

# RETIREWISE



WRS RETIRED MEMBERS NEWSLETTER SPRING 2026



RETIREMENT SYSTEM

## WYOMING RANKS #1: THE BEST RETIREMENT STATE IN THE US

Wyoming has secured the top spot on WalletHub's 2026 list of the best states to retire in. Between its low taxes, breathtaking scenery, and welcoming communities, the state offers an ideal environment for retirees seeking a high quality of life.

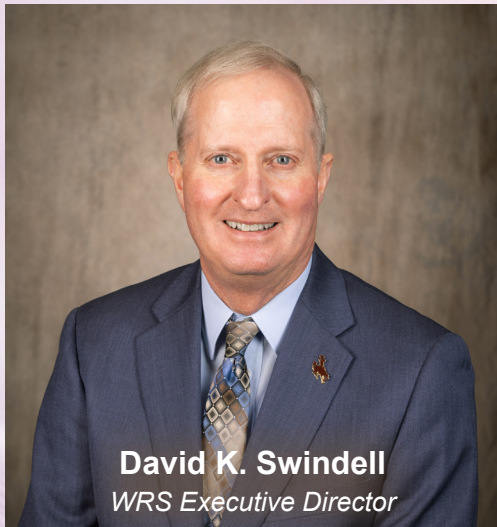
To determine the top retirement destinations, WalletHub evaluated all 50 states using 46 metrics, balancing financial factors like cost of living against quality-of-life metrics like healthcare and entertainment.

Wyoming's #1 ranking is driven by its affordability.

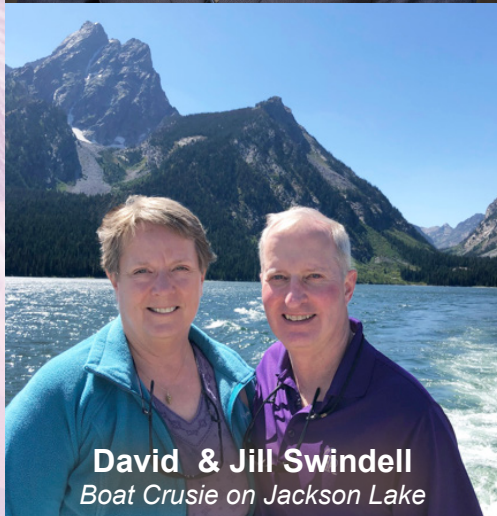
- \* **Highly Affordable:** Cost of living is in the lower half of the country.
- \* **Tax-Friendly:** No state income, estate, or inheritance taxes.
- \* **Senior Support:** Fifth-lowest national cost for homemaker services.

WalletHub's top 5 states to retire (2026) include:

1) Wyoming 2) Florida 3) South Dakota 4) Colorado 5) Minnesota. Check out the full rankings and full article at [wallethub.com/edu/best-and-worst-states-to-retire/18592](https://wallethub.com/edu/best-and-worst-states-to-retire/18592)



David K. Swindell  
WRS Executive Director



David & Jill Swindell  
Boat Cruise on Jackson Lake

## NOTE FROM THE WRS DIRECTOR

Last November, I gave notice to the board requesting that I be retired this summer, on or about August 1, 2026. As that date approaches, I want to make two points to newsletter readers.

**First, know that the Board, staff and I are “on it.”** While I sometimes think we make too much of a leadership change, a smooth transition is an important responsibility of everyone involved, including myself. The Board and I are committed to a smooth, professional recruitment and transition.

**Second, here’s to you as a public employee, past or present.** It has been a distinct privilege to work at WRS and “serve those who serve.” I have been a public employee all my adult life. I served 22 years on active duty as an officer in your Army, 13 years in municipal service in Idaho and 12 years as a state employee at WRS. In those 47 years, I learned what most of you already know – public employees work hard. We do things that are difficult, disgusting or in some cases, downright dangerous. Pay is modest. Advancement is slow and uncertain. Politicians and citizens sometimes make ill-informed or disparaging remarks. But know this – your work is valuable and our world is better because of your contributions.

Memorial Day is approaching. Noting my time in the Army, one will hear “thank you for your service.” That’s kind, but my reply regarding both my military and civilian service is: “thank you for the opportunity.”



### WRS 457(b) UPDATE:

#### WHY AGE 73 MATTERS FOR YOUR RETIREMENT INCOME

Wyoming Retirement System (WRS) 457(b) Deferred Compensation participants are required to take Required Minimum Distributions (RMDs) once the participant turns 73, per IRS regulations. If the full RMD amount is not withdrawn by the December 31st deadline each year, the IRS may apply an excise tax of up to 25% on the undistributed amount.

#### IMPORTANT REMINDERS:

- **Still Working?** If you are still actively employed by a WRS agency, you may delay your RMD until after you retire.
- **Tax Impact:** This distribution is treated as taxable income. Participants may wish to consult with a tax professional to understand how this may affect their specific tax bracket.
- **Roth 457(b) Accounts:** These accounts are exempt from the RMD requirement.
- **Separate Accounts:** If you have more than one deferred compensation account, you must withdraw the RMD from each account separately.

To set up distributions, participants may log in to their account at [wrsdcp.com](http://wrsdcp.com) or call Empower at 1-800-701-8255.



## UNLOCK YOUR POTENTIAL: LEARN, CONNECT AND GROW

AARP Wyoming is rolling out a packed calendar of in-person and virtual events this year, offering everything from fraud prevention and caregiving support to fitness and creative workshops. These programs are generally free and open to the public. The best part is you don’t have to be an AARP member or over 50 to participate.

Whether you prefer meeting up in person or tuning in from the comfort of your living room, AARP programs are designed to keep you informed, connected, and inspired.



**Health & Wellness:** AARP offers a diverse range of fitness classes designed to keep participants active both in-person and online. From low-impact options like Yoga, Pilates, and Chair Exercises to high-energy sessions such as Zumba, Step Dancing, and Beginner Ballet, there is a movement style for every fitness level. With additional offerings like Balance for Life and Dance Fitness, residents have easy access to the tools they need to stay mobile and energized.

**Protecting Your Assets:** These workshops offer practical fraud prevention strategies and training on how to identify and avoid sophisticated scams. By attending, participants gain the tools necessary to safeguard their finances and personal information in an increasingly digital world.

**Support Systems:** Essential resources for caregivers are provided to help learn more about financial planning, legal aid, and home safety. These classes are often paired with much-needed respite care and social connection.

Life gets busy, but you don’t have to miss out. If you can’t make a live session, AARP has got you covered. Many of their programs are recorded and uploaded to their digital library. You can browse and watch them anytime at [aarp.org/wyondemand](http://aarp.org/wyondemand).

To learn more or to register for any of these upcoming sessions, visit the AARP Wyoming events page at [aarp.org/wyevents](http://aarp.org/wyevents) or by calling their toll-free information line at 866-663-3290.

**Creative Sparks:** Explore new hobbies and artistic talents through guided workshops. Participants can experiment with painting and drawing, master mixed media techniques, or develop practical skills in sewing and photography. These sessions provide a welcoming environment for both beginners and seasoned creators to sharpen their craft and connect with fellow community members.



### ATTENTION RETIREES!

Need to access your payroll statements or update your banking info? Just log into your online portal. You’ll find the schedule for electronic transfers and physical mailings below. Please note that payroll dates are subject to change.

Friday, January 30, 2026	Friday, July 31, 2026
Friday, February 27, 2026	Monday, August 31, 2026
Tuesday, March 31, 2026	Wednesday, September 30, 2026
Thursday, April 30, 2026	Friday, October 30, 2026
Friday, May 29, 2026	Monday, November 30, 2026
Tuesday, June 30, 2026	Thursday, December 31, 2026



RETIREMENT SYSTEM

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## Stop Overpaying: 25 Essential Discounts for Seniors

Getting older has its perks, specifically, senior discounts. Many of your favorite restaurants, retailers, and travel services offer major savings to seniors, if you know where to look. From discounted train tickets and hotel stays to exclusive menus at spots like IHOP and Denny's, the savings add up fast. Just keep in mind that many deals are location-specific, so it's always smart to call ahead and check the fine print.

Here are 25 places you can receive senior discounts.

### **Restaurants:**

Papa Johns, IHop, DoorDash, Denny's, Chilli's, Krispy Kreme, Carabba's Italian Grill, Outback Steakhouse, Joe's Crab Shack, Jamba

### **Travel:**

Marriot, Amtrak, Hertz, National Parks Service Passes

### **Services:**

Amazon Prime, Walgreens, Kohls, T-Mobile, Lens Crafters, Michaels, Goodwill, AMC Theaters, Pep Boys, Great Clips, The UPS Store

For complete details on these discounts go to [goodhousekeeping.com/life/money/g46776961/best-senior-discounts/](https://goodhousekeeping.com/life/money/g46776961/best-senior-discounts/)



### **Cathy Kehr**

Representing the  
Community at Large

## **Meet WRS' Newest Appointed Board Member**

Cathy is a Director and Chair of the Audit committee of Expand Energy Corporation, the largest independent natural gas producer in the US which was formed from the merger of Chesapeake Energy Corporation and Southwestern Energy Company. Cathy was previously the Chairman of Southwestern Energy Company. Cathy retired as a Senior Vice President and Director of Capital Research Company, a division of The Capital Group Companies, one of the world's largest investment management organizations and manager of the American Funds. Cathy was responsible for investment analysis and portfolio management of global energy equities.

Prior to that, Cathy was an Investment Analyst and Portfolio Manager with responsibility for global energy high yield debt. In 2002, the Reuters Survey ranked Ms. Kehr among the top 10 individual U.S. fund managers. Cathy has also served as a director of California Resources Corporation, the Bank of Jackson Hole, as well as numerous non-profit entities.

[retirement.wyo.gov](https://retirement.wyo.gov)



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