

Experience the power of the Retirement Income Control Panel



The Retirement Income Control Panel— a powerful tool that is offered exclusively on your plan's website and is brought to you by Advised Assets Group, LLC, a federally registered investment adviser— helps you quickly and easily see if you're on track to meeting your retirement goals.¹

It all starts by providing you with a projection of how your lump-sum account balance could translate into a monthly income amount. That's the important number to focus on because that's basically your income when you're no longer working.

Given the importance of that projected amount, the Retirement Income Control Panel lets you choose other income sources beyond the assets in your plan so that your projected monthly amount is customized to you.

From that point, you can tailor the results even further by inputting your annual salary, your retirement age, and the percentage of income you want to replace.

Once you have the Retirement Income Control Panel dialed in with your information, you can see if there is a gap between what your income goal is and what the tool projects it to be. And if a gap does exist, you'll be provided with information on how to close it.

It could be as easy as contributing a little bit more to reach your goal, or you may choose to go with a new proposed asset allocation to help shrink the gap.

In just a few quick and simple steps, which are shown as examples on the backside of this flier, you can take greater control of your retirement readiness. And that is really just scratching the surface on what the Retirement Income Control Panel can do for you.

Visit your plan's website today and check it out. Retirement readiness may be just a couple mouse clicks away.

For more information, call (866) 467-7756 or visit www.empower-retirement.com/participant.²

¹ The Retirement Income Control Panel and the Projected Retirement Income are educational tools that provide hypothetical information for illustrative purposes only. They are not intended to provide financial planning or investment advice. Both Retirement Income Control Panel and Projected Retirement Income are brought to you by Advised Assets Group, LLC, a registered investment adviser. All rights reserved.

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 Asset allocation does not ensure a profit and does not protect against loss in declining markets.

Advised Assets Group, LLC (AAG) is a federally registered investment adviser. More information can be found at www.adviserinfo.sec.gov. The trademarks, logos, service marks, and design elements used are owned by Great-West Life & Annuity Insurance Company and are used by permission.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission. ©2015 Great-West Life & Annuity Insurance Company. All rights reserved.

Form# F1008 (03/2015) PT220760

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

Key features of the Retirement Income Control Panel

The screenshot shows three main sections:

- Projected Income:** "AT AGE 65 YOUR PROJECTED RETIREMENT INCOME MAY BE \$2,684 MONTHLY (AFTER-TAX)". A red box highlights the amount, with an arrow pointing to the "Your projected amount" section.
- Income Sources:** A list including "MY RETIREMENT ACCOUNT(S)", "PENSION", "SOCIAL SECURITY", and "OUTSIDE ASSETS". A red box highlights this list, with an arrow pointing to the "Income sources" section.
- Retirement Information Used:** A table with fields: "ANNUAL SALARY" (\$50,000), "RETIREMENT AGE" (65), "REPLACEMENT INCOME" (100%), and "SOCIAL SECURITY" (INCLUDED). A red box highlights the table, with an arrow pointing to the "Variable inputs" section.

FOR ILLUSTRATIVE PURPOSES ONLY.

Your projected amount¹

This shows your projected monthly after-tax income amount based on the following:

- Your current balance
- Your current contribution amount
- Your current age
- Your retirement age

Income sources

This section displays the different income sources from which your projected retirement income is calculated.

Variable inputs

This area allows you to edit the fields shown to better personalize the results that the Retirement Income Control Panel provides.



Savings gap

If there is a gap between your projected monthly amount and your possible monthly amount based on the retirement information being used, it will be shown here.

FOR ILLUSTRATIVE PURPOSES ONLY.

The screenshot shows two main sections:

- YOUR PAYCHECK CONTRIBUTION:** A table comparing "Current" and "Proposed" values. A red box highlights the "Proposed" column, with an arrow pointing to the "Increase your contributions" section.

	Current	Proposed
Annual Contribution	6.00%	14.00%
Monthly Retirement Income	\$2,684	\$3,253
Retirement Age	65	65
- YOUR ASSET ALLOCATION:** A pie chart and a legend. A red box highlights the legend, with an arrow pointing to the "Adjust your asset allocation" section.

Asset Class	Percentage
Bonds	37%
Cash	2%
International	18%
Large Cap Growth	10%
Large Cap Value	13%
Mid Cap	7%
Mid Cap Growth	1%
Mid Cap Value	2%
Small Cap	6%

Increase your contributions

If a gap exists, it's important to know the different ways you may be able to close it in order to meet your retirement income goal. You are provided with a proposed annual contribution percentage to help put you on the right track.

Adjust your asset allocation

You are also shown an asset allocation mix that may be more suitable to helping you reach your income goal.³

FOR ILLUSTRATIVE PURPOSES ONLY.