

## What is the Self-Directed Brokerage Account?

It is a Self-Directed Brokerage Account (SDBA) offered through TD AMERITRADE, a Division of TD AMERITRADE, Inc., that, depending on your plan, may allow you to select from numerous mutual funds and/or other types of securities, such as stocks and bonds, for an additional fee or fees. These securities are **not** offered through your service provider.

## For whom is this investment option appropriate?

The SDBA is for **knowledgeable investors** who acknowledge and understand the risks associated with many of the investments contained in the SDBA. By utilizing the account, you acknowledge that **none** of the available options in the SDBA have been reviewed for suitability by your employer, Plan Sponsor, TD AMERITRADE, or your service provider. **You are solely responsible** for determining the suitability of the investments which are available in the SDBA. You agree to fully indemnify and hold harmless your employer, Plan Sponsor, TD AMERITRADE and any and all service providers to the Plan against any claims, damages or other causes of actions which may arise as a result of any negative consequences resulting from using the SDBA. *Before investing in any investment company, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other important information, and may be obtained by calling TD AMERITRADE at (866) 766-4015. Investors should read prospectuses carefully before investing.*

## How do I get started?

Login to your Plan's Web site and click on the "Change Account" tab at the top of the page, then select Manage Your Self-Directed Brokerage Account and click on the "Enroll" icon. Complete the enrollment process online.

During the enrollment process, you will immediately receive your TD AMERITRADE account number and be asked to create your own Personal Identification Number (PIN). Please note that you will need to wait at least three business days after enrolling before you can transfer into the SDBA. TD AMERITRADE will send you a Welcome Kit.

If you're not already enrolled in your Plan, complete your Plan's enrollment form.

## How do I fund my SDBA?

If your Plan allows, you may contribute directly to your SDBA. To initiate transfers into the SDBA money market fund at TD AMERITRADE, visit your account on the Web site or call KeyTalk®. Transfers must be made into the SDBA money market fund at TD AMERITRADE first. Then, through TD AMERITRADE you can purchase other investments. Also, when moving money back to your Plan's core options through Great-West Retirement Services®, TD AMERITRADE assets must be liquidated and swept to the SDBA money market fund first, then moved to the core options. *An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.*

Transfers into the TD AMERITRADE SDBA will be subject to minimum transfer restrictions. If your transfer request does not meet the minimum amount, your transfer will not be completed. You are also required to maintain a minimum balance in your core account. Please check with your Plan for its minimum transfer and core balance restrictions.

If you transfer more than one contribution type to the SDB, earnings (or losses) that accrue in the SDB will be allocated proportionately to each contribution type. When an amount is transferred back from the SDB, earnings (or losses) that accrued in the SDB will be allocated proportionately into the core investment options based upon the contribution types in the SDB prior to the returning transfer, regardless of whether such earnings (or losses) are attributable to investments in the SDB that were purchased with amounts originally transferred to the SDB from such contribution type. This may include a contribution type subject to a vesting schedule under the Plan, if applicable, if assets from that contribution type were invested in the SDB.

## How do I manage and/or make changes to my SDBA?

Visit TD AMERITRADE via the Web at [www.tdameritraderetirement.com](http://www.tdameritraderetirement.com) or call TD AMERITRADE's Interactive Voice Response (IVR) system at **(866) 766-4015** to inquire about your daily account balance or change your investments in the SDBA.

## How do I transfer money back to my Plan's core funds?

Call TD AMERITRADE at **(866) 766-4015** to liquidate securities. Once the liquidation is complete and funds are swept to the SDBA money market fund at TD AMERITRADE, you may transfer the assets back to your Plan's core investment options by visiting your Plan's Web site or by calling KeyTalk. Once the money is received at Great-West Retirement Services, it will be invested in the core investment option(s) of your choice that you indicated when you initiated the transfer.

## What do I do if I want a withdrawal?

If you are requesting a payout option, you must transfer cash from your TD AMERITRADE SDBA back to your Plan's core options. If you have insufficient money in your Plan's core options and have requested a payout, the terms of your Plan may require liquidating the funds in your SDBA in order to make required payments.

If you do not initiate trading instructions and transfers in time to generate the funds needed to make these payments, all securities in your SDBA may be liquidated and your account closed. You will be responsible for any losses or expenses associated with the liquidation.

If you are requesting a disbursement or loan (if available in your Plan), you must transfer sufficient funds to process your request. If you do not have sufficient funds in your core funds at the time you submit your distribution request, your request will be processed to the extent

possible from the core funds. However, this could result in a smaller payout than requested. Or, if your Plan allows, you may instead request an in-kind rollover of your SDB securities to another retirement plan or IRA rollover account.

A beneficiary is not authorized to trade and therefore cannot access the SDB Account. Beneficiaries should contact the Plan's toll-free number for assistance.

## Who sends me statements?

Great-West Retirement Services and TD AMERITRADE send quarterly statements. TD AMERITRADE will also send you a monthly statement if you have account activity.

**Note:** The account balance on your Great-West Retirement Services and your TD AMERITRADE statements may be slightly different due to different period ending dates (for example, one may be as of the last day of the quarter, while the other may be as of the last business day).

---

Securities available through the Self-Directed Brokerage Account (SDB) are offered by TD AMERITRADE, Inc. Additional information can be obtained by calling TD AMERITRADE, Inc. at 1-866-766-4015. Core securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

TD AMERITRADE and Great-West Retirement Services are separate and unaffiliated companies. TD AMERITRADE is not responsible for third-party financial or investment information or services, including market data provided by the exchanges. Brokerage services provided by TD AMERITRADE, Division of TD AMERITRADE, Inc., member FINRA/SIPC. TD AMERITRADE is a trademark jointly owned by TD AMERITRADE IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. Self-directed brokerage accounts are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount invested. Great-West Retirement Services® refers to products and services offered through Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates. Access to KeyTalk and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance or for other reasons. Transfer requests made via the Web site or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern 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. Great-West Retirement Services® and KeyTalk® are registered service marks of Great-West Life & Annuity Insurance Company. All rights reserved. Not intended for use in New York. Form# TD AMERITRADE\_401k/ PNP (4/2/2009) PT 74030