

# Top 5 reasons why you should enroll



## 5. An established provider

Empower Retirement is the second largest retirement plan record keeper,<sup>1</sup> serves more than 7.5 million participant accounts and administers more than \$393 billion in assets.<sup>2</sup> Empower is rooted in tradition and has been providing financial services in the United States since 1907.

## 4. Strong investment lineup

Your plan offers you a wide range of diversified and cost-effective investment choices combined with the ease of dealing with a single provider— Empower Retirement. In addition, there are no fees to transfer or rebalance within your retirement plan.<sup>3</sup>

## 3. Powerful retirement planning tools

Empower offers a suite of advisory services that can help you put together an individualized retirement plan based on your unique situation. You will also have one website and toll-free number that you can use to access all of your account information, 24/7. In addition, the following online resources provide the convenience of retirement education anytime you choose:

- **Retirement Income Control Panel** – With this powerful online tool, provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser, you can see how well your current saving and investing activity is preparing you for retirement.<sup>4</sup>

- **eLearning Seminars** – You can view on-demand seminars covering a variety of important retirement education topics and investing principles.
- **Virtual Classroom** – You have access to a series of in-depth courses on investment, financial and retirement planning that include a downloadable workbook and interactive tools.
- **Retiree Crossroads** – This is a dynamic Web-based resource for participants nearing or in retirement— because retirement planning doesn't end at retirement.

## 2. Tax-deferred investing

When you contribute to your employer-sponsored retirement plan, you can take advantage of tax-deferred investing. Taxes are deferred on contributions to your plan and any potential earnings on those contributions until retirement.

## 1. Ease of contributing

Contributions are deducted automatically from your paycheck and invested in your retirement savings plan account. You don't have to remember to send a check every month or transfer your money from one account to another. Enrolling in your plan offers an easy way to start saving for all your retirement dreams.

1. Source: Spectrem Group. Ranking in terms of participant accounts and is inclusive of all Empower Retirement recordkeeping business as of 8/31/14, including participants acquired through the JP Morgan acquisition.

2. Data as of 09/30/2015. Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries.

3 Each investment option has its own operating expenses. Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

4 The Retirement Income Control Panel is an educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. The Retirement Income Control Panel is brought to you by Advised Assets Group, LLC, a registered investment adviser. All rights reserved.

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

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