

## Top 5 Reasons Why You Should Enroll in Your Retirement Plan

### Government of Guam 457 Deferred Compensation Plan

#### 5. An Established Provider

Great-West Retirement Services® (Great-West), a business unit of Great-West Life & Annuity Insurance Company, is the fourth-largest retirement plan record keeper in the United States.<sup>1</sup> In all, Great-West provides retirement plan services to 24,000 plans representing 4.4 million participant accounts and \$126 billion in assets as of June 30, 2010.

#### 4. Strong Investment Lineup

Your Plan offers you a wide range of diversified and cost-effective investment choices combined with the ease of dealing with a single provider—Great-West. In addition, there are no fees to transfer or rebalance within your retirement Plan.

#### 3. Powerful Retirement Planning Tools

Great-West offers a suite of advisory services that can help you put together an individualized retirement plan based on your unique situation. You will also have one website and toll-free number that you can use to access all of your account information 24/7.<sup>2</sup> In addition, the following online resources provide the convenience of retirement education anytime you choose:

- eLearning Seminars – Presentations covering a variety of important retirement education topics and that are accessible through a Web link on the Plan website.
- Virtual Classroom – An online learning experience that includes three in-depth modules complete with Adobe Flash animation capabilities.
- Retiree Crossroads – A Web-based resource for participants nearing or in retirement, because retirement planning doesn't end at retirement.

#### 2. Tax Savings

When you contribute to your employer-sponsored retirement Plan, the Internal Revenue Service (IRS) gives you a tax break by allowing you to put away money for retirement before taxes are applied to your income.

#### 1. Ease of Contributions

Contributions are deducted automatically from your paycheck and invested in your retirement savings Plan account. You don't have to remember to send a check every month or transfer your money from one account to another. Enrolling in your Plan offers an easy way to start saving for all your retirement dreams.

It's never too late to start saving for your retirement!

Visit [www.gwrs.com](http://www.gwrs.com) or call (671) 475-8945/58  
to enroll in your Plan today.

<sup>1</sup> Based on total participant accounts at year-end 2009, according to a ranking by Spectrem Group.

<sup>2</sup> Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

**Securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of FAScore, LLC (FAScore Administrators, LLC in California) and First Great-West Life & Annuity Insurance Company, White Plains, New York.**

Great-West Retirement Services® refers to products and services provided by Great-West Life & Annuity Insurance Company, FAScore, LLC (FAScore Administrators, LLC in California), First Great-West Life & Annuity Insurance Company, White Plains, New York, and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by FAScore, LLC. Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed. Great-West Retirement Services® and The Partnership Logo® and its design elements are registered trademarks of Great-West Life & Annuity Insurance Company. ©2011 Great-West Life & Annuity Insurance Company. All rights reserved. Form# F3033 (01/2011) PT116874

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

