

QUICK START

FIND OUT HOW
YOU CAN JOIN
MANY OF YOUR
CO-WORKERS
ON A JOURNEY
TO A BETTER
RETIREMENT.



Welcome to the Wyoming Retirement System.

Your pension provided to you by the Wyoming Retirement System (WRS) is the biggest step on your journey to a secure retirement.

Social Security will help you along the way.

But to fully reach your goal of a secure retirement, you'll also need to put aside a portion of your earnings.

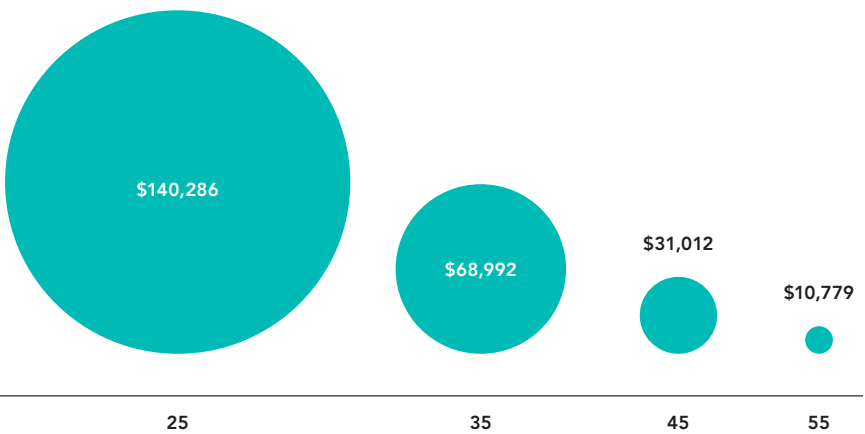


Your WRS Pension and Social Security together are likely not going to be enough¹

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The good news
is the earlier you start,
the easier the journey.

Potential growth on your investment
is helping fund your retirement.



The age you begin saving makes a difference in how much your money grows²

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And the news keeps getting better.

Did you know that every dollar you set aside for yourself could turn into twelve dollars by the time you retire?



Your contribution today

What your contribution of \$1 becomes when you're ready to retire³

Most public employees in Wyoming are automatically in a WRS Pension and Social Security. We have made joining the 457 Plan easy. It will only take 5 minutes.⁴

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Option 1: Select Quick Enrollment on section 3 of the enrollment form. Using Quick Enrollment, you will be automatically placed into a Target Date Fund, a fund specifically appropriate for your current age and retirement age of 65. Most eligible new hires use Quick Enrollment.

Option 2: Select your own investments using section 4 of the enrollment form. If you would like to mix your own investments, use the information for Mix-Your-Own investors at retirement.wyo.gov.

Learn More About Your Pension
Read the enclosed pension handbook and visit retirement.wyo.gov to register your beneficiary.

This brochure is intended as a simple message for WRS members about future sources of retirement income and saving for retirement. It is not a comprehensive explanation of the programs WRS administers.

¹ This illustration represents the proportions that may result for a career employee. Most public employees in Wyoming are members of a pension plan administered by WRS and, with the exception of paid firefighters and some police, participate in Social Security. If you are not sure about your participation, check with your human resources office.

² This example assumes a retirement age of 65, an annual income of \$25,000 (without increases), 3% contribution, 6.5% rate of return, and monthly compounding. This chart is for illustrative purposes only and is not intended to represent the performance of any specific investment. Actual returns will vary and principal value will fluctuate. Applicable taxes are due when money is withdrawn.

³ This illustration is a hypothetical compounding example that assumes biweekly deferrals (for 40 years) at a 6.5% annual effective rate of return. It illustrates the principle of time and compounding. It is not intended to predict or project the investment results of any specific investment. Investment return are not guaranteed and will vary depending on investments and market experience. If fees, taxes, and expenses were reflected, the hypothetical returns would be less.

⁴ New employees of the executive, legislative and judicial branches of the state of Wyoming will be automatically enrolled in the WRS 457 Plan unless they opt out.