

Introducing
Empower Retirement




NOW IS A GOOD TIME



Empowering you

We believe that the journey to retirement should be as amazing as the destination. That's why everything we do is based on helping you enjoy today while you work toward your retirement. And while our name is new, our history is rich — we've been serving retirement plans for 40 years under the names of JP Morgan Retirement Plan Services, Putnam Investments and Great West. We are now one, bringing the best of each to help you become better prepared for tomorrow.



Empower Retirement is singularly focused on helping you replace — for life — the income you earned while working.

8,000,000+

Empower Retirement helps more than 8 million individuals save for the future¹

Empower Retirement employs over 5,000 individuals. We have associates based in all 50 states with major offices in Denver, Boston, Kansas City, Milwaukee and Somerset.

**ACT with pride.
Associates. Community. Together.**

Through our Associates Community Together (ACT) program, we empower our associates to support causes closest to their hearts. We give associates up to 16 hours of paid time off annually to volunteer, and match volunteer hours and funds up to \$5,000 per associate per year.

9,850 volunteer hours matched²

949 unique nonprofit organizations supported²



Diversity and inclusion

Empower is committed to an environment that supports and encourages the contributions of every member of the organization. Our business resource groups are an integral part of making diversity and inclusion part of our day-to-day business.



36,000+

We service 36,000 retirement plans for industries across America — from technology to manufacturing to government to healthcare.²

2nd largest

Retirement provider in the country³

28 million

Social media impressions²



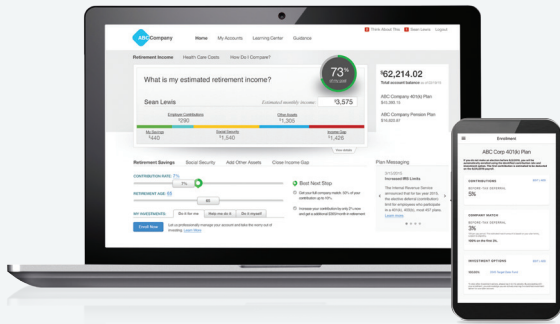
Proud sponsor

We support the NFL's New England Patriots, Kansas City Chiefs and Denver Broncos. We also sponsor PGA professionals, as well as the New England Revolution of MLS.



**Retirement Leader
of the Year⁴**

Empower Retirement was recognized by the Mutual Fund Industry Awards for our significant contributions to the retirement industry.



Access when you want, where you want

We engage people with their retirement plan through a variety of channels, providing help online, by phone and in person.



Available in the Apple App Store
Participants can install the app and start managing their retirement plan account when they want — where they want.

1 As of December 31, 2016. Information refers to the entire retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries, including Great-West Life & Annuity.

Insurance Company of New York (GWL&A of NY). Of the total \$469.5B, \$9.6B represents AUA of GWL&A of NY. AUA does not reflect the financial stability or strength of a company. As of September 30, 2016, Great-West Life & Annuity Insurance Company's assets total \$62B and liabilities total \$59B. As of the same date, GWL&A of NY's assets total \$2.0B and liabilities total \$1.9B. Total participant accounts on this recordkeeping system, as of September 30, 2016, are 8,031,602.

2 As of December 31, 2016.

3 Pensions & Investments, March 2016; based on total participant accounts as of December 31, 2015

4 2016 Mutual Fund Industry Awards

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.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers.

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Our values

Our clients

We strive to exceed our clients' expectations in everything we do. Doing so requires the courage to challenge conventional wisdom — and the imagination to create breakthrough solutions for the people who put their trust in us.

Our people

Our world-class associates have great skills and deeply ingrained work ethic. They welcome responsibility and collaborate with colleagues from different communities in different parts of the world.

Winning together

We have a passion for helping people reach their goals. And we win by working together with our clients and partners to help them achieve the results they want.



Visit empower-retirement.com for more information.

