capitalization funds generally invest in the stock of companies with market values of greater than \$10 billion. Stock investors receive dividends if they are paid and share in the gain or loss if the price of the stock goes up or down.

International Stock Funds/Global Stock Funds

International stock funds generally invest in the stock of companies located outside the United States. Global stock funds generally invest in the stock of companies both inside and outside the United States.

Mid-Cap Stock Funds

Mid-capitalization funds generally invest in the stock of companies with market values in the \$2 billion to \$10 billion range.

Small-Cap Stock Funds

Small-capitalization funds generally invest in companies with a market value below \$2 billion.

You can obtain more detailed information about the available investments by reviewing *Investment Options At a Glance*, the fund fact sheets, and/or the fund prospectus. In addition, WRS regularly holds seminars that cover a variety of pre-retirement planning topics, including investment information.

¹⁰ Source: Lipper, a Reuters company.