

WILL YOU HAVE ENOUGH FOR RETIREMENT?



Bright tomorrows begin today.™

The sooner you start to save and invest, the sooner your money can start working for you. Contributing a little extra has the potential to make a big difference. Your Plan is a great way to save and invest for your retirement with benefits like tax-deferred contributions and tax-deferred growth on contributions and any earnings.¹ See the following examples of different pay period contributions.

12 Pay Periods Annually

Contribution		10 Years		20 Years		30 Years	
Per Pay Period	Annual Amount ²	Contribution	Growth	Contribution	Growth	Contribution	Growth
\$50	\$600	\$6,000	\$8,194	\$12,000	\$23,102	\$18,000	\$50,226
\$100	\$1,200	\$12,000	\$16,388	\$24,000	\$46,204	\$36,000	\$100,452
\$250	\$3,000	\$30,000	\$40,970	\$60,000	\$115,510	\$90,000	\$251,129
\$500	\$6,000	\$60,000	\$81,940	\$120,000	\$231,020	\$180,000	\$502,258

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical example assumes 12 pay periods per year and an effective annual return of 6%, compounded monthly, with reinvestment of earnings and no withdrawals. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted. Rates of return may vary.

24 Pay Periods Annually

Contribution		10 Years		20 Years		30 Years	
Per Pay Period	Annual Amount ²	Contribution	Growth	Contribution	Growth	Contribution	Growth
\$50	\$1,200	\$12,000	\$16,415	\$24,000	\$46,303	\$36,000	\$100,721
\$100	\$2,400	\$24,000	\$32,830	\$48,000	\$92,606	\$72,000	\$201,443
\$250	\$6,000	\$60,000	\$82,075	\$120,000	\$231,515	\$180,000	\$503,607
\$500	\$12,000	\$120,000	\$164,151	\$240,000	\$463,030	\$360,000	\$1,007,215

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical example assumes 24 pay periods per year and an effective annual return of 6%, compounded monthly, with reinvestment of earnings and no withdrawals. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted. Rates of return may vary.

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26 Pay Periods Annually

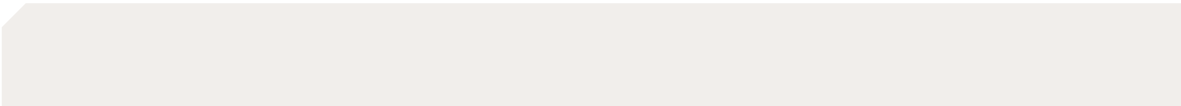
Contribution		10 Years		20 Years		30 Years	
Per Pay Period	Annual Amount ²	Contribution	Growth	Contribution	Growth	Contribution	Growth
\$50	\$1,300	\$13,000	\$17,785	\$26,000	\$50,170	\$39,000	\$109,137
\$100	\$2,600	\$26,000	\$35,571	\$52,000	\$100,340	\$78,000	\$218,276
\$250	\$6,500	\$65,000	\$88,927	\$130,000	\$250,849	\$195,000	\$545,688
\$500	\$13,000	\$130,000	\$177,853	\$260,000	\$501,698	\$390,000	\$1,091,374

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical example assumes 26 pay periods per year and an effective annual return of 6%, compounded monthly, with reinvestment of earnings and no withdrawals. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted. Rates of return may vary.

52 Pay Periods Annually

Contribution		10 Years		20 Years		30 Years	
Per Pay Period	Annual Amount ²	Contribution	Growth	Contribution	Growth	Contribution	Growth
\$50	\$2,600	\$26,000	\$35,598	\$52,000	\$100,439	\$78,000	\$218,546
\$100	\$5,200	\$52,000	\$71,196	\$104,000	\$200,877	\$156,000	\$437,092
\$250	\$13,000	\$130,000	\$177,989	\$260,000	\$502,194	\$390,000	\$1,092,730
\$500	\$26,000	\$260,000	\$355,979	\$520,000	\$1,004,389	\$780,000	\$2,185,463

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical example assumes 52 pay periods per year and an effective annual return of 6%, compounded monthly, with reinvestment of earnings and no withdrawals. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted. Rates of return may vary.



1 All withdrawals are subject to ordinary income taxes. Except for withdrawals from a 457(b) plan, a 10% federal tax penalty may apply to withdrawals made prior to age 59½.

2 The regular annual contribution limit in 2013 is 100% of compensation or \$17,500, whichever is less. If you are age 50 or older, you may contribute up to an additional \$5,500 in 2013.

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

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 and an affiliate of Great-West Life & Annuity Insurance Company of New York, White Plains, New York, and FASCore, LLC (FASCore Administrators, LLC in California).

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