

# SERS PLAN 3 REPORT

Visit Your Plan 3 on the Web at: [www.icmarc.org/plan3/sers](http://www.icmarc.org/plan3/sers)

## New Web Site at DRS

Your valuable input has helped us redesign the DRS Web site! With the new Web site ([www.drs.wa.gov](http://www.drs.wa.gov)), it will be easier than ever to find information and tools to plan for your retirement.

Here are some of the new features you'll find:

- Access to all your account information in one drop down menu — whether you're looking for information on your Plan 3 account, or you want to increase the amount of your Deferred Compensation Program (DCP) deferral, just click on *myDRS*.
- Your Plan, your topics, presented your way — new categories and (See Web Site, p. 2)



### SERS PLAN 3 WSIB TOTAL ALLOCATION PORTFOLIO (TAP)

AS OF 9/30/2009

	3rd Qtr 2009	1-Year	3-Year	5-Year
<b>TOTAL ALLOCATION PORTFOLIO</b>	9.94%	-7.74%	-0.79%	5.85%

The Washington State Investment Board (WSIB) periodically reviews and adjusts the TAP Fund's asset allocation. Over the last five years, the TAP Fund has shifted to a more aggressive asset mix. These returns reflect the asset mixes during the time periods shown.

### SERS PLAN 3 SELF-DIRECTED FUNDS

AS OF 9/30/2009

	3rd Qtr 2009	1-Year	3-Year	5-Year
<b>MONEY MARKET FUND</b>	0.06%	0.45%	2.99%	3.23%
<b>WASHINGTON STATE BOND FUND</b>	7.05%	17.08%	7.95%	5.91%
<b>SOCIALLY RESPONSIBLE BALANCED FUND</b>	8.29%	0.83%	2.09%	3.55%
<b>U.S. LARGE STOCK INDEX FUND</b>	15.65%	-6.56%	-5.33%	1.05%
<b>U.S. STOCK MARKET INDEX FUND</b>	16.28%	-6.30%	-5.05%	1.54%
<b>U.S. SMALL STOCK INDEX FUND</b>	19.33%	-9.19%	-4.51%	2.40%
<b>INTERNATIONAL STOCK INDEX FUND</b>	19.46%	1.98%	-3.42%	6.17%
<b>2050 RETIREMENT STRATEGY</b>	17.88%*	N/A	N/A	N/A
<b>2045 RETIREMENT STRATEGY</b>	17.77%*	N/A	N/A	N/A
<b>2040 RETIREMENT STRATEGY</b>	17.81%*	N/A	N/A	N/A
<b>2035 RETIREMENT STRATEGY</b>	17.94%*	N/A	N/A	N/A
<b>2030 RETIREMENT STRATEGY</b>	17.98%*	N/A	N/A	N/A
<b>2025 RETIREMENT STRATEGY</b>	18.04%*	N/A	N/A	N/A
<b>2020 RETIREMENT STRATEGY</b>	17.17%*	N/A	N/A	N/A
<b>2015 RETIREMENT STRATEGY</b>	16.21%*	N/A	N/A	N/A
<b>2010 RETIREMENT STRATEGY</b>	15.22%*	N/A	N/A	N/A
<b>2005 RETIREMENT STRATEGY</b>	13.48%*	N/A	N/A	N/A
<b>2000 RETIREMENT STRATEGY</b>	11.48%*	N/A	N/A	N/A

\* The Retirement Strategy Funds became available for investment on October 6, 2008.

All returns are net of fees. Self-Directed funds are valued daily; your account balance and rate of return will vary accordingly. Past performance is no guarantee of future results. For more information about the funds, please see the Plan 3 Investment Guide or the Web site at [www.icmarc.org/sers/investing](http://www.icmarc.org/sers/investing).


## New Retirement Strategy Fund

A new Retirement Strategy Fund will become available on January 4, 2010.

Individuals who are between the ages of 18 and 21 will most likely be interested in the new fund, which sets a target date of 2055 for retirement or withdrawing money. Look for more information about the 2055 fund on our Web site later this year.

(Web Site, from p. 1)

navigation choices make finding your retirement plan and system a snap. After that, traveling through the Web site is simple and intuitive.

- What you want — Do you want a benefit estimate? Or to print a 1099? Browse through the *I want to* lists to find the most-often requested items on the DRS Web site.
- The latest news and announcements — Quickly locate recent articles related to retirement issues. 

## On Track to Meet Your Financial Goals

It's never too soon to assess your retirement savings plan and determine whether you're on track to meet your financial goals.


As a Plan 3 member, you're already building the foundation of your retirement nest egg, but it's a good time to consider other actions that can make a big difference.

- If you save \$20 per week in the state's Deferred Compensation Program (or another similar program) for 30 years and earn an average rate of return of 7 percent, you will add over \$100,000 to your account.
- You can save more than \$50,000 by setting aside \$100 a month in your tax-deferred savings account for 20 years and earning a return of 7 percent.

- Keep yourself free of debt. Having to pay toward debt takes away from your ability to save.

Several tools on our Web site ([drs.wa.gov](http://drs.wa.gov)) can help you plan for retirement. Just click on *myDRS* and:

- Log into your Plan 3 defined benefit account and run an estimate of this portion of your monthly benefit when you retire.
- Create an estimate of payments you can anticipate from your Plan 3 defined contribution account.
- Estimate payments from your DCP account, or if you're not already a member of the state's Deferred Compensation Program, check out the benefits of participating.

Start planning for your retirement. Small changes now will make a big difference later. 

### CONTACT INFORMATION

**Dept. of Retirement Systems**  
**800-547-6657**

**Plan 3 Investor Services**  
**888-711-8773**

**Web site**  
**<http://www.drs.wa.gov>**