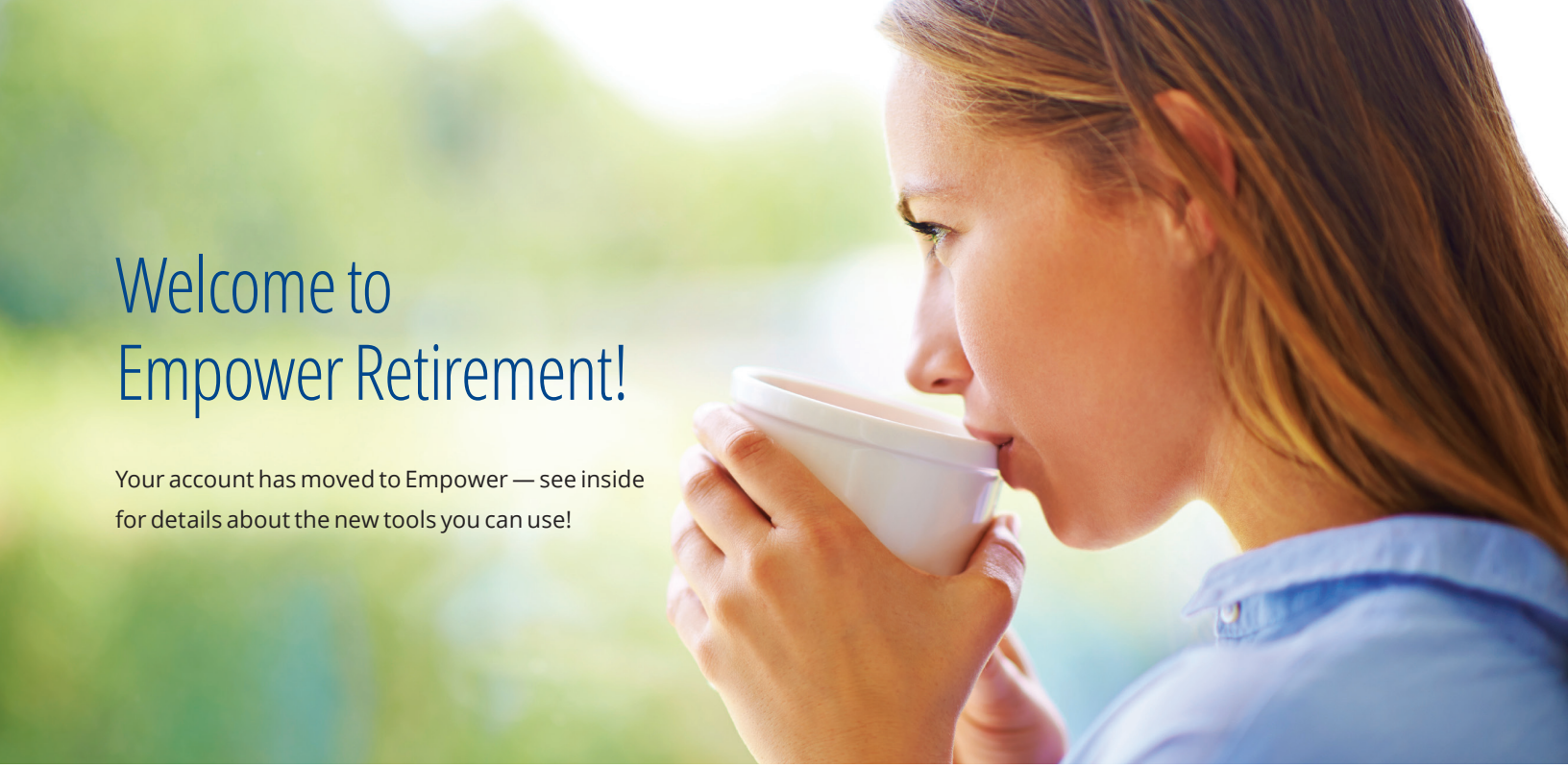


Welcome to Empower Retirement!

Your account has moved to Empower — see inside for details about the new tools you can use!

EMPOWER RETIREMENT™

P.O. BOX 173764
DENVER, CO 80217-3764

EMPOWER RETIREMENT™

Helping you pursue the future you want

NOW IS A GOOD TIME

- Learn how to access information at **www.empower-retirement.com/participant**.
- See what your monthly income in retirement may be.
- Find out how to get the help you need.
- See how to take advantage of available professional investment advice.
- Learn about new brokerage services.

EMPOWER RETIREMENT™

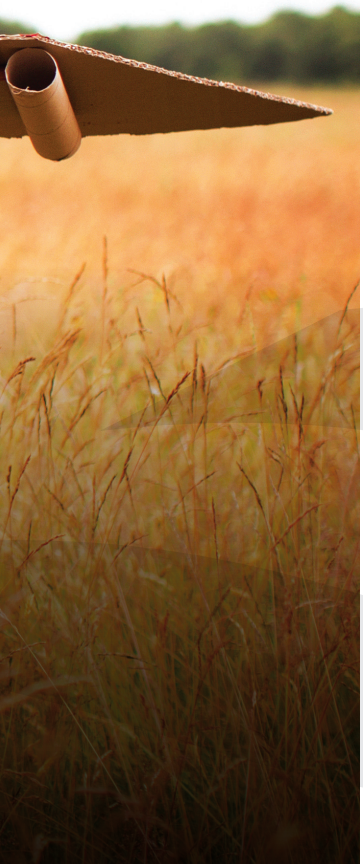
A new way of looking at retirement planning

By helping you take control of your financial future, we empower you to make the most of the here and now.

Empower is the second-largest retirement services company in the U.S.,[1] helping 8 million people save for retirement.[2] We define success as helping people like you work toward replacing — for life — the income they earned while working.

1 PLANSPONSOR best-in class survey, December 2016, based on number of participants.

2 As of December 2016. Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries.



Good news!

The move to Empower is complete. The journey is just beginning.

Your account and your investment elections, as applicable, have transferred.

Try out your new features and tools

Your County of Henrico 457 Deferred Compensation Plan is one of the most important company benefits. Use this guide to maximize that benefit and get the most out of what your plan has to offer.

Self-directed brokerage services

Additional investment options beyond those available in the plan are now available to more experienced investors through Empower Brokerage. Additional fees and expenses may apply. Visit your plan's website for more information. The SDBA is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDBA.

Roth contributions

Now you can invest some or all of your contributions in a Roth account. These contributions will be made after taxes and won't reduce your current income taxes, but they also won't be taxable when you make a qualified withdrawal in retirement. Visit your plan's website for more details to determine for yourself if a Roth account is right for you.

Your new website and the resources you can use

Your new website is designed to help you find what you want, when you want it. Check out some of the benefits:

- Quickly view your monthly retirement income and see if your future is on track.
- Model savings scenarios.
- Make changes to your account with just one click.

Here's a quick overview of how to find information that's important to you at **www.empower-retirement.com/participant**:

1. Your retirement income projection

View your monthly retirement income estimate.

2. My Accounts

Click on your plan name to:

- See your balance
- Get fund information
- View a statement
- Change investments or contribution rates
- Find plan-specific documents

3. Learning Center

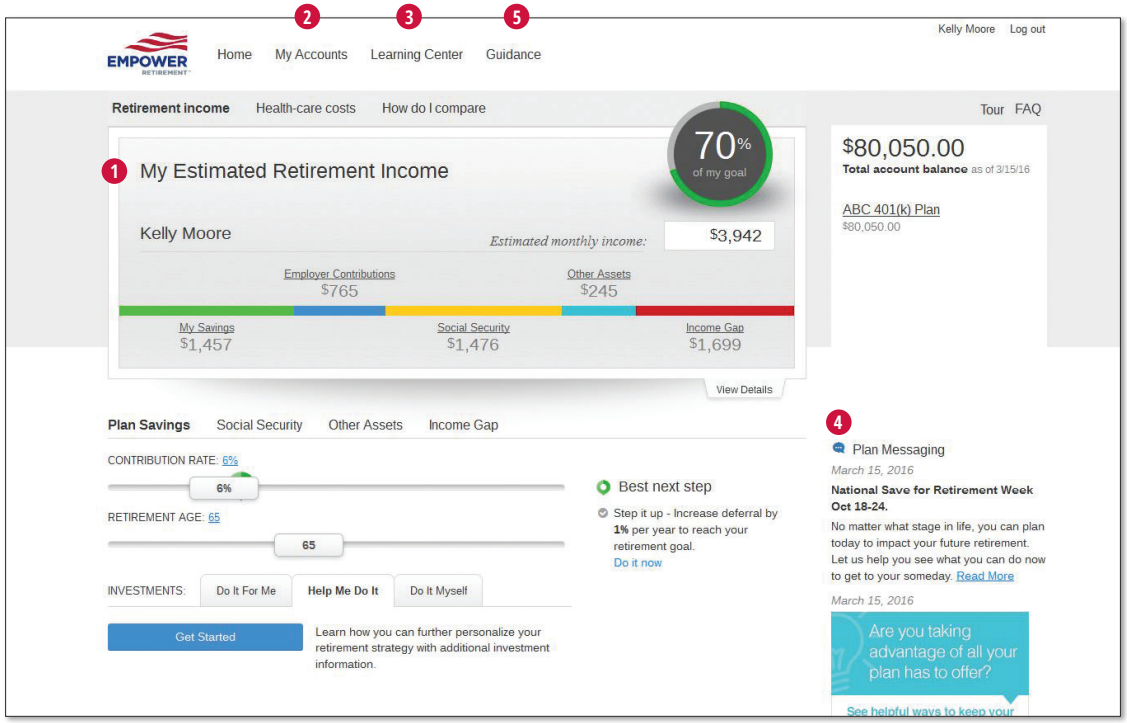
Use resources that can help you maintain or improve your overall financial situation.

4. Important plan messages

Stay current on what's happening with your plan.

5. Guidance

Get help with your investments.



FOR ILLUSTRATIVE PURPOSES ONLY.

Get information wherever you are

Quickly check balances and your estimated retirement income — or change your contribution rate — from the convenience of your mobile device. When you log on to **www.empower-retirement.com/participant** with your mobile device, you will be automatically directed to a mobile-friendly version of the site. Or use the Empower Retirement app to have your plan at your fingertips.

Know your estimated monthly income in retirement

Your retirement plan can help you work toward an estimated income in retirement. Just follow these four steps to try it:

Step 1: Find out how much income you may have in retirement.
Your plan account's home page will show your estimated monthly retirement income as well as your estimated goal.

Step 2: See the real-time effects if you made some changes. You can adjust your:

- Contribution rate
- Retirement date
- Investment mix

Step 3: Use powerful features to put your savings in context.
Compare your retirement savings progress with your peers and get a personalized projection of your estimated healthcare costs in retirement.

Step 4: Request changes immediately.
Need to make a change to get in sync with your retirement goals? You can quickly make your changes online.

Get connected and take action

On the web or by phone, we're here when you need us.

www.empower-retirement.com/participant
Log on to the website to get started today!

How to do it
The first time you go online, you'll need to create a username and password to access your account and these new features. Here's how you get started:*

- Log on to register your account.
- Select the *I do not have a PIN* tab.
- Follow the prompts to enter your personal information and create a username and password.
- The next time you access your account, simply choose *Sign in*.

*If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call us to access your new plan account.

Add this new number to your contact list!

Representatives are available weekdays between 8:00 a.m. to 10:00 p.m. Eastern Time to help you. The TTY number for the hearing impaired is 800-345-1833. International calls can be directed to 303-737-7204.

You'll be set — it's easy

Use the website to make sure Empower has up-to-date information from you.

Your communication delivery preference

Prefer to get your statement or annual Participant Fee Disclosure notice electronically? Updating your preference in your profile takes just a few seconds. Just click on your name in the top right of the screen and go to *Communication Preference* to make your election.

Beneficiaries

While you're on the site, make sure your beneficiary designation is up to date. Make sure your account will be handled according to your wishes when the time comes.

To make a new election, log on to the website. Click on your plan name and choose *Beneficiaries* under *Account Information*.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWLA), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, 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.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

IMPORTANT: The projections, or other information generated by the Empower participant experience regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

Empower Retirement Advisory Services are offered by Advised Assets Group, LLC (AAG), a registered investment adviser and wholly owned subsidiary of GWLA.

IMPORTANT: Healthcare costs and projections are provided by HealthView Services. Empower Retirement does not provide healthcare advice. Empower Retirement does not believe that HIPAA applies to the data obtained from plan participants using this new tool. It is important to note that the results from this tool are estimates based on what you input today. Results are not a guarantee of actual outcomes and will change as your inputs change. HealthView Services is not affiliated with GWFS Equities, Inc.

Securities available through Empower Brokerage are offered by GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company, member FINRA/SIPC. Clearing, settlement, custody and other brokerage services are provided by Pershing LLC, member FINRA/NYSE/SIPC. Pershing LLC a wholly owned subsidiary of The Bank of New York Mellon Corporation. Additional information may be obtained by calling 877-788-6261. GWFS Equities, Inc. and Pershing LLC are separate and unaffiliated brokerage firms. Accounts are subject to review and approval of GWFS Equities, Inc.

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