



I'LL SAVE WHEN I'M OLDER...

HOW MUCH OLDER?

By the time you read this you'll already be older. You're in the driver's seat to change your future now—it's time to get started!

To begin, read this little story about two fictitious people, Emily and John.

EMILY AND JOHN

At age 20 Emily started saving \$20 a month and stopped at age 30. She saved for only 10 years, and at age 65 she ended up with **\$25,318**.

John waited to save until he was 40, and then he saved \$20 a month for 25 years, which resulted in a grand total of **\$13,929**.

Wait, what? Emily saved for a shorter amount of time than John but ended up with more. That's the beauty of something called compound interest, a term that basically means "money making money over time."

Not only can you take advantage of compound interest, but you also can lower your taxes and possibly qualify for the **special saver's tax credit**. The saver's tax credit¹ can be claimed by:

- Married couples filing jointly with incomes up to \$60,000 in 2014 or \$61,000 in 2015.
- Heads of household with incomes up to \$45,000 in 2014 or \$45,750 in 2015.
- Married individuals filing separately and single filers with incomes up to \$30,000 in 2014 or \$30,500 in 2015.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any particular investment options. It assumes a 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. The illustration does not reflect any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

**NOW, NO MORE EXCUSES!
START SAVING TODAY — YOU'LL THANK US LATER.**

HOW TO ENROLL

Complete a paper enrollment form.

- Enrollment forms can be found online at www.wdc457.org under **Program Information** and then **Enroll Now**.² You may also call the WDC to obtain the enrollment form. Mail the completed form to the appropriate address on the form.

Questions? Call **(877) 457-WDCP (9327)**.^{2,3}



¹ Source: www.irs.gov

² Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

³ Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

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Wisconsin Deferred Compensation (WDC) Program
Offered by Jefferson County

Join Us to Learn More About the WDC

The Wisconsin Deferred Compensation (WDC) Program allows you to make an automatic investment, deducted from your paycheck, for future supplemental retirement income.

Attend one of these sessions to learn how to make the most of the WDC and:

Find out what it means to be Retirement Ready

- » Are you saving enough now in order to meet your retirement goals?
- » Are your investments in line with your goals?
- » Are you ready to retire?

Find out how to manage your account

- » Make changes

- » Use the website
- » Update your beneficiary

Learn how to roll over other accounts into your WDC account¹

Ask questions

Enroll in the WDC

WDC Program Meeting Schedule

Date	Time	Topic	Location
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See Below

Please bring your ETF Annual Statement of Benefits and any statements from other retirement accounts.

Come to discover what steps will help you get prepared for retirement.

Questions?

Contact the local WDC office at **(877) 457-WDCP (9327)**¹ — press 0 and say “yes” to speak to a representative, or visit the website at **www.wdc457.org**.²

¹ 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.

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