



# RETIRE WITHIN



STATE OF INDIANA  
457/401(A) RETIREMENT PLANS

Three Paths to Investing for Retirement  
Which one is right for you?

# Which One is right for you?

When it comes to investing, people have different comfort levels and experience. To make the investment process as simple as possible, the Hoosier S.T.A.R.T. Plan offers you three paths to investing for retirement.

## Path 1:

### Providing Choices

You have the opportunity to build your own investment portfolio, monitor it, and make adjustments over time if you so choose.

## Path 2:

### Age-Based Funds

Choose an age-based fund for a more diversified portfolio in one simple step. This path is designed for people who may not have the time, desire or experience to build and monitor their own diverse investment portfolio.<sup>1</sup>

## Path 3:

### Advisory Services

Designed for participants seeking varying levels of involvement in creating an investment portfolio, this path provides advice solutions through Reality Investing® Advisory Services (Advisory Services). Advisory Services is offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. This suite of services includes Online Investment Guidance, Online Investment Advice and a full-service Managed Account option.

## Which path is right for you? Ask yourself these questions:

- Am I comfortable deciding how much to invest in each fund, and/or do I have the desire to select my own mix of individual funds? (YES/NO)

If you answered yes, then Path 1: Providing Choices might be right for you. See Page 2.

- Am I looking for a competitively priced investment solution that will provide diversification across various asset classes and investment options and adjust that investment allocation as I approach an established retirement date in the future?<sup>1</sup> (YES/NO)

If you answered yes, then Path 2: Age-Based Funds might be right for you. See Page 3 for more information.

If you answered no, ask yourself:

- Am I looking for advice solutions—from basic asset allocation strategies to a full managed account option?<sup>1</sup> (YES/NO)
- Do I prefer to have my portfolio decisions managed for me for an additional fee? (YES/NO)

If you answered yes to either of these questions, then Path 3: Advisory Services might be your preferred strategy. See Page 6.

*The Indiana age-based funds are not registered investments, and interests in the funds have not been registered with the Securities and Exchange Commission. Thus, prospectuses are not available for these funds. These funds are only available to eligible participants in the Hoosier S.T.A.R.T. Plan, which is a qualified retirement program.*

<sup>1</sup> Asset allocation and diversification do not ensure a profit and do not protect against loss in declining markets.

## PATH 1: PROVIDING CHOICES

If you want to build and monitor your own investment portfolio, the Hoosier S.T.A.R.T. Plan provides a diverse lineup of funds across the various asset classes. The Plan also makes sure that you have the resources and tools to manage your account to and through retirement.

The Hoosier S.T.A.R.T. Plan offers you a broad array of funds across various asset classes. A list of the investment options available through the Hoosier S.T.A.R.T. Plan can be found in your enrollment kit or by going to [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov).<sup>2</sup> Keep in mind that to build an investment portfolio, you need to have a sound strategy based on three things: your savings **TARGET**, your **TIME** horizon and your **TOLERANCE** for risk.

### Your Savings **TARGET**

In choosing your investment strategy, consider the amount of money you want to save and invest, as well as any other retirement plans or assets you or your spouse might have.

Keep in mind that saving and investing through the Hoosier S.T.A.R.T. Plan may be only one of your financial goals. You may have other financial goals, both short and long term. Be sure to balance all of your goals when making investment decisions.

### Your **TIME** Horizon

The amount of time you have to invest in the Hoosier S.T.A.R.T. Plan before you start making withdrawals is also very important. If you are many years away from retirement, you may be willing to take more risk with your money and invest more aggressively. When you're closer to retirement, your investment strategy may lean more toward investments with less risk because they'll have less time to recover should they fall in value.

The market goes up and down. Be sure that your investment mix is appropriate to meet your short-term and long-term goals. You may have many years in retirement, so you might consider the benefits of maintaining some assets in investments that are likely to outpace inflation and provide some growth.

### Your Risk **TOLERANCE**

Risk tolerance is your comfort level with the ups and downs in the value of your investments. You don't want to lose sleep if your account value declines; however, you'll also need to earn a rate of return that is appropriate for your goals.

You need to create an investment mix that provides a balance between safety and growth that you are comfortable with and that will help you work toward your goals.

## Asset Allocation<sup>3</sup>

Many investment professionals and financial planners believe that an important factor influencing a portfolio's performance is not market timing or picking just the right stock—it's how you mix your investments among cash alternatives, bonds and stocks. The fancy name for this is asset allocation.

<sup>2</sup> Access to your Hoosier S.T.A.R.T. Plan Service Center and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

<sup>3</sup> Asset allocation does not ensure a profit and does not protect against loss in declining markets.

## PATH 2: AGE-BASED FUNDS

Diversification<sup>4</sup> is one investment strategy, but choosing the individual funds and monitoring those funds over time can be challenging.

*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 for registered investment options and/or disclosure documents from your registered representative or Plan website. Read them carefully before investing.*

<sup>4</sup> Diversification does not ensure a profit and does not protect against loss in declining markets.

<sup>5</sup> Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

## Features of Age-Based Funds

**An investment strategy designed to last a lifetime.** There are 10 funds to choose from based on your age and your expected retirement date, ranging from the Indiana 2020 Fund to the Indiana 2060 Fund. Funds with dates furthest in the future have a higher concentration of stocks. As the target retirement date of the fund gets closer, and continuing for 15 years past that date, professional fund managers gradually adjust the fund to include more bond and short-term investments. So by the time you move into retirement, your fund will be invested in a more appropriate mixture of stock, bond and short-term investments focused on preserving your money and producing income, while also staying invested in the market for the potential growth that can help keep up with inflation. This change will automatically happen—you don't have to do a thing!

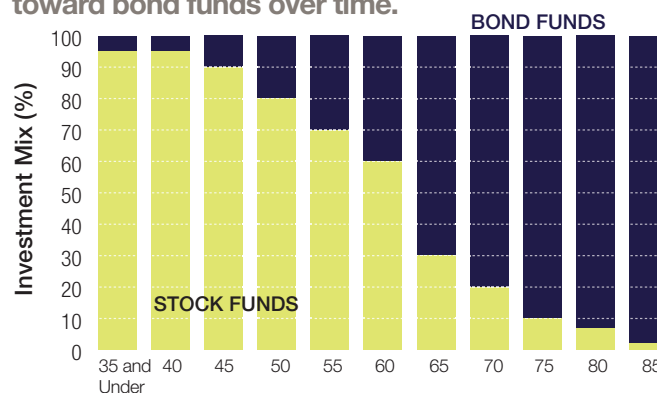
**Built-in diversification.**<sup>4</sup> You've heard about the importance of diversification and how you should avoid "putting all your eggs in one basket." Even though it feels like that's what you're doing when you choose one of the Indiana Retirement Funds, you're actually spreading your money across up to seven different investment options that make up the fund. Those different investment options are spread across various asset classes. Because market volatility may affect each asset class in a different manner, your Indiana Retirement Fund may be more capable of weathering the ups and downs of the market over the long term versus a nondiversified portfolio.

**Professionally managed funds.** Decisions with respect to the appropriate allocation of underlying investment funds making up the Indiana Retirement Funds are managed by the fund managers. These investment professionals are solely responsible for managing asset allocation funds.<sup>5</sup> Each of the individual funds that make up a particular Indiana Retirement Fund is managed by a team with expertise in a specific asset class. While diversifying and shifting to a more conservative investment mix over time help manage risk, doing so does not guarantee earnings growth. There is the potential to lose value in any investment program.

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.

## An Investment Strategy That Lasts a Lifetime

This chart shows how the asset allocation gradually shifts from stock funds toward bond funds over time.



FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible investment fund allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

# Choosing a Fund is simple

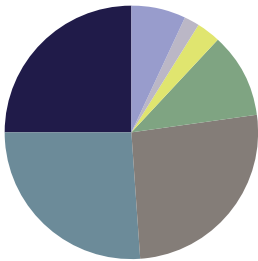
## 1. Estimate your retirement date.

Take the year you were born and your expected retirement age and add them together to get your retirement date. The illustration at right is only intended as a guide based on the overall design of the funds. It is not intended as financial planning or investment advice. Please consult with your financial planner or investment advisor as needed.

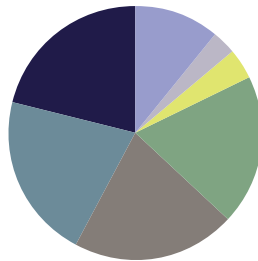
	<b>You were born in 1970</b>
+	<b>You plan to retire when you're 65</b>
=	<b>Retirement in 2035</b>

## 2. Select your age-based fund.

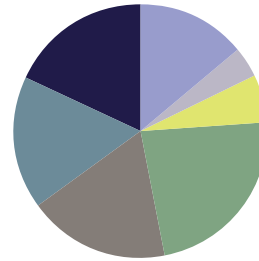
Pick the fund with the date closest to your retirement date.



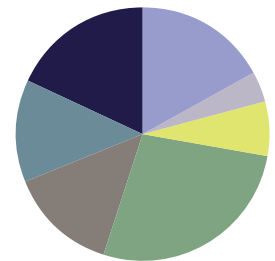
Indiana Retirement Fund



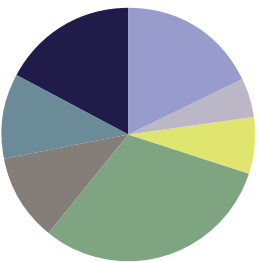
Indiana 2020 Fund



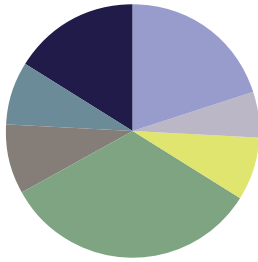
Indiana 2025 Fund



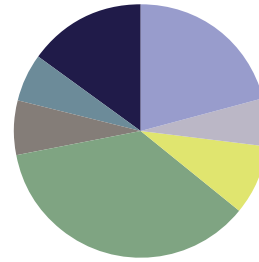
Indiana 2030 Fund



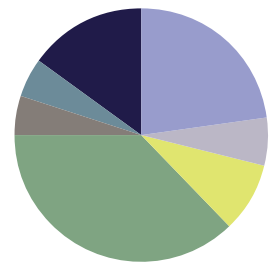
Indiana 2035 Fund



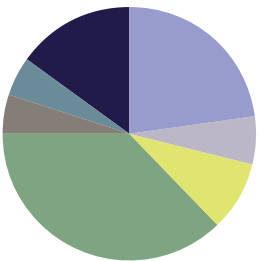
Indiana 2040 Fund



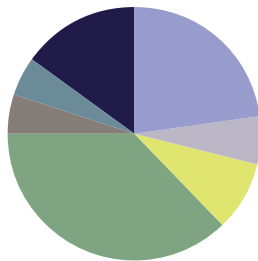
Indiana 2045 Fund



Indiana 2050 Fund



Indiana 2055 Fund



Indiana 2060 Fund

- Vanguard Institutional Index Fund
- Vanguard Extended Market Index Fund
- Vanguard Total Institutional Stock Index
- Unconstrained Equity
- Unconstrained Fixed Income
- Indiana Stable Value Fund
- Wellington Real Total Return

FOR ILLUSTRATIVE PURPOSES ONLY. The allocations are based on an investment strategy based on risk and return. This is not intended as financial planning or investment advice. The allocations shown here for the Indiana age-based funds are subject to change. The funds may include some investment options not directly available to your Plan. For more information about the funds, contact your registered representative. Fund data sheets are available at [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov).

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

SMALL CAP/MID CAP—Equity securities of small and medium-sized companies may be more volatile than securities of larger, more established companies.

INTERNATIONAL—Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

BOND—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.

### 3. Deferring less than 100% of your contribution amount to your chosen Indiana Retirement Fund may result in a diversification inconsistent with your target strategy.

**Participant Enrollment Governmental 457(b) Plan**

Do not complete the Investment Option Information portion of this form if you elected to have your account professionally managed by Advised Assets Group, LLC ("AAG"). If you have not yet elected to have your account professionally managed by AAG and would like to enroll in the Managed Accounts Service, call 1-877-728-6738.

**The State of Indiana Public Employees' Retirement System**

**Participant Information**

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Amount of Transfer/Direct Rollover: \$ \_\_\_\_\_ (Enter approximate amount if EXACT amount is not known.)

**Investment Option Information** - Please refer to your communication materials for investment option designations.

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.

Select either existing ongoing allocations (A) or your own investment option (B).

(A) Existing Ongoing Allocations

I wish to allocate this transfer/rollover the same as my existing ongoing allocations.

(B) Select Your Own Investment Option

Please Note: For automatic dollar cost averaging, call KeyTalk<sup>SM</sup> or access our Web site.

NAME	TICKER CODE	%
Indiana Retirement Fund	N/A SINDIN	_____
Indiana 2020 Fund	N/A SIND20	_____
Indiana 2025 Fund	N/A SIND25	_____
Indiana 2030 Fund	N/A SIND30	_____
Indiana 2035 Fund	N/A SIND35	_____
Indiana 2040 Fund	N/A SIND40	_____
Indiana 2045 Fund	N/A SIND45	_____
Indiana 2050 Fund	N/A SIND50	_____
Indiana 2055 Fund	N/A SIND55	_____
Indiana 2060 Fund	N/A SIND60	_____
Fidelity Diversified International Fund	FDIVX FD-DIV	_____
American Funds EuroPacific Gr R6	REGX RERGX	_____

**INVESTMENT OPTION**

NAME	TICKER CODE	%
High Prognosis SMD Fund	HSMX HSMX	_____
Low Priced Stock	FLPS FL-LOP	_____
Mid-Cap Opportunity Adv	VMCA VMCA	_____
Mid-Cap Value N	JOPN JOPN	_____
Large Advantage Capital Growth I	WVCI WVCI	_____
Mid-Cap Value Retiremen K	MLLV MLLV	_____
Mid-Cap Institutional Index Fund	VINS VG-IND	_____
Social Equity Fund Inst	SEIQ SEIQ	_____
Indiana Inflation Linked Bond	INIA INIA	_____
Total Return Inst	PTTR PTTR	_____
Global Value Fund	GVFV GV-FV	_____

INDICATE WHOLE PERCENTAGES = 100%

**Transfer/Direct Rollover**

I am choosing a:

Transfer from a government plan

Direct Rollover from:

Non-Roth \$ \_\_\_\_\_

Roth \$ \_\_\_\_\_

Direct Rollover from:

401(a) plan

401(k) plan

Non-Roth \$ \_\_\_\_\_

Roth \$ \_\_\_\_\_

403(b) plan

Non-Roth \$ \_\_\_\_\_

Roth \$ \_\_\_\_\_

Direct Rollover from a Traditional IRA

**Previous Provider Information**

Company Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_

**Previous Provider must complete**

Employer/employee before-tax

Note: Unless otherwise indicated

**Previous Plan Administrator**

Roth first contribution date: \_\_\_\_\_

Roth contributions (no earnings)

**Form 4 GWRs FRLCNT** (LDOM/Manual (280306))

Perhaps you want to build and monitor your own investment portfolio.

Turn to Page 2 to find out more.

Select your Indiana Retirement Fund here.

### NEED HELP?

Contact your local representative<sup>6</sup> at **(877) SAV-N-RET (877-728-6738)** and say "representative," or go to **www.hoosierstart.in.gov**.<sup>7</sup>

<sup>6</sup> 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.

<sup>7</sup> Access to your Hoosier S.T.A.R.T. Plan Service Center and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

## **PATH 3: ADVISORY SERVICES**

No matter how involved you want to be in the investment process, your Hoosier S.T.A.R.T. Plan has options. If you are looking for services that can help you review and evaluate your selections, Path 3 provides you with choices!

### **Advice Solutions Through Advisory Services**

We each have our own retirement goals, and the Hoosier S.T.A.R.T. Plan is here to help you reach those goals. Path 3 allows you to build an investment strategy using Advisory Services. Advisory Services is a behavior-based approach to investing that provides investment advisory tools and services based upon the level of involvement you desire in managing your investments. You can choose as much or as little help as you need.

Advisory Services includes Online Investment Guidance, Online Investment Advice, and a Managed Account service for personal and professional investment assistance and account management.

#### **Online Investment Guidance**

This online tool asks additional questions about how much you want to invest, your level of comfort with risk, and your financial needs for the future. It then provides you with a personalized asset allocation recommendation and savings rate information that you can use as a guide when building your portfolio from the investment options available in the Hoosier S.T.A.R.T. Plan. There is no fee to use Online Investment Guidance.

#### **Online Investment Advice**

The Online Investment Advice tool takes the asset allocation model that Online Investment Guidance provides and recommends specific investment options from the investments available within the Hoosier S.T.A.R.T. Plan.<sup>8</sup> It also suggests how much to allocate to each investment option based on your investment objectives.

You have the freedom and flexibility to implement your own investment choices and manage them online—and generate new recommendations when your situation changes. The Online Investment Advice tool has a \$25 annual fee, which is assessed to your account at \$6.25 quarterly.

#### **Managed Account**

This service may be the strategy for more reluctant investors or busy investors who lack the time, interest or confidence to manage their own accounts, preferring instead to have an investment advisory services firm select and manage the funds within the Hoosier S.T.A.R.T. Plan for them. The Managed Account service goes beyond advice and asset allocation recommendations in that it provides ongoing professional asset management at the participant level.

Participants receive a personalized and strategically designed retirement portfolio that is automatically managed quarter to quarter and that reflects their unique time frame, personal retirement information (including a Social Security benefit estimate), and household financial picture. The Managed Account service provides participants with an effectively designed, efficiently diversified and objectively managed option.

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

## Need Help?

Your local representative is available to help you determine an investment strategy and select investment options available through the Hoosier S.T.A.R.T. Plan that may be right for you. To meet with your local representative, call (877) SAV-N-RET (say “representative”) or go to [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov).<sup>8,9</sup>



AAG, a wholly owned subsidiary of Great-West Life & Annuity Insurance Company, serves as your participant-facing investment adviser. AAG partners with Ibbotson Associates, Inc. (Ibbotson) for the technology that automates and simplifies the management of your account. You supply the information about your goals and finances, and AAG will follow the recommendations provided by Ibbotson to pick your investments and manage your account for you.

An annual fee based on your account balance will be assessed to your account in quarterly installments if you use the Managed Account service. See the chart below for the fee schedule.

### Managed Account Service Annual Fees

Account Balance	Annual Fee
Less than \$100,000	0.45%
Next \$150,000	0.35%
Next \$150,000	0.25%
Greater than \$400,000	0.15%

For instance, if you have a \$10,000 account balance, the annual fee to have your account managed for you would be \$45 per year. That's only \$11.25 per quarter for professional portfolio management.

### Enrolling in Advisory Services

To enroll in the Managed Account service, simply check the box on Page 1 of the enrollment form. For more information or to enroll online, go to [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov). Log in and select Advisory Services.<sup>9</sup> To speak with a licensed AAG investment adviser representative, call the Hoosier S.T.A.R.T. Plan Service Center at (877) SAV-N-RET (877-728-6738).<sup>9</sup> AAG's investment adviser representatives are available from 9:30 a.m. to 7 p.m. Eastern time, Monday through Friday, to answer questions and provide information to help you make informed decisions regarding your retirement.

<sup>8</sup> 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.

<sup>9</sup> Access to your Hoosier S.T.A.R.T. Plan Service Center and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.



## Choosing Your Investments

Knowing the type of investor you are is critical to building the investment mix that's right for you. Complete the survey below to help identify your risk tolerance, your desired investment return and, ultimately, your investing style.

*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 for registered investment options and/or disclosure documents from your registered representative or the Plan website at [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov). Read them carefully before investing.*<sup>9,10</sup>

### Determine Your Risk Tolerance

Circle the number that describes how strongly you agree or disagree with the following statements:

1. I am a knowledgeable investor who understands the trade-off between risk and return and am willing to accept a greater degree of risk for potentially higher returns.

Disagree					Agree
1	2	3	4	5	

2. I am willing to invest on a long-term basis.

Disagree					Agree
1	2	3	4	5	

3. If one of my investments dropped 20% in value over six months due to a stock market fluctuation, I would hold on to that investment, expecting it to recover its value.

Disagree					Agree
1	2	3	4	5	

4. I have savings vehicles other than my Hoosier S.T.A.R.T. Plan that make me feel secure about my financial future.

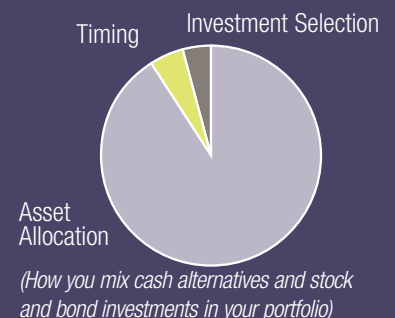
Disagree					Agree
1	2	3	4	5	

Now add up the numbers you circled above and see the next page:

Many financial experts have concluded that of a portfolio's performance results from how the invested money is divided up among the three basic asset classes of cash alternatives, bond funds and stock funds.

Source: Ibbotson, 2013

# 90%



## Mark Your Path

Use the following as a general guide in determining your investing style. Review your situation at least once a year, and keep in mind how much time you have until retirement.

### 4-8 points:

#### Conservative Investing Style

You may be an investor who is comfortable with less risk for potentially lower returns. But remember: Not having enough money when you retire is a big risk, too! Keep in mind how much time you have until retirement and the effect that inflation may have on your investments.

As a conservative investor, you may want to consider selecting investments that have lower risk and return potential.

### 9-14 points:

#### Moderate Investing Style

You may be an investor who prefers some balance between low- and high-risk investments, and you are comfortable with some market volatility.

As a moderate investor, you may want to consider selecting a mix that includes some investments that are in the middle of the investment risk and return spectrum.

### 15-20 points:

#### Aggressive Investing Style

You may be an investor who's comfortable with taking on the higher risk associated with the chance for higher returns. You're comfortable knowing that your investments can lose significant value at times as you pursue higher returns over the long term.

As an aggressive investor, you may want to consider selecting investments that have higher risk and return potential.



## Select Your Own Investment Options

The Hoosier S.T.A.R.T. Plan offers you a broad array of funds across various asset classes.

A list of the investment options available through the Hoosier S.T.A.R.T. Plan can be found by going to [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov).<sup>10</sup>

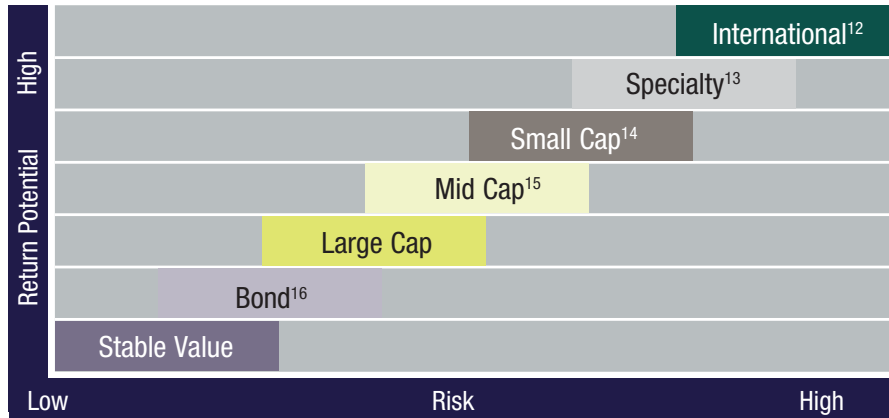
## Monitor Your Investment Portfolio

Once you've determined your investment strategy and selected specific funds, it's important to monitor your portfolio. The Scheduled Rebalancing tool<sup>11</sup> allows you to rebalance your portfolio's allocations to stay in sync with your investment strategy—automatically and at a frequency that you select. To access the Scheduled Rebalancing tool, go to [www.hoosierstart.in.gov](http://www.hoosierstart.in.gov).<sup>10</sup> For online account access, first-time users must register and log in.

<sup>10</sup> Access to your Hoosier S.T.A.R.T. Plan Service Center and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

<sup>11</sup> Rebalancing does not ensure a profit and does not protect against loss in declining markets.

## Risk vs. Return Potential



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice.

12 Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

13 Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a single issuer could cause greater volatility than with a more diversified fund.

14 Equity securities of small and mid-sized companies may be more volatile than securities of larger, more established companies.

15 Equity securities of mid-sized companies may be more volatile than securities of larger, more established companies.

16 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.



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**YOUR PARTICIPANT WEBSITE ADDRESS**

[www.hoosierstart.in.gov](http://www.hoosierstart.in.gov)

**LOCAL SERVICE CENTER**  
(877) SAV-N-RET (877-728-6738)

101 West Ohio  
7th Floor, Suite 760  
Indianapolis, IN 46204

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**STATE OF INDIANA**

457/401(A) RETIREMENT PLANS

**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 (GWL&A).

Managed Account, Guidance and Advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser and wholly owned subsidiary of GWL&A. More information can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Ibbotson Associates, Inc. is a registered investment adviser and a subsidiary of Morningstar, Inc. Ibbotson Associates and Morningstar are not affiliated with AAG, its parent company Great-West Life & Annuity Insurance Company, or any other affiliated companies and/or subsidiaries.

Core investment options offered through a group fixed and variable deferred annuity issued by GWL&A, mutual funds, and/or separately managed accounts. GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services.

Empower Retirement refers to the products and services offered in the retirement markets by 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. All rights reserved. ©2015 Great-West Life & Annuity Insurance Company. Form CB1069IB (09/2015) PT241844