TEXA$AVER
401(k) Program

Information Line

Quick Reference Guide

Call the Information Line at (800) 634-5091 to:[1]

- Order or personalize your personal identification number[2] (PIN);
- Get your account balance, investment option allocations, and past transactions;
- Transfer among funds[1];
- Obtain daily unit/share values of your investment options; and
- Speak to a Retirement Plan Specialist between 8 a.m. and 7 p.m. Central Time.

To Access the Information Line's Speech-Enabled System:

- A message prompt will ask you to enter your Social Security number and PIN.[2]
- If you need to reset your PIN[2] you can do so immediatly after you enter your Social Security number.

Use this Guide to Navigate the Speech-Enabled Information Line.

Go ahead and say it! Our system is voice-activated!

Transfers
- Rebalance
- Transfer
- Current Investments
- Current Values

Paycheck Contributions
- Hear Current Paycheck Contributions
- Change Paycheck Contributions

Loans
- Loan Quote
- Loan Summary
- Loan Details

Future Investments
- Change Future Investments
- Hear Current Investments

More Options
- Fund Performance
- Account Balance
- Recent Activity
- Statements
- Forms
- Update My Information
- Change PIN

Distributions
- Speak with a Representative

Representative
- Local Office
- Texa$aver Advisor Services
- Customer Service

Read on for website navigation >>

1 Access to the 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 The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services® immediately if you suspect any unauthorized use.

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ONLINE

WWW.TEXASAVER.COM

Visit www.texasaver.com[1] to:

- Order a new PIN or personalize your PIN[2];
- View your account balance, investment option allocations, and past transactions;
- Transfer from one fund to another[1];
- Change future contribution allocations;
- Obtain investment option information;
- Use financial calculators and tools; and
- Get loan information and many other options.

To navigate the website:

- Log in to www.texasaver.com.

My Account

- View your account overview.
- View past statments.
- View your investment options and allocation.
- View your paycheck contribution.

Investments

- View a one-page summary of each investment option.
- Click Fund Performance to view the historical investment option performance.[4]
- Click Online Prospectuses to view the prospectus for each investment option.
- Click Fund Values to view the unit/share fund values.

Transactions

- Transfer from one fund to another.[1]
- Change future investment allocations.
- Change future paycheck contribution.
- Use the Rebalancer and Dollar Cost Averaging tools.[3]
  - Rebalancer allows you to automatically maintain the target mix you've chosen to meet your long-term objectives.
  - Dollar Cost Averaging allows you to contribute money regularly over time to help avoid timing risk.

Account History

- View your rate of return.
- View your transaction history.

Texa$aver Advisor Service

- Learn more about the advisory services and determine your investor type.
- Take advantage of the various investment advice services that are provided for each investor type.[5]

Loans & Distribution

- Use the loan cost calulator to determine if a loan is the right option for you.
- Request a loan online.
- Request a distribution online.
- View your loan and/or distribution summary.

Financial Planning Tools

- Use Plan Savings Calculator, Paycheck Comparison, and the College Planner.

My Profile

- Change your personal information, including your PIN.[2]
- Review your beneficiary information.
- Go Paperless.

Education

- Visit the eLearning to view plan presentations
- Visit the Virtual Classroom, and
- Visit Publications to view plan fliers and newsletters.

Help and Contact

- Review common questions and answers about your Plan.
- Contact Texa$aver with questions.

3 Dollar cost averaging and/or Rebalancer do not ensure a profit and do not protect against loss in declining markets. Investors should consider their financial ability to continue a dollar cost averaging plan during periods of fluctuating price levels.

4 Past performance is not a guarantee or prediction of future results.

5 Managed account, guidance, and advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. AAG and GWFS Equities, Inc. are wholly owned subsidiaries of Great-West Life & Annuity Insurance Company. Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal, or tax advice. Please consult with your financial planner, attorney, and/or tax adviser as needed.

Core securities, when offered, are offered by Texa$aver Program through GWFS Equities, Inc. GWFS Equities, Inc. is wholly owed subsidiary of Great-West Life & Annuity Insurance Company.

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EMPLOYEES RETIREMENT SYSTEM OF TEXAS