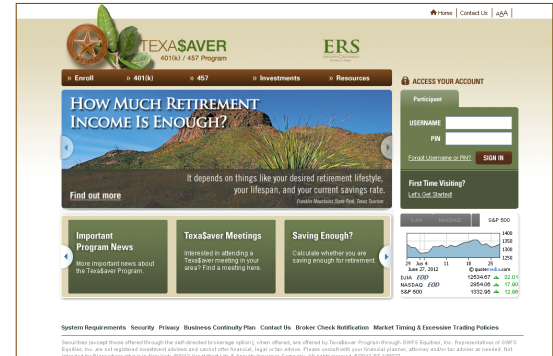


THE NEW TEXA\$AVER WEBSITE

POINT, CLICK, PLAN FOR RETIREMENT

Check out the new Texa\$aver website—same address, whole new feel, at www.texasaver.com. The site is full of new things to see and do, but how many websites can make a long-term difference in your life? The new texasaver.com can. It's a great site to add to your favorites. Some of the things you can do include:

- **Schedule an annual contribution increase** – When was the last time you boosted your contribution amount? Remember, the more you save today, the bigger your retirement nest egg will be in the future. Log on to your account today and set up an automatic annual increase in your contribution amount.
- **Get advice** – Want to know how to improve your savings plan? Check out the Texa\$aver Advisor Service tile to see how the Online Investment Advice can help you—**for free!**
- **Go paperless** – Sign up for convenient online delivery of statements and other communications—and save a tree in the process.
- **Find a meeting in your area** – If you like to get your information face to face, you'll find the full schedule of informational meetings available on texasaver.com.
- **Keep it in balance** – Your current mix of assets may not match your risk tolerance. Log on to your account to make sure your investment mix syncs with your goals. ■

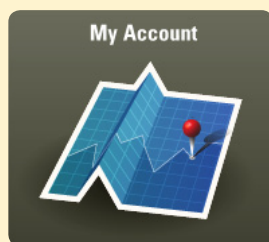


Pre-Login Home Page



Post-Login Home Page

CYBER SMARTS WEB TIP:



GETTING TO KNOW THE MY ACCOUNT TILE

With the new Texa\$aver website, you now have a quick and easy way to access the information about your Texa\$aver accounts and investments.

The new My Account tile offers one-click access to your account balance, statements, investments, contributions, and plan details. You'll see the tile prominently featured when you log on to the website. Keeping track of your retirement savings has never been easier.

From the My Account tile, you can:

- Check your overall account balance, and the balance in each investment option.
- Get access to electronic versions of account statements.
- View and modify the percentage of your total contribution that goes to each investment option.
- See your current contribution amount, rate, and history.
- Change your contribution amount.
- Find out more about the features of your Texa\$aver Program. ■



TIRED OF READING OLD NEWS?

Open your account online today and see the most current information on your account.

Get an electronic statement online with Online File Cabinet® and Statements on Demand. Online File Cabinet is the fast, easy, paperless way to view and store quarterly statements online so you can view and print them at your convenience.¹ Or you can use Statement on Demand to review your account for specific time frames in the past.

IT'S EASY!

Login to your account at www.texasaver.com and click on "My Profile", then "Go Paperless."

You may not be able to save a forest single-handedly, but you can help through the Program. Manage your savings online and, while you're on the website, sign up to go paperless and get secure electronic delivery of your quarterly account statements. This also allows you to reduce the amount of paper and personal information that you receive in the mail. ■



RX FOR YOUR HEALTH: SAVE MORE NOW

EVEN WITH MEDICARE, EXPECT HIGH HEALTH CARE COSTS

Everyone age 65 or older is eligible for Medicare. While it's true that Medicare may cover hospital care at no charge if you or your spouse paid Medicare taxes during your working years, it doesn't cover most dental, vision, and hearing services or long-term care. You'll also have out-of-pocket costs, such as deductibles and co-insurance, and you must pay premiums for coverage of doctors' visits and prescription drugs. How much might all of this cost you? For the average, healthy, 65-year-old married couple, the estimated amount needed for out-of-pocket health care expenses during retirement is more than \$250,000.² ■

BENEFICIARIES

It is important to know who your beneficiaries are. It is also important to know that your plan beneficiary form, not your will, determines who inherits your retirement account savings. Does the form on file listing your primary and secondary beneficiaries reflect your current intentions, which may have changed due to marriage, divorce, childbirth, adoption, or the death of a beneficiary?

To make sure your beneficiaries are up to date, check your quarterly statement. If the beneficiary listed is not correct, go to www.texasaver.com, click on the 401(k) or 457 tabs, then "Forms."

Don't delay! Update your designations today. ■



CONTACT US

Call: (800) 634-5091¹

Website: www.texasaver.com¹

Email: texasaver@gwrs.com



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¹ Access to the Texa\$aver Information Line and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or Information Line received on business days prior to close of the New York Stock Exchange (3 p.m. Central Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

² "Funding Savings Needed for Health Expenses for Persons Eligible for Medicare," ebri.org, December 2010.

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