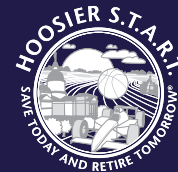


GET INTERESTED



Meet your representative

What can your Hoosier S.T.A.R.T. representative do for you?

■ If You're Just Starting to Save . . .

We can help you determine how much you may need to work toward your retirement income goals and the specific ways the Plan can help—including advantages of tax-deferred investing.

■ If You've Been Saving for a While . . .

You may want to take a fresh look at your portfolio to evaluate whether your balance between risk and return potential still makes sense for you today. Also, it could be time to increase your contributions. We can help you understand your options.

■ If Retirement Is Just Around the Corner or If You've Just Retired . . .

We can provide you with information to help you make the smooth transition to retirement, including your distribution/withdrawal options and how you can continue to benefit from the Plan after you leave the workplace.

Consider the benefits of the Hoosier S.T.A.R.T. Plan

Good Company – There are more than 42,000 participating employees, so together you have mass purchasing power.

Investment Options – The Plan offers a variety of different investment options, including age-based funds, to fit your goals and time horizon.

Advantage – The 10% early withdrawal penalty that applies to 401(k) plans and IRAs does not apply to distributions of 457 contributions or any applicable earnings (provided you have separated from service).

Representatives – There are dedicated Plan representatives located throughout Indiana, so there are real people available to help you navigate your road to retirement.¹ To find out how you can meet with your dedicated representative.

I'm Here to Help!

Your dedicated representative

Matthew Bates
317-385-8050

matthew.bates@empower-retirement.com



Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

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. Recordkeeping and administrative services are provided by Empower™ Retirement. All trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission. ©2014 Great-West Life & Annuity Insurance Company. All rights reserved. Form#CB1069MR (1/2015) PT#190963