



Will you be ready for retirement?

In order to confidently answer yes to that question, there are three additional questions you need to answer first:

- How much should I save?
- What investment options should I choose?
- What will my retirement income look like?

These are the questions that many people often identify as the most concerning and challenging when it comes to planning for retirement. The good news is that you don't have to answer them on your own.

The South Carolina Deferred Compensation Program (Program) offers a powerful solution that can help—it's called Reality Investing® Advisory Services (Advisory Services), provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser. Advisory Services applies an innovative, behavioral-based approach to get you on the right path to reaching your retirement goals. It provides you with the opportunity to choose the level of assistance you want as you build a fundamentally sound retirement strategy that is tailored to and designed specifically for your unique needs.

To get the process started, all you have to do is identify your personal investing behavior type, based on a philosophy that individual participants typically fall into one of three common investor types:

DO-IT-FOR-MESM **INVESTOR**

You would rather have a financial expert make day-to-day investment decisions for you and monitor your account on an ongoing basis to fit your unique situation and retirement goals.

HELP-ME-DO-ITSM **INVESTOR**

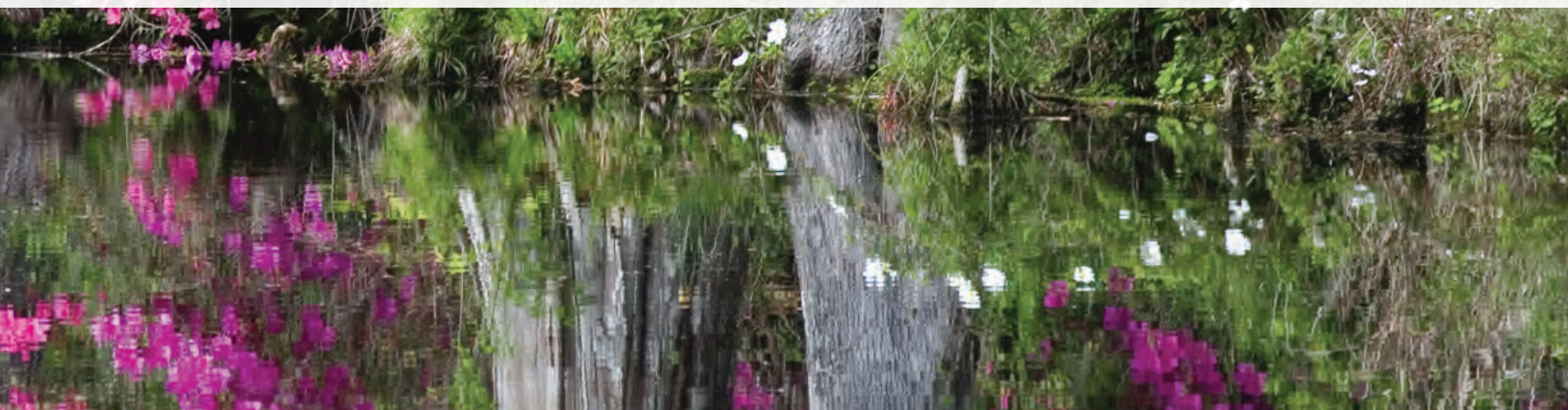
You have a pretty good idea about how you want to invest, but you might want a little help in how to allocate your retirement plan account assets or seek validation of your investment decisions.

DO-IT-MYSELFSM **INVESTOR**

You want to be very involved in every step of investment review, investment selection and account monitoring.

Regardless of which type of investor you are, Advisory Services has a solution that is built for your needs.

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



I am a Do-It-For-Me Investor

☒ I choose the Managed Account investment service and want Advised Assets Group, LLC (AAG), a federally registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company, to make my investment choices for me based on my personal goals and financial situation.

The Managed Account service does more than just match your objectives with suitable investments—it also saves you time. Trying to keep up with market changes is one thing, but keeping pace with the speed of your own life can be even more difficult. As your life changes, your retirement savings and investing strategy will change automatically along with it as you update your profile.

Signing up is easy. You can enroll online at www.southcarolinadcp.com, enroll by phone by calling a dedicated AAG representative through KeyTalk® at (877) 457-6263, or by completing a Managed Account Election Form.¹ When you sign up, it's good to provide as much information as you can about your retirement objectives and other potential sources of retirement income to help ensure that your account is well diversified and personalized to meet your goals.

If you choose to have AAG manage your account for you, an annual Managed Account fee will be assessed in quarterly installments and based on your account balance, as follows:

Managed Account Fee Schedule

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

Advisory Services Managed Account provides:

- Ongoing portfolio management based on your personal financial profile;
- A personalized Retirement Readiness statement; and
- Adviser representatives for consultation.

Would you like a Managed Account adviser to help map your retirement future? We have people!

I am a Help-Me-Do-It Investor

☒ I choose the Online Investment Advice service and want to have a fund-specific portfolio recommendation created based on my needs using the core funds available to me as part of the Program.

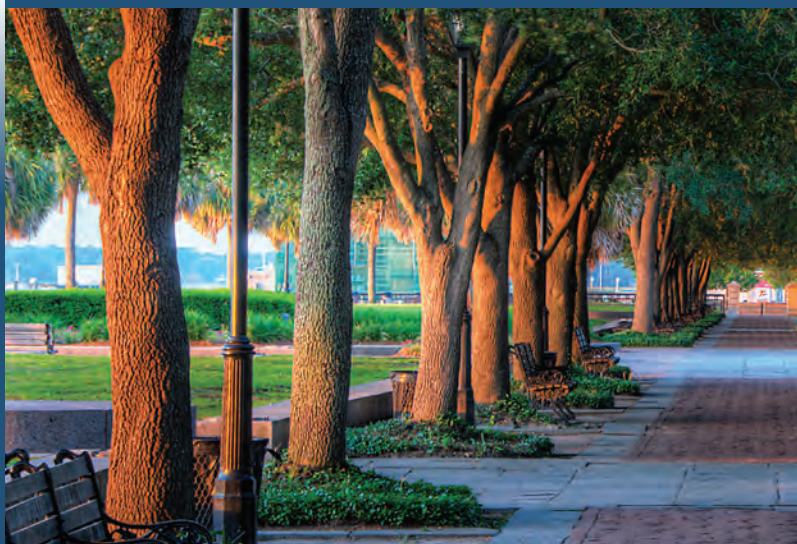
Maybe you have a pretty good idea about how you want to invest but figure a little help certainly couldn't hurt. In fact, some advice just might be that final piece of the puzzle you've been looking for to validate the investment strategy you've developed for yourself. If that sounds like you, simply visit the Program website at www.southcarolinadcp.com to access the Online Investment Advice service.

A big part of your retirement strategy is likely to be fund selection and a savings strategy, which may be where you want the most help. Online Investment Advice can help you make and automatically implement your investment choices, in addition to providing a savings rate recommendation based on your chosen retirement goals.

The Online Investment Advice service is provided to you at no charge.

23 percent of workers and **28 percent of retirees** obtained investment advice from a professional financial advisor who was paid through fees or commissions in the past year.²

Do you want Online Investment Advice to help you invest **at no charge**? We can provide assistance!



I am a Do-It-Myself Investor

☑ I choose the Online Investment Guidance service and want to get asset-class specific portfolio information created using the core asset classes available to me as part of the Program.

If you are investment-savvy or simply enjoy and have the time for building your own portfolio, Online Investment Guidance is ideally suited for you. Using this service will provide you with general and broad portfolio information based on the asset classes that are available as part of the Program's core investment lineup.

Online Investment Guidance can provide you with the reassurance you are seeking as it relates to the fund selections you are prepared to make. In addition, you receive a savings rate recommendation that may help you in achieving your retirement goals. You can use this service time and time again as your financial situation changes to see updated asset class-based portfolio recommendations.

The Online Investment Guidance service is provided to you at no charge.

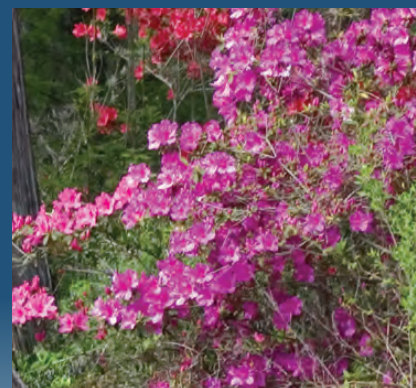
Advisory Services provides you with the tools and services to manage your accounts to and through retirement.

Do you need Online Investment Guidance to help you manage your account? We have information!

Only 13 percent of workers are very confident that they have done a good job of preparing for retirement.²

Do you want assistance monitoring or managing your retirement account?

We can help!



Spend-Down Advice

As a retirement solution, Advisory Services recognizes that your strategy doesn't end at retirement. So when you participate in any of the Advisory Services options, you are provided with the added benefit of Spend-Down Advice, which assists you when you retire and begin taking distributions from your retirement account.

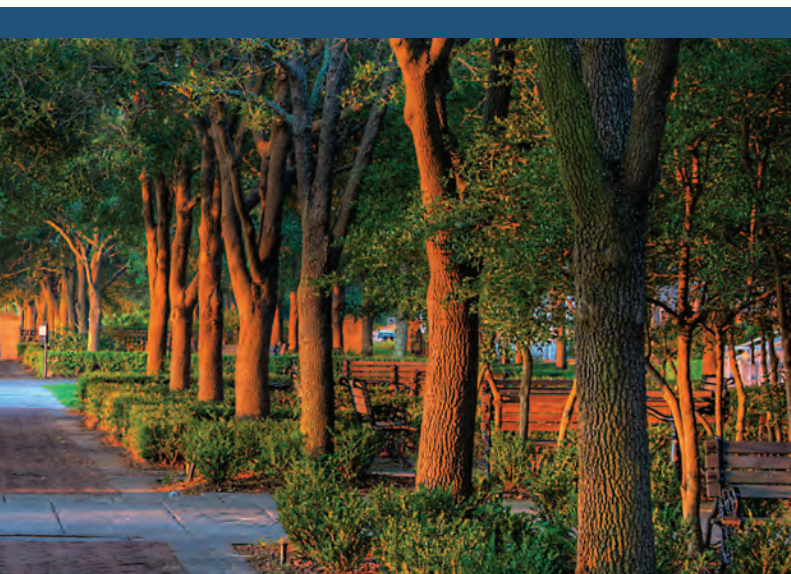
With the goal of building financial assets to provide sustainable income in retirement, Spend-Down Advice takes into consideration all of your income sources and determines how much you can spend every year by calculating your maximum sustainable spending rate.

The Spend-Down Advice feature illustrates how long your desired income will last in retirement and determines how much sustainable income you can spend throughout your retirement years based on your wealth, your spouse's wealth, and each of your respective retirement time horizons.

From Savings to Spending, Advisory Services Can Help

Advisory Services helps you build your optimal portfolio during the savings and retirement years by recommending a collection of investment options available in the Program.

Saving for your future is a lifetime endeavor. Advisory Services provides you with the assistance you need.



Enroll in Advisory Services—It's Easy!

Enroll in the Managed Account service in one of three ways:

- Log in to the Program website at www.southcarolinadcp.com and select the "Advisory Services" tile.¹
- Complete the Managed Account Election Form available from your Great-West Financial® Retirement Plan counselor and return it to either your Retirement Plan counselor or the address on the form.
- Call KeyTalk at (877) 457-6263 and speak with an AAG Adviser Representative.¹

Please be advised that there is a fee to use the Managed Account service, as discussed on the second page of this brochure. To obtain additional information about the fees, visit the Program website at www.southcarolinadcp.com or call KeyTalk at (877) 457-6263 to talk with an AAG Adviser Representative.

Online Investment Guidance and Advice enrollment is simple:

Log in to the Program website at www.southcarolinadcp.com and select the "Advisory Services" tile to access Online Investment Guidance and Online Investment Advice.² Online Investment Guidance and Advice services are offered at no charge.

Advisory Services offers quick and easy ways to help you reach your retirement goals.

Do you want help slicing through the details of saving for retirement?

We have the tools you need!

¹ Access to KeyTalk and/or the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

² Source: http://www.ebri.org/pdf/surveys/rcs/2013/EBRI_IB_03-13.No384.RCS.pdf, March, 2013.

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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