Reality Investing® Advisory Services

Retirement planning is a journey. The reality is, many participants aren't retirement planning experts, nor do they want to be. In addition, they have unique investing styles and want help that accommodates their personal needs.

Reality Investing Advisory Services[1] (Advisory Services) is Great-West Retirement Services®' (Great-West) approach to meeting the unique needs of diverse participants. Advisory Services is based on research indicating that individual participants typically fall into one of three common investor categories: Do-It-For-Me℠, Help-Me-Do-It℠ and Do-It-Myself℠. Advisory Services provides assistance to all of these investor types through its Managed Account, Online Investment Advice and Online Investment Guidance services by applying an innovative behavior-based approach to getting you on the right path toward reaching your retirement goals throughout your life. You have the opportunity to choose the level of assistance you want as you build a fundamentally sound retirement strategy that is tailored to and designed specifically for your unique needs.

Do-It-For-Me Investor

A Do-It-For-Me Investor chooses the Managed Account investment service by giving Advised Assets Group, LLC (AAG), a federally registered investment advisory firm, the ability to make investment choices based on your personal goals and financial situation. The Managed Account service provides you with a personalized and strategically designed retirement portfolio that is automatically managed from quarter to quarter.

The fee for this easy and convenient service is based on your account balance.

Managed Account service provides:

- Professional Portfolio Monitoring and Management
- Retirement Readiness Assessment
- Personalized Savings Strategy
- Advisers for Consultation

Participant Account Balance	Annual Managed Account Fee
Less than $100,000	0.55%
Next $150,000	0.45%
Next $150,000	0.35%
Greater than $400,000	0.25%

Help-Me-Do-It Investor

A Help-Me-Do-It Investor chooses the Online Investment Advice service when you want assistance with managing your account. Online Investment Advice provides fund-specific portfolio and savings rate recommendations based on your needs using the core funds available to you as part of your plan. These recommendations reflect your unique financial information, retirement time frame, goals and financial situation.

There is a $25 annual fee, billed at $6.25 quarterly.

Great-West RETIREMENT SERVICES®

Do-It-Myself Investor

A Do-It-Myself Investor chooses the Online Investment Guidance service if you want some general guidelines to help you manage your own account and want to have asset allocation and savings rate recommendations that reflect your unique financial information, retirement time frame, goals and financial situation.

There is no fee to utilize this service.

There is no guarantee that participation in Advisory Services will result in a profit or that your account will outperform a self-managed portfolio.

Spend-Down Advice

As a retirement solution, Advisory Services also recognizes that your strategy doesn't end at retirement. So when you participate in any of the Advisory Services options, you are provided with the added benefit of Spend-Down Advice, which assists you when you retire and begin taking distributions from your retirement account.

With the goal of building financial assets to provide sustainable income in retirement, the Spend-Down Advice recommendation takes into consideration all of your income sources and determines how much sustainable income you can spend throughout your retirement years. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth, and each of your respective retirement time horizons.

From Savings to Spending, Advisory Services can help

Advisory Services helps you build your optimal portfolio during the savings and retirement years by recommending a collection of traditional investment options. In addition, when you're ready to protect the amount you've saved, Advisory Services can incorporate a guaranteed retirement income product into your portfolio if that option is available in your plan.

Saving for your future is a lifetime endeavor. Advisory Services provides you with the assistance you need.

To learn more about what Advisory Services can do for you, visit your plan's website or contact your Great-West representative.[2]

1 Managed account, guidance and advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. AAG and GWFS Equities, Inc. are wholly owned subsidiaries of Great-West Life & Annuity Insurance Company. GWFS Equities, Inc. is an affiliate of FASCore, LLC and First Great-West Life & Annuity Insurance Company, White Plains, New York. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by its subsidiary FASCore, LLC. Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

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