

Retirement Planning Guide

So. Cal Dental Partners, Inc. Retirement Plan



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

Are You Ready For A Bright Financial Future?

Thanks to your employer's decision to automatically enroll you in this retirement plan, you're off to a great start. If you haven't already, you will soon receive a letter at your home address that includes your Personal Identification Number (PIN)¹, your current paycheck contribution, and the fund(s) your employer selected for those contributions.

All you have to do is read through this guide and register your account on your plan's website.²

Follow these steps to register your account online.

Step 1: Visit www.empower-retirement.com/participant and click *Register* in the Login box.²

Step 2: If you **know** your PIN

- Choose *I have a PIN*.
 - Enter your Social Security Number and PIN and click *Continue*.
 - Provide your contact information and create a username and password.
- Click Register.

If you **don't know** your PIN

- Choose *I do not have a PIN*.
- Complete the requested personal information and click *Continue*.
- Provide your contact information and create a username and password. Click Register.

Step 3: Select your beneficiary. Here is the information you'll need to provide when choosing your beneficiaries:

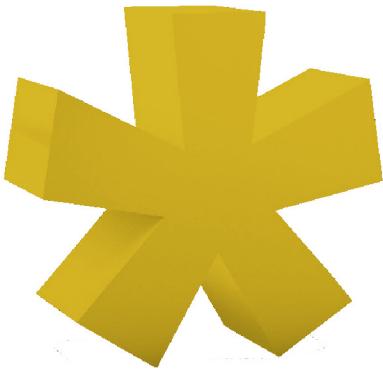
- Your personal information
- Personal information for your primary beneficiary
- Personal information for your contingent beneficiary (if applicable)

Note: If you don't have all the necessary information for your beneficiaries at this time, you can still register your account, but you should choose your beneficiaries as soon as possible once you have the information needed.



¹ The account owner is responsible for keeping the assigned PIN confidential. Please contact Empower Retirement immediately if you suspect any unauthorized use.

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.



Special Feature

Take advantage of Empower Retirement Advisory Services (Advisory Services) provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser³. It includes a Managed Account option, which provides valuable benefits if you're a Do-It-For-MeSM investor:

- Ongoing and automatic portfolio management based on your unique financial profile
- Personalized retirement readiness statement
- Investment adviser representatives available for consultation

Advisory Services also offers Online Investment Advice for Help-Me-Do-ItSM investors and Online Investment Guidance for Do-It-MyselfSM investors. Once your account is registered, you can find additional information regarding any fees related to Advisory Services online.

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

Quick Tip

Being automatically enrolled, you now have the opportunity to get the most out of this valuable employer-provided benefit with a higher contribution amount. The more you save today means potentially more for your future. Get the retirement income you want and deserve so you can continue your current lifestyle when you're retired by contributing as much as you can.



For More Information

Visit²

www.empower-retirement.com/participant

Call²

1-800-338-4015

Important Reminder

Let us know if you have assets from a previous employer's plan or an IRA. If your employer allows rollovers, we can help you roll that money into your current plan for a simplified, one-stop retirement planning strategy.⁴



Remember:

You can make changes to your plan at any time by visiting
www.empower-retirement.com/participant.²

³ Advised Assets Group, LLC (AAG) is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. More information can be found at www.adviserinfo.sec.gov.

⁴ You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

So. Cal Dental Partners, Inc. Retirement Plan

Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be age 18 or older
- Completed one year of service

Eligible employees may enroll semi-annually on January 1 and July 1 of each year.

The following employees are not eligible to participate in the Plan:

- Union employees
- Non-resident aliens
- Reclassified employees

Enrollment

You will be automatically enrolled at 5% unless you select a different amount or sign a waiver on or after 30 days from your participation date.

2016 Contribution Limits

- Combined maximum limit of 100% (1% minimum) of your compensation or \$18,000, whichever is less for all retirement contributions.

Participants turning age 50 or older in 2016 may contribute an additional \$6,000.

Roth Contributions

The Roth option will give you the flexibility to designate all or part of your 401(k) elective deferrals as Roth contributions. All Roth contributions are made with after-tax dollars.

2016 Roth Contribution Limits

- Combined maximum limit of 100% (1% minimum) of your compensation or \$18,000, whichever is less for all retirement contributions.

Generally, the maximum contribution amount may be indexed for inflation in subsequent years.

Employer Contributions

Your Plan may contribute a discretionary match. This contribution will only apply to a participant's deferrals that do not exceed a dollar amount or a percentage of included compensation that is determined by the employer.

To be eligible for the employer match, employees must meet the following criteria:

- Completed at least 1,000 hours of service during the Plan year
- Be employed on the last day of the Plan year

Profit Sharing

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer.

To be eligible for this contribution into the Plan, employees must meet the following criteria:

- Completed at least 1,000 hours during the Plan year
- Be employed on the last day of the Plan year

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The value of employer matching and profit sharing contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Investment Options¹

A wide array of core investment options are available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the website at www.empower-retirement.com/participant or by calling KeyTalk® toll free at (800) 338-4015. The website and KeyTalk are available to you 24 hours a day, seven days a week.²

Transfers and Allocation Changes

Use your Personal Identification Number³ (PIN) and Username to access the website, or you can use your Social Security number and PIN to access KeyTalk. You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.²

Rollovers

Only Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some Plans may only allow rollovers from other 401(k) plans.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59½
- Death (your beneficiary receives your benefits)

Ordinary income tax may apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Recordkeeping or Administrative Fees:

There is an annual Asset Charge of 0.85% that is calculated and deducted quarterly.

Distribution Fees:

Benefit disbursement fee	\$50.00
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Investment Option Fees:

Each investment option has its own operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund

prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please contact your Empower Retirement™ representative for more information about any potential investment option fees.

Reality Investing® Advisory Services (Advisory Services)

Your Plan has a suite of services called Advisory Services. You can have a qualified investment adviser, Advised Assets Group, LLC (AAG), manage your retirement account for you. Or if you prefer to manage your retirement account on your own, you can use online investment guidance and advice tools. These services help create a personalized retirement strategy for you.

The annual cost of Reality Investing Advisory Services is as follows:

- Investment Guidance – included, no additional charge
- Investment Advice – \$25.00 per year, or \$6.25 per quarter
- Managed Account Service fees based on participant account balance:
 - First \$100,000 0.65%
 - Next \$100,000 to \$250,000 0.55%
 - Next \$250,000 to \$400,000 0.45%
 - Amounts over \$400,000 0.35%

For more detailed information about Advisory Services, including any applicable fees, visit your Plan's website at www.empower-retirement.com/participant (click on the "Advisory Services" tab) or call KeyTalk at **(800) 338-4015** to speak to an AAG adviser representative.

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

How Can I Get More Information?

Visit the website at www.empower-retirement.com/participant or call KeyTalk® toll free at **(800) 338-4015** for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to **KeyTalk** and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

3 The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

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.

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.

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.

Managed account, guidance and advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. More information can be found at www.adviserinfo.sec.gov.

The Plan information contained in this document was provided by the Plan's third-party administrator. Empower Retirement™ is not responsible for any content provided by the Plan's third-party administrator.

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Notice of Investment Returns & Fee Comparison

375665-01 So. Cal Dental Partners, Inc. Retirement Plan
www.empower-retirement.com/participant

Your employer's retirement plan may be one of the most valuable investments you'll make for your future. It may be a large part of the retirement income you'll need to help keep your current lifestyle. For most people, it will need to last at least 20 years.

It is important to remember that your retirement account has the potential to grow over time and benefit from being in a tax-deferred plan. In traditional retirement plans you benefit from saving money out of your paycheck before taxes are taken out. Taxes are paid later when you take the money out of the account. Another benefit is that you are paying yourself first and investing for your future by automatically contributing from your paycheck where allowed by your plan.

The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes important information to help you compare your Plan investment options and expenses. For more investment information including investment objectives or goals, principal strategies, risks, portfolio turnover rate, returns and expenses, please visit your Plan's website listed above. The website also includes education and tools designed to help you with making investment decisions. An online calculator is also available and it can assist you in determining the long-term effect of fees and expenses. A free paper copy of this disclosure is available by calling the Voice Response System at 1-800-338-4015.

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments Averaged Annualized Total Return as of 04/30/2016									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
Putnam Retirement Advantage Maturity I²	N/A	4.67%	2.41%	-0.72%	4.19%	5.22%	4.57%	01/02/2008	0.50%/0.50%
							\$45.70 per \$1,000		\$5.00 per \$1,000 Gross
Barclays US Aggregate Bond TR USD**		2.02%	3.43%	2.72%	2.29%	3.60%	4.40%	01/02/2008	
							\$44.00 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Putnam Retirement Advantage 2020 I ²	N/A	2.97%	0.97%	-0.95%	5.59%	5.87%	4.73%	01/02/2008	0.50%/0.50%
							\$47.30 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2025 I ²	N/A	3.80%	0.40%	-2.10%	6.70%	6.66%	4.80%	01/02/2008	0.50%/0.50%
							\$48.00 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2030 I ²	N/A	4.42%	0.08%	-3.02%	7.15%	6.90%	4.75%	01/02/2008	0.50%/0.50%
							\$47.50 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2035 I ²	N/A	4.84%	-0.24%	-3.75%	7.46%	7.22%	4.81%	01/02/2008	0.50%/0.50%
							\$48.10 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2040 I ²	N/A	5.03%	-0.40%	-4.13%	7.76%	7.49%	4.78%	01/02/2008	0.50%/0.50%
							\$47.80 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2045 I ²	N/A	5.18%	-0.63%	-4.41%	8.06%	7.73%	4.82%	01/02/2008	0.50%/0.50%
							\$48.20 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2050 I ²	N/A	5.38%	-0.86%	-4.79%	8.31%	7.93%	4.97%	01/02/2008	0.50%/0.50%
							\$49.70 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.75%	01/02/2008	
							\$67.50 per \$1,000		
Putnam Retirement Advantage 2055 I ²	N/A	5.49%	-0.98%	-5.00%	8.37%	8.03%	9.35%	12/21/2010	0.50%/0.50%
							\$93.50 per \$1,000		\$5.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	11.66%	12/21/2010	
							\$116.60 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Putnam Retirement Advantage 2060 I	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.50%/0.50%	\$5.00 per \$1,000 Gross
							*		
**		*	*	*	*	*	*		
							*		
International Funds									
Invesco Developing Markets R5^{1,2}	GTDIX	19.06%	15.55%	-7.76%	-5.00%	-1.97%	4.35%	10/25/2005	1.05%/1.04%
							\$43.50 per \$1,000		
Morningstar Emerging Markets GR USD**		13.74%	6.31%	-16.50%	-3.53%	-3.54%	3.52%	10/25/2005	\$10.50 per \$1,000 Gross
							\$35.20 per \$1,000		
Prudential Global Real Estate Z^{1,2}	PURZX	7.01%	2.58%	-0.49%	2.57%	6.46%	4.49%	05/05/1998	0.97%/0.97%
							\$44.90 per \$1,000		
Morningstar US Real Estate Sector PR USD**		6.20%	1.72%	0.98%	1.78%	4.52%	1.01%	05/05/1998	\$9.70 per \$1,000 Gross
							\$10.10 per \$1,000		
TIAA-CREF International Eq Idx Instl^{1,2}	TCIEX	5.61%	-0.48%	-9.67%	1.34%	1.64%	1.67%	10/01/2002	0.06%/0.06%
							\$16.70 per \$1,000		
Morningstar Global Markets ex-US GR USD**		8.80%	2.12%	-6.86%	2.03%	1.43%	3.05%	10/01/2002	\$60 per \$1,000 Gross
							\$30.50 per \$1,000		
Small Cap Funds									
Fidelity Advisor Small Cap I²	FSCIX	7.27%	-1.24%	-6.80%	9.28%	5.92%	6.71%	09/09/1998	0.99%/0.99%
							\$67.10 per \$1,000		
Morningstar US Small Cap TR USD**		12.00%	3.13%	-3.68%	8.71%	8.04%	6.64%	09/09/1998	\$9.90 per \$1,000 Gross
							\$66.40 per \$1,000		
Mid Cap Funds									
American Century Legacy Multi Cap Instl^{1,2}	ACMHX	7.25%	0.28%	-3.72%	10.56%	10.26%	6.85%	05/31/2006	0.96%/0.96%
							\$68.50 per \$1,000		
Morningstar US Mid Cap TR USD**		10.78%	3.29%	-1.94%	10.87%	10.08%	8.01%	05/31/2006	\$9.60 per \$1,000 Gross
							\$80.10 per \$1,000		
Large Cap Funds									
Alger Capital Appreciation Instl I^{1,2}	ALARX	3.13%	-4.19%	-2.34%	12.34%	10.34%	9.60%	11/08/1993	1.12%/1.12%
							\$96.00 per \$1,000		
Morningstar US Large Growth TR USD**		3.49%	-2.87%	-0.22%	13.27%	12.21%	7.75%	11/08/1993	\$11.20 per \$1,000 Gross
							\$77.50 per \$1,000		
BlackRock S & P 500 Index K^{1,2}	WFSPX	7.03%	1.71%	1.15%	11.18%	10.91%	6.81%	07/02/1993	0.04%/0.04%
							\$68.10 per \$1,000		

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Large Cap TR USD**		6.32%	1.06%	0.94%	11.01%	11.02%	6.89%	07/02/1993	
							\$68.90 per \$1,000		
Balanced Funds									
JHancock Balanced R6 ²	JBAWX	5.43%	2.13%	-1.99%	6.31%	6.98%	7.25%	08/31/2011	0.80%/0.78%
							\$72.50 per \$1,000		\$8.00 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		7.70%	1.83%	0.34%	10.86%	10.52%	6.90%	08/31/2011	
							\$69.00 per \$1,000		
Bond Funds									
AB High Income Advisor ²	AGDYX	8.33%	6.91%	0.34%	2.62%	5.71%	8.63%	01/28/2008	0.60%/0.60%
							\$86.30 per \$1,000		\$6.00 per \$1,000 Gross
Barclays US Universal TR USD**		2.64%	3.77%	2.57%	2.37%	3.82%	5.11%	01/28/2008	
							\$51.10 per \$1,000		
Pioneer Bond Y ^{1,2}	PICYX	2.67%	2.93%	1.84%	2.60%	4.17%	5.79%	09/20/2001	0.58%/0.58%
							\$57.90 per \$1,000		\$5.80 per \$1,000 Gross
Morningstar US Core Bond TR USD**		2.04%	3.45%	3.05%	2.52%	3.83%	5.18%	09/20/2001	
							\$51.80 per \$1,000		
Prudential High Yield Z ^{1,2}	PHYZX	8.48%	6.75%	0.37%	3.07%	5.55%	7.21%	03/01/1996	0.58%/0.58%
							\$72.10 per \$1,000		\$5.80 per \$1,000 Gross
BofAML US High Yield Master II TR USD**		9.10%	7.37%	-1.34%	2.46%	5.22%	7.20%	03/01/1996	
							\$72.00 per \$1,000		

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate or return. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 05/25/2016					
Investment Option	Current Fixed Rate	Gross/Net Investment Expenses~	Minimum Rate	Frequency of Fixed Rate Setting	Term
Key Guaranteed Portfolio Fund	1.20%	0.35%/0.35%	0.00%	Quarterly	06/30/2016
	\$12.00 per \$1,000	\$3.50 per \$1,000 Gross			

General Account Fund and Guarantee Provisions:

General Account crediting rates are net of cost of capital and expenses covered by the fund and guarantee provisions.

Cost of Capital is the return Great-West Life & Annuity Insurance Company (Great-West) earns on Great-West capital. Great-West is required by regulators to hold capital for the purpose of ensuring Great-West can meet all of its obligations associated with the General Account Fund. The amount of Great-West's capital and required return will fluctuate over time based on regulatory requirements, capital market conditions and the competitive environment.

The Fund Provision covers the range of investment expenses that are netted from the crediting rate, such as investment and operating expenses. The Fund Provision is calculated annually in aggregate for all General Account fixed funds offered by Great-West Retirement Services and does not reflect any product or plan specific underwriting adjustments. At 12/31/2014, the General Account Fund Provision is 0.35%. This includes an average annual notional allocation of 0.25% from Great-West's General Account to Great-West's recordkeeping functions. This allocation is not applicable if Great-West is not acting as both the investment provider and recordkeeper.

The Guarantee Provision covers the range of insurance expenses that are netted from the crediting rate, such as asset defaults, cost of insurance guarantees, and other expenses. The Guarantee Provision is calculated annually in aggregate for all General Account fixed funds offered by Great-West Retirement Services and does not reflect any product or plan specific underwriting adjustments. At 12/31/2014, the General Account Guarantee Provision is 0.54%. This expense changes over time as the value of insurance guarantees fluctuate due to both market and policyholder behaviors. They also vary based on the risk management techniques employed by the insurance provider. Because of the variances in the cost of the expenses, the level of the insurance guarantees as well as differences in risk management practices, this paragraph is the only section in which these expenses are disclosed.

For more information on the General Account Fixed Funds, including termination options, please see your Group Annuity Contract.

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start/inception date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start/inception date have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account if not paid by the Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances. Blank fields in the table can be assumed to be not applicable or zero.

General Administrative Services Expenses as of 05/25/2016				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Asset Based Charge	0.85%	0.2125%	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	\$8.50 per \$1,000	\$2.13 per \$1,000		

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

**Other Investment-Related Fees and Restrictions
as of 05/25/2016**

Investment Option	Transfer Rule	Shareholder Type Fees^
Invesco Developing Markets R5	1	
Prudential Global Real Estate Z	2	
TIAA-CREF International Eq Idx Instl	3	
American Century Legacy Multi Cap Instl	4	
Alger Capital Appreciation Instl I	2	
BlackRock S & P 500 Index K	2	
Pioneer Bond Y	2	
Prudential High Yield Z	2	
Key Guaranteed Portfolio Fund		Should the Plan Sponsor terminate the group annuity contract, transfer restrictions and/or possible termination fees may apply. If your Plan Sponsor terminates the group annuity contract, please call Great-West Retirement Services for more information.

Rule #1 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #2 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 60 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 180 days.

[^]Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's Web site.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 05/25/2016			
Service	Fee Amount	Frequency	Description
Benefit Disbursement Fee	\$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
AAG Online Investment Advice	\$6.25	Quarterly	This fee applies if you are enrolled in the Investment Advice option.
AAG Online Managed Accounts	Up to \$100K = 0.162500% Next \$150K = 0.137500% Next \$150K = 0.112500% Over \$400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the Managed Account service and is deducted from the assets within the Managed Accounts service.
EXPRESS Special Handling Charge	\$25.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - http://www.dol.gov/ebsa/publications/401k_employee.html.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan. To request additional Plan information, or a paper copy of certain information available online, free of charge, contact a representative at Empower Retirement, PO Box 173764, Denver, CO 80217-3764.

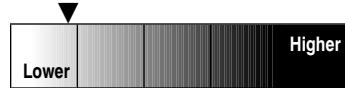
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Putnam Retirement Advantage Maturity I

Period Ending: 03/31/2016

Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter



PTRAMI_2

Putnam Retirement Advantage 2020 I

Period Ending: 03/31/2016

Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter



PTR20I_2

Putnam Retirement Advantage 2025 I

Fund Manager: PIMCO

Period Ending: 03/31/2016

Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter



PTR25I_2

Putnam Retirement Advantage 2030 I

Period Ending: 03/31/2016

Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter



PTR30I_2

Investment Objective ★♦

Retirement Advantage Maturity Fund seeks to maximize returns while maintaining a level of risk appropriate for a person having retired prior to 2010.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ★♦

Retirement Advantage 2020 Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire on or about the calendar year designated in each fund's name.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ★♦

Not available at time of production.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ★♦

Retirement Advantage 2030 Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire on or about the calendar year designated in each fund's name.

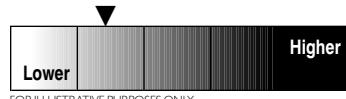
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Putnam Retirement Advantage 2035 I

Fund Manager: Putnam
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter

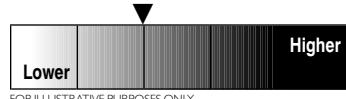


PTR35I_2

Putnam Retirement Advantage 2040 I

Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter

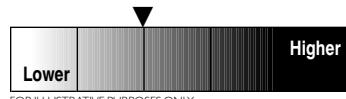


PTR40I_2

Putnam Retirement Advantage 2045 I

Fund Manager: PIMCO
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter

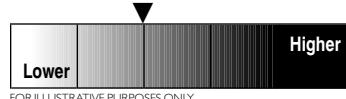


PTR45I_2

Putnam Retirement Advantage 2050 I

Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter



PTR50I_2

Investment Objective ★♦

Retirement Advantage 2035 Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire on or about the calendar year designated in each fund's name.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ★♦

Retirement Advantage 2040 Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire on or about the calendar year designated in each fund's name.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ★♦

Not available at time of production.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ★♦

Retirement Advantage 2050 Fund seeks to maximize returns while maintaining a level of risk appropriate for a person planning to retire on or about the calendar year designated in each fund's name.

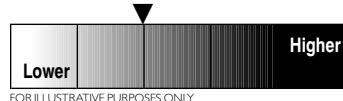
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Putnam Retirement Advantage 2055 I

Fund Manager: PIMCO
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter

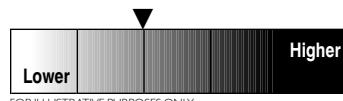


PTR55I_2

Putnam Retirement Advantage 2060 I

Fund Manager: Putnam Investments
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter

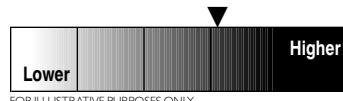


PTR60I_2

Invesco Developing Markets R5

Fund Manager: Team Managed
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 1.05%, Net 1.04%

Risk/Potential Return Meter

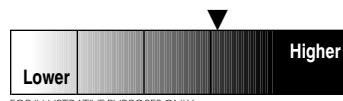


GTDIX_2

Prudential Global Real Estate Z

Fund Manager: Team Managed
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.97%, Net 0.97%

Risk/Potential Return Meter



PURZX_2

Investment Objective ♦♦

Not available at time of production.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective ♦♦

Not available at time of production.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in securities of issuers in developing countries. It invests primarily in equity securities and depositary receipts. The principal types of equity securities in which the fund invests are common and preferred stock. The fund invests primarily in securities of issuers that are considered by the fund's portfolio managers to have potential for earnings or revenue growth. It may invest in the securities of issuers of all capitalization sizes.

Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

Investment Objective & Strategy ♦

The investment seeks capital appreciation and income. The fund normally invests at least 80% of its investable assets (net assets plus any borrowings made for investment purposes) in the equity-related securities of real estate companies, principally real estate investment trusts (REITs), and other real estate securities. Equity-related securities may also include common stock, convertible securities, nonconvertible preferred stock, American Depository Receipts (ADRs), warrants and other rights that can be exercised to obtain stock, investments in various types of business ventures and similar securities. It is non-diversified.

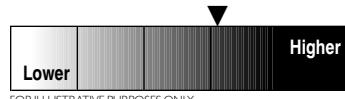
Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

TIAA-CREF International Eq Idx Instl

Fund Manager: Campagna/Liao
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.06%, Net 0.06%

Risk/Potential Return Meter

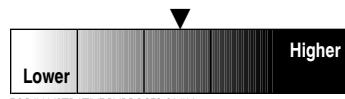


TCIEX_2

Fidelity Advisor Small Cap I

Fund Manager: Harmon
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.99%, Net 0.99%

Risk/Potential Return Meter



FSCIX_2

American Century Legacy Multi Cap Instl

Fund Manager: Pool/Owen
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.96%, Net 0.96%

Risk/Potential Return Meter

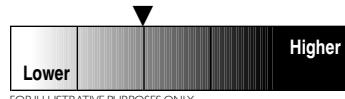


ACMHX_2

Alger Capital Appreciation Instl I

Fund Manager: Crawford/Kelly
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 1.12%, Net 1.12%

Risk/Potential Return Meter



ALARX_2

Investment Objective & Strategy ♦

The investment seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of foreign equity investments based on a market index. Under normal circumstances, the fund invests at least 80% of its assets in securities of its benchmark index (the MSCI EAFE® Index). It buys most, but not necessarily all, of the stocks included in its benchmark index, and the advisor will attempt to closely match the overall investment characteristics of the fund's benchmark index. The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure developed market equity performance, excluding the US & Canada.

Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000® Index or the S&P SmallCap 600® Index). It invests primarily in common stocks. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Investment Objective & Strategy ♦

The investment seeks long-term capital growth. The fund invests in small-, medium- and large capitalization stocks as defined by Lipper, with approximately 25% to 50% of assets invested in each category during normal market conditions. The fund manager uses a quantitative investment process designed to identify common stocks of companies that currently have, or are expected to have, earnings and revenues that are not only growing, but growing at an accelerating rate, and that also have strong price momentum.

Risk and Return Profile

Mid-cap investments may be most appropriate for someone willing to accept a higher degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

Investment Objective & Strategy ♦

The investment seeks long-term capital appreciation. The fund normally invests at least 85% of its net assets, plus any borrowings for investment purposes, in equity securities of companies of any market capitalization that the adviser believes demonstrate promising growth potential. It can invest in foreign securities.

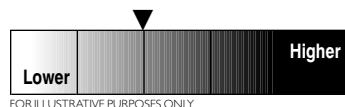
Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

BlackRock S & P 500 Index K

Fund Manager: Team Managed
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.04%, Net 0.04%

Risk/Potential Return Meter

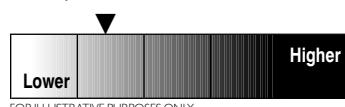


WFSPX1_2

JHancock Balanced R6

Fund Manager: Scanlon/Hamilton/Given
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.80%, Net 0.78%

Risk/Potential Return Meter

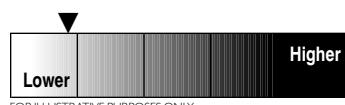


JBAWX_2

AB High Income Advisor

Fund Manager: Team Managed
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.60%, Net 0.60%

Risk/Potential Return Meter



AGDYX_2

Investment Objective & Strategy ♦

The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Investment Objective & Strategy ♦

The investment seeks current income, long-term growth of capital and income and preservation of capital. Under normal market conditions, the fund invests at least 25% of assets in equity securities and at least 25% of assets in senior debt securities. The fund allocates its investments among a diversified mix of debt and equity securities, including securities of other investment companies that invest in debt and equity securities.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

Investment Objective & Strategy ♦

The investment seeks to maximize total returns from price appreciation and income. The fund pursues income opportunities from government, corporate, emerging market and high-yield sources. It has the flexibility to invest in a broad range of fixed-income securities in both developed and emerging market countries. The fund's investments may include U.S. and non-U.S. corporate debt securities and sovereign debt securities. It may invest, without limitation, in either U.S. Dollar-denominated or non-U.S. Dollar-denominated fixed-income securities.

Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Pioneer Bond Y

Fund Manager: Taubes/Melchreit
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.58%, Net 0.58%

Risk/Potential Return Meter

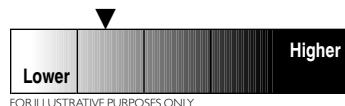


PICYX_2

Prudential High Yield Z

Fund Manager: Team Managed
Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.58%, Net 0.58%

Risk/Potential Return Meter



PHYZX_2

Key Guaranteed Portfolio Fund

Period Ending: 03/31/2016
Fund Operating Expenses:
Gross 0.00%, Net 0.00%

Risk/Potential Return Meter



KGPF_2

Investment Objective & Strategy ♦

The investment seeks to provide current income from an investment grade portfolio with due regard to preservation of capital and prudent investment risk. Normally, the fund invests at least 80% of its net assets (plus the amount of borrowings, if any, for investment purposes) in debt securities issued or guaranteed by the U.S. government, its agencies and instrumentalities, investment grade debt securities (including convertible debt) of corporate or other issuers and cash, cash equivalents and other short-term holdings.

Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Investment Objective & Strategy ♦

The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service (Moody's) or BB or lower by Standard & Poor's Ratings Group (Standard & Poor's), and instruments either rated by another nationally recognized statistical rating organization (NRSRO), or considered to be of comparable quality, that is, junk bonds.

Risk and Return Profile

High yield bond investments may be appropriate for investors able to weather greater potential price volatility in exchange for an increased opportunity for capital appreciation and higher yields. Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

Investment Objective

As a general account product offered through a group annuity contract, participant principal and interest are fully guaranteed by the entire general account assets of GWL&A, which as of June 30, 2015 were \$31.0 billion and include \$1.9 billion in shareholder equity and accumulated surplus. General Account liabilities as of June 30, 2015 were \$29.0 billion. This means that GWL&A holds an additional 6.6% in capital for every dollar of liability we have. These assets are primarily high-quality, fixed income bonds, with 99% rated investment-grade and 16.2% rated AAA as of June 30, 2015.

Risk and Return Profile

The investment may be most appropriate for someone wanting to safeguard principal value or to balance a portfolio which contains more aggressive investments. The investor may be requiring stability and asset liquidity.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses from your registered representative or Plan website. Read them carefully before investing.

Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data shown cannot be guaranteed. Where data is obtained from Morningstar: ©2015 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

★ The Profiles may include some investment options not directly available to your Plan. For more information about the Profiles contact your registered representative.

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

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Funds may impose redemption fees and/or transfer restrictions, if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

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Holdings and composition of holdings are subject to change. Due to rounding or other factors, asset allocations and/or largest holdings may not equal 100.0%.

The Net expense ratio shown is net of any fee waivers or expense reimbursements.

Great-West Funds, Inc. and Putnam Funds are affiliates of Great-West Life & Annuity Insurance Company, Great-West Life & Annuity Company of New York, White Plains, New York, and their subsidiaries and affiliates. Great-West Funds, Inc. was previously known as Maxim Series Fund, Inc.

Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document.

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**Paycheck Contribution Election
401(k) Plan**

So. Cal Dental Partners, Inc. Retirement Plan

375665-01

Use black or blue ink when completing this form. For questions regarding this form, visit the Web site at www.empower-retirement.com/participant or contact Service Provider at 1-800-338-4015.

A Participant Information	
<p>Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.</p>	
Account Extension _____	
Social Security Number (Must provide all 9 digits) _____ - _____ - _____ / _____ / _____	
Last Name _____ First Name _____ M.I. _____	
Daytime Phone Number (_____) _____	
Alternate Phone Number (_____) _____	
B Payroll Election(s)	
Paycheck Contribution Election (Payroll Deductions)	
Select One: <input type="checkbox"/> Start <input type="checkbox"/> Restart <input type="checkbox"/> Change <input type="checkbox"/> Stop	
I elect to contribute to the Plan the following amount(s) or percentage(s) of my eligible compensation indicated below (per pay period):	
<input type="checkbox"/> Before-Tax Contributions \$ _____ or _____ % (\$1.00 - \$18,000.00 or 1% - 100%)	
<input type="checkbox"/> Roth Contributions \$ _____ or _____ % (\$1.00 - \$18,000.00 or 1% - 100%)	
Date of Hire (mm/dd/yyyy) _____ / _____ /	
The total annual before-tax and Roth contributions cannot exceed \$18,000.00 of my eligible compensation in the 2016 tax year.	
Age 50 Catch-Up Election	
I elect to contribute to the Plan additional Age 50 Catch-Up amount(s) or percentage(s) of my eligible compensation as indicated below (per pay period):	
<input type="checkbox"/> Before-Tax Contributions \$ _____ or _____ %	
<input type="checkbox"/> Roth Contributions \$ _____ or _____ %	
Payroll Effective Date (mm/dd/yyyy) _____ / _____ /	
The total before-tax and Roth Age 50 Catch-Up amount cannot exceed \$6,000.00 of my eligible compensation in the 2016 tax year. I must be age 50 or older during this calendar year and I must be currently deferring the maximum amount allowable under the Internal Revenue Code and applicable regulations and/or my Plan. If I stop my deferrals and/or do not defer the maximum amount during this calendar year, the Age 50 Catch-Up amount I have elected to contribute will not be considered a Catch-Up deferral. The Catch-Up contributions will be allocated in the same manner as my regular contributions.	
<input type="checkbox"/> I elect to cancel my Catch-Up contribution election.	
C Signatures and Consent (Signatures must be on the lines provided.)	
Participant Consent (Please sign on the 'Participant Signature' line below.)	
My signature acknowledges that I have read, understand and agree to all pages of this form and affirms that all information that I have provided is true and correct. I also understand that:	
<ul style="list-style-type: none"> • Until cancelled, superseded or I cease to be an eligible employee, all election(s) shall apply to all eligible compensation allowed by the Plan paid from the effective date specified unless a different effective date is required under the terms of the Plan and cancels all previous elections. • I may change the dollar amount or percentage of compensation contributed as allowed under the terms of the Plan. • It is my responsibility to comply with any Internal Revenue Code deferral limits and that I may be responsible for any costs, including taxes and penalties that I may incur as a result of excess contributions. • My Plan Administrator may take any action that may be necessary to ensure that my participation is in compliance with any applicable requirement of the Plan Document and the Internal Revenue Code. • I authorize the payroll deduction as indicated on this form. 	
Any person who presents false or fraudulent information is subject to criminal and civil penalties.	
Participant Signature _____ Date (Required) _____	

Last Name	First Name	M.I.	Social Security Number	
C Signatures and Consent (<i>Signatures must be on the lines provided.</i>)				
Authorized Plan Administrator Signature (<i>Please sign on the 'Authorized Plan Administrator Signature' line below.</i>)				
I authorize the election indicated by the participant above.				
Authorized Plan Administrator Signature _____			Date (Required) _____	
D Mailing Instructions				
Participant forward this form to Employer Employer DO NOT send this form to Service Provider. Please retain for your records.				

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.

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Participant Enrollment 401(k) Plan

So. Cal Dental Partners, Inc. Retirement Plan

375665-01

Participant Information

Last Name	First Name	MI	Social Security Number
Mailing Address			E-Mail Address
City	State	Zip Code	Mo Day Year
() Home Phone	() Work Phone	Date of Birth	<input type="checkbox"/> Female <input type="checkbox"/> Male
			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried

Check box if you prefer to receive quarterly account statements in Spanish.

Do you have a retirement savings account with a previous employer or an IRA? Yes No

Would you like help consolidating your other retirement accounts into your account with Empower Retirement?* Yes, I would like a representative to call me at phone # _____ to review my options and assist me with the process. The best time to call is _____ to _____ A.M./P.M. (circle one - available 8:00 A.M. to 6:00 P.M. MST). *Rollovers are subject to your Plan's provisions.

Payroll Information

- I elect to contribute \$_____ or _____ % (\$1.00 - \$18,000.00 or 1% - 100%) per pay period of my compensation as before-tax contributions to the 401(k) Plan until such time as I revoke or amend my election.
 - I elect to contribute \$_____ or _____ % (\$1.00 - \$18,000.00 or 1% - 100%) per pay period of my compensation after-tax as a designated Roth contribution to the 401(k) Plan until such time as I revoke or amend my election.
- Note: The total of your before-tax and Roth deferrals cannot exceed 100% or \$18,000.00. Your before-tax and Roth deferrals must be specified consistently (both as a percent or both as a dollar amount). If I am 50 years of age or older and I am eligible for a catch-up contribution, I understand I may exceed this total.
- I decline to make contributions to the Plan at this time.

Payroll Effective Date: Mo Day Year

Date of Hire: Mo Day Year

Age 50 Catch-Up Election

- I elect to contribute \$_____ or _____ % per pay period of my compensation as before-tax contributions to the 401(k) Plan as additional Age 50 Catch-Up of my eligible compensation.
- I elect to contribute \$_____ or _____ % per pay period of my compensation after-tax as a designated Roth contribution to the 401(k) Plan as additional Age 50 Catch-Up of my eligible compensation.

The total before-tax and Roth Age 50 Catch-Up amount cannot exceed \$6,000.00 of my eligible compensation in the 2016 tax year. I must be age 50 or older during this calendar year and I must be currently deferring the maximum amount allowable under the Internal Revenue Code and applicable regulations and/or my Plan. If I stop my deferrals and/or do not defer the maximum amount during this calendar year, the Age 50 Catch-Up amount I have elected to contribute will not be considered a Catch-Up deferral. The Catch-Up contributions will be allocated in the same manner as my regular contributions.

Investment Option Information (applies to all contributions) - Please refer to your enrollment packet for investment descriptions.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

See below for Participation Agreement and Required Signatures

INVESTMENT OPTION				INVESTMENT OPTION			
NAME	TICKER	CODE	%	NAME	TICKER	CODE	%
Putnam Retirement Advantage Maturity I.....	N/A	PTRAMI	_____	Prudential Global Real Estate Z.....	PURZX	PURZX	_____
Putnam Retirement Advantage 2020 I.....	N/A	PTR20I	_____	TIAA-CREF International Eq Idx Instl.....	TCIEX	TCIEX	_____
Putnam Retirement Advantage 2025 I.....	N/A	PTR25I	_____	Fidelity Advisor Small Cap I.....	FSCIX	FSCIX	_____
Putnam Retirement Advantage 2030 I.....	N/A	PTR30I	_____	American Century Legacy Multi Cap Instl.....	ACMHX	ACMHX	_____
Putnam Retirement Advantage 2035 I.....	N/A	PTR35I	_____	Alger Capital Appreciation Instl I.....	ALARX	ALARX	_____
Putnam Retirement Advantage 2040 I.....	N/A	PTR40I	_____	BlackRock S & P 500 Index K.....	WFSPX	WFSPX1	_____
Putnam Retirement Advantage 2045 I.....	N/A	PTR45I	_____	JHancock Balanced R6.....	JBAWX	JBAWX	_____

Last Name	First Name	M.I.	Social Security Number	Number	
NAME	TICKER CODE	%	NAME	TICKER CODE	%
Putnam Retirement Advantage 2050 I.....	N/A	PTR50I	AB High Income Advisor.....	AGDYX	AGDYX
Putnam Retirement Advantage 2055 I.....	N/A	PTR55I	Pioneer Bond Y.....	PICYX	PICYX
Putnam Retirement Advantage 2060 I.....	N/A	PTR60I	Prudential High Yield Z.....	PHYZX	PHYZX
Invesco Developing Markets R5.....	GTDIX	GTDIX	Key Guaranteed Portfolio Fund.....	N/A	KGPF
MUST INDICATE WHOLE PERCENTAGES					
					=100%

Participation Agreement

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

Investment Options - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Compliance With Plan Document and/or the Code - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

Incomplete Forms - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once my account has been established, I understand that I must call 1-800-338-4015 or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after my account is established will be applied to the investment options I have most recently selected.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will be only processed from the date of notification forward and not on a retroactive basis.

Required Signature(s) - I have completed, understand and agree to all pages of this Participant Enrollment form. I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at:
<http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

Participant Signature

Date

Participant forward to Plan Administrator/Trustee

Plan Administrator forward to Service Provider at:

Empower Retirement

PO Box 173764

Denver, CO 80217-3764

Express Address:

8515 E. Orchard Road, Greenwood Village, CO 80111

Phone#: 1-800-338-4015

Fax#: 1-866-633-5212

Authorized Plan Administrator/Trustee

Date

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.

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Beneficiary Designation 401(k) Plan

So. Cal Dental Partners, Inc. Retirement Plan

375665-01

For My Information

- For questions regarding this form, visit the website at www.empower-retirement.com/participant or contact Service Provider at 1-800-338-4015.
- Use black or blue ink when completing this form.

A Participant Information

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension

			-		-			
--	--	--	---	--	---	--	--	--

Social Security Number (*Must provide all 9 digits*)

/ /

Last Name

First Name

M.I.

Date of Birth

()

Email Address

Daytime Phone Number

()

Married Unmarried

Alternate Phone Number

()

B Beneficiary Designation (*Attach an additional sheet to name additional beneficiaries.*)

Primary Beneficiary Designation (*Primary beneficiary designations must total 100% in whole percentages.*)

- If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.
- See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.

%

/ /

% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	---	--------------	---	-----------------------------

Street Address ()	City	State	Zip Code
------------------------------	------	-------	----------

Phone Number (<i>Optional</i>)	%	/ /	
----------------------------------	---	-----	--

% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	---	--------------	---	-----------------------------

Street Address ()	City	State	Zip Code
------------------------------	------	-------	----------

Phone Number (<i>Optional</i>)	%	/ /	
----------------------------------	---	-----	--

% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	---	--------------	---	-----------------------------

Street Address ()	City	State	Zip Code
------------------------------	------	-------	----------

Phone Number (<i>Optional</i>)	%	/ /	
----------------------------------	---	-----	--

Contingent Beneficiary Designation (*Contingent beneficiary designations must total 100% in whole percentages.*)

%

/ /

% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
----------------------	--	--------------	---	-----------------------------

Street Address ()	City	State	Zip Code
------------------------------	------	-------	----------

Phone Number (<i>Optional</i>)	%	/ /	
----------------------------------	---	-----	--

Last Name

First Name

M.I.

Social Security Number

Number

B Beneficiary Designation (<i>Attach an additional sheet to name additional beneficiaries.</i>)				
Contingent Beneficiary Designation (<i>Contingent beneficiary designations must total 100% in whole percentages.</i>)				
%				
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address (_____)		City	State	Zip Code
Phone Number <i>(Optional)</i>				
%				
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address (_____)		City	State	Zip Code
Phone Number <i>(Optional)</i>				
C Signatures and Consent (<i>Signatures must be on the lines provided.</i>)				
Participant Consent for Beneficiary Designation (<i>Please sign on the 'Participant Signature' line below.</i>)				
<p>I have completed, understand and agree to all pages of this Beneficiary Designation form. Subject to and in accordance with the terms of the Plan, I am making the above beneficiary designations for my vested account in the event of my death. If I have more than one primary beneficiary, the account will be divided as specified. If a primary beneficiary predeceases me, his or her benefit will be allocated to the surviving primary beneficiaries. Contingent beneficiaries will receive a benefit only if there is no surviving primary beneficiary, as specified. If a contingent beneficiary predeceases me, his or her benefit will be allocated to the surviving contingent beneficiaries. If I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan or applicable law. This designation is effective upon execution and delivery to Service Provider. If any information is missing, additional information may be required prior to recording my designation.</p> <p>This designation supersedes all prior designations. Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages.</p> <p>I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC website at: http://www.treasury.gov/about/organizational-structure/offices/Office-of-Foreign-Assets-Control.aspx.</p> <p>Important Notice: In accordance with ERISA and/or Plan Document, if I am married and I elect a primary beneficiary other than my spouse or in addition to my spouse, my spouse must consent by signing the Spousal Consent for Beneficiary Designation section of this form.</p> <p>Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.</p>				
Participant Signature _____		Date (Required) _____		

Last Name

First Name

M.I.

Social Security Number

C Signatures and Consent (<i>Signatures must be on the lines provided.</i>)				
Spousal Consent for Beneficiary Designation (<i>If applicable, please have the Spouse sign on the 'Spouse's Signature' line below.</i>)				
<p>I, (name of spouse) _____, the current spouse of the participant, hereby voluntarily consent to the participant's primary beneficiary designation above and understand its effect. I understand that my spouse's beneficiary designation means that I will not receive 100% of his or her vested account balance under the Plan and that my spouse's election is not valid unless I consent to it. I understand that my consent is irrevocable unless my spouse changes the beneficiary designation, or designates me to receive 100% of his or her vested account balance.</p>				
Spouse's Signature _____ Date (Required) _____				
For Residents of all states (except California), please have your notary complete the section below.				
Notice to California Notaries using the California Affidavit and Jurat Form the following items must be completed by the notary on the state notary form: the title of the form, the plan name, the plan number, the document date, my name and my spouse's name. The notary forms not containing this information will be rejected and it will delay this request.				
<i>My signature must be notarized by a Notary Public. The date I sign this form in the 'My Consent' section must match the date on which my signature is notarized in this section.</i>				
Statement of Notary		NOTE: Notary seal must be visible. The consent to this request was subscribed and sworn (or affirmed) State of _____ to before me on this _____ day of _____, year _____, by _____)ss. (name of spouse) _____ County of _____ proved to me on the basis of satisfactory evidence to be the person who appeared before me, who affirmed that such consent represents his/her free and voluntary act. Notary Public _____ My commission expires ____ / ____ / ____		
Authorized Plan Administrator Signature (<i>Please sign on the 'Authorized Plan Administrator Signature' line below.</i>)				
I accept the information provided by the participant on this form.				
Authorized Plan Administrator Signature _____		Date (Required) _____		
D Mailing Instructions				
After all signatures have been obtained, this form can be sent by				
Fax to: Empower Retirement 1-866-633-5212	OR	Regular Mail to: Empower Retirement PO Box 173764 Denver, CO 80217-3764	OR	Express Mail to: Empower Retirement 8515 E. Orchard Road Greenwood Village, CO 80111

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This page is for informational purposes only - Do not return with the Beneficiary Designation form
EXAMPLE BENEFICIARY DESIGNATIONS

Example 1: Multiple Individuals as Beneficiaries

B	Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)					
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 					
33 %	John M. Doe	Brother	XXX-XX-XXXX	01/06/1954	
% of Account Balance	Primary Beneficiary (Name of Individual, Trust, Charity, etc.)	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date	
111 Elm Street	Anytown	MO	60000		
Street Address	City	State	Zip Code		
(XXX) XXX-XXXX					
Phone Number (Optional)					
33 %	Don M. Doe	Brother	XXX-XX-XXXX	01/06/1954	
% of Account Balance	Primary Beneficiary (Name of Individual, Trust, Charity, etc.)	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date	
222 North Avenue	Anytown	CA	90000		
Street Address	City	State	Zip Code		
(XXX) XXX-XXXX					
Phone Number (Optional)					
34 %	Michelle L. Doe	Sister	XXX-XX-XXXX	01/06/1957	
% of Account Balance	Primary Beneficiary (Name of Individual, Trust, Charity, etc.)	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date	
333 West Blvd	Anytown	CO	80000		
Street Address	City	State	Zip Code		
(XXX) XXX-XXXX					
Phone Number (Optional)					

Example 2: Trust as Beneficiary

B	Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)					
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 					
100 %	Trust of Jane Doe	Trust	XX-XXXXXXXX	06/30/2015	
% of Account Balance	Primary Beneficiary (Name of Individual, Trust, Charity, etc.)	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date	
150 Main Street	Anytown	MO	60000		
Street Address	City	State	Zip Code		
(XXX) XXX-XXXX					
Phone Number (Optional)					

Example 3: Estate as Beneficiary

B	Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)				
Primary Beneficiary Designation (Primary beneficiary designations must total 100% in whole percentages.)					
<ul style="list-style-type: none"> If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation. See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate. 					
100 %	Estate of Anne Doe	Estate	/ /		
% of Account Balance	Primary Beneficiary (Name of Individual, Trust, Charity, etc.)	Relationship	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date	
45 East Road	Anytown	MO	60000		
Street Address	City	State	Zip Code		
(XXX) XXX-XXXX					
Phone Number (Optional)					

Example 4: Charity as Beneficiary

B	Beneficiary Designation (<i>Attach an additional sheet to name additional beneficiaries.</i>)				
Primary Beneficiary Designation (<i>Primary beneficiary designations must total 100% in whole percentages.</i>)					
<ul style="list-style-type: none">• If I am married, my Plan requires my spouse to be named as primary beneficiary for 100% of my account balance, or my spouse must consent to my beneficiary designation.• See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.					
100 % % of Account Balance	ABC Charity Primary Beneficiary (Name of Individual, Trust, Charity, etc.)	Charity Relationship	XX-XXXXXXX Social Security or Taxpayer Identification Number	/ /	Date of Birth or Trust Date
75 South Place Street Address	Anytown City	CO State	80000 Zip Code		
(XXX) XXX-XXXX Phone Number (<i>Optional</i>)					

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