

Great-West Retirement Services® (Great-West) INTRODUCES ENHANCED RETIREMENT EDUCATION SERVICES

Your participants have questions about retirement planning at each phase of the process—enrollment, accumulation and distribution. You want to answer their questions, but do you have the resources available to do so? Great-West does. Our retirement education services put your participants in touch with a staff of dedicated experts who can help.

The services will be rolled out in a phased approach beginning in the second quarter of 2011 and include:

- » Asset roll-in service to consolidate participants' eligible savings from previous employer-sponsored plans into their current plan to increase assets in plan
- » Catch-up contribution education to increase participants' success rates in reaching their desired retirement income level and help improve plan metrics
- » Account retention education to encourage participants to stay in the plan

Q2 2011: ACCOUNT RETENTION EDUCATION PLAN SPONSOR BENEFITS

- » Minimizes the resources needed to assist with participant inquiries at retirement or separation of service
- » Provides ongoing education services
- » Supplements existing retiree outreach programs like our Retiree Advocate resource and Retiree Crossroads website

SEPARATING PARTICIPANT BENEFITS

- » Increasing participants' awareness about decisions that may need to be made in regards to their retirement savings upon separation from service
- » Education regarding available distribution options to help participants decide whether to stay in the plan, facilitating asset retention

Q4 2011: ROLL-IN AND CATCH-UP EDUCATION PLAN SPONSOR BENEFITS

- » Improved plan metrics through increased catch-up adoption rate
- » Facilitating participants' ability to reach desired retirement income goals
- » Engaging participants with relevant plan features and benefits

ACTIVE PARTICIPANT BENEFITS

- » Easy account management when participants roll in eligible assets from previous employer-sponsored plans with one phone call, if permitted by the plan and applicable law, based on information we receive from you and the participant
- » Potential for participants to save on fees by rolling assets into an institutionally priced, single retirement account
- » Maximizing catch-up adoption through retirement education

Great-West will provide more information on these enhanced services as it becomes available. In the interim, you're welcome to contact your plan representative with additional questions.

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