



TD Ameritrade 401(k) Profit Sharing Plan

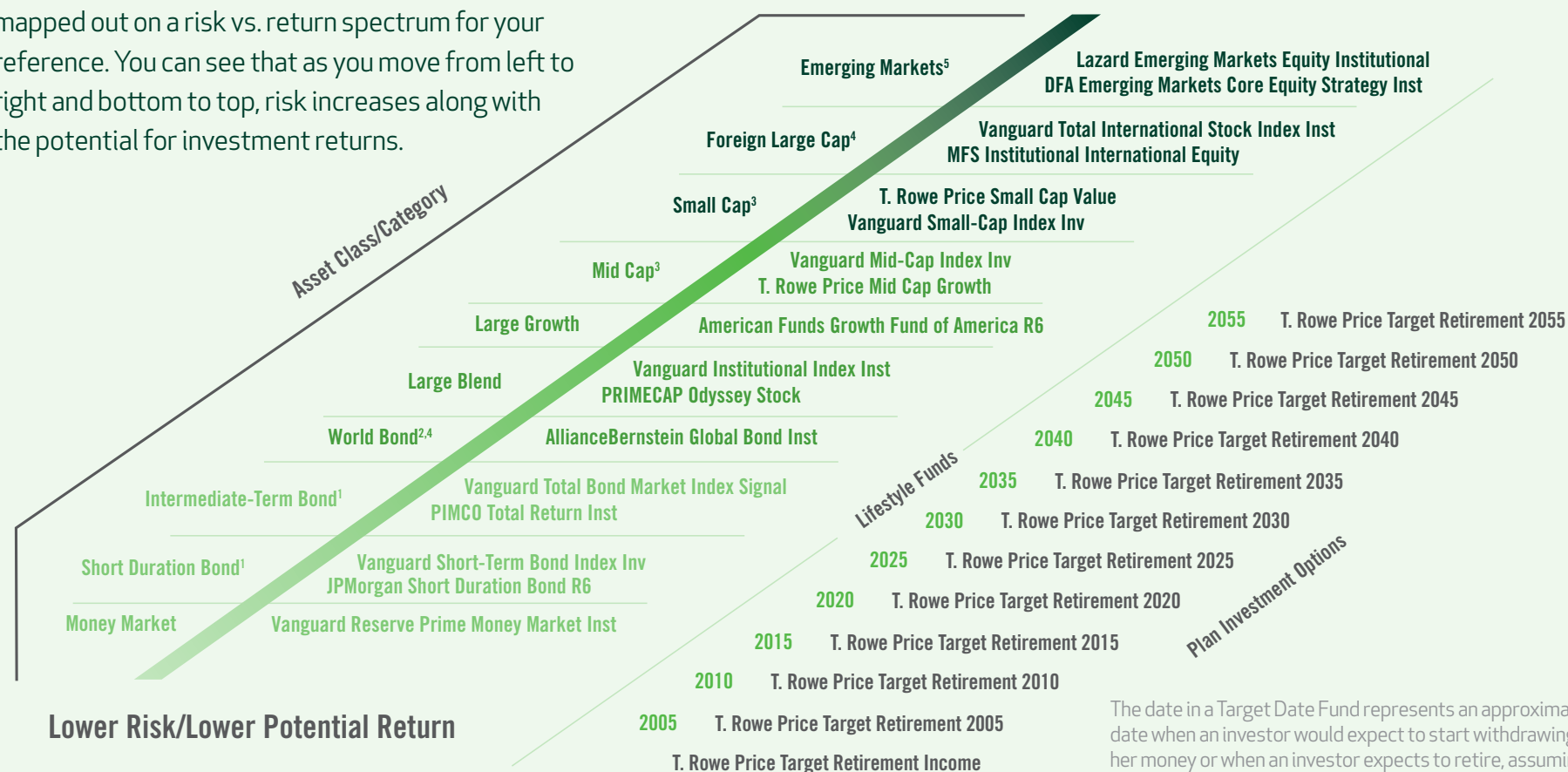
Understanding Your Investment Choices



Each asset class has its own risk and potential investment returns. In most cases, the greater the risk, the greater the potential return. Conversely, the lower the risk, the lower the potential return. In reality, regardless of your tolerance for risk, you should consider investing a portion of your account balance in each of the main asset classes—stocks, bonds and cash alternatives. However, the percentages for each asset class depend upon your risk tolerance and investor style. In addition to the investment choices listed below, the TD Ameritrade 401(k) Profit Sharing Plan provides the opportunity to invest in TD Ameritrade Holding Corp. company stock¹ as well as a Self-Directed Brokerage Account (SDBA), which is for knowledgeable investors who recognize and understand the risks associated with many of the choices available through an SDBA.

The investment options offered through the TD Ameritrade 401(k) Profit Sharing Plan have been mapped out on a risk vs. return spectrum for your reference. You can see that as you move from left to right and bottom to top, risk increases along with the potential for investment returns.

Higher Risk/Higher Potential Return



The date in a Target Date Fund represents an approximate date when an investor would expect to start withdrawing his/her money or when an investor expects to retire, assuming retirement at age 65. The principal value of the funds is not guaranteed at any time, including at the target date.



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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.

Under no circumstances should this be construed as investment advice. Before investing in any mutual fund, we strongly encourage you to carefully read and consider all investment objectives, risks, charges and expense fees for each investment choice offered in the TD Ameritrade 401(k) Profit Sharing Plan. For this and all other related information, including free fund prospectuses, visit www.tdameritrade401kplan.com or call 888-TDA-401K. For prospectuses related to investments in your Self-Directed Brokerage Account (SDBA), contact TD Ameritrade at 866-766-4015. Read all information carefully before you invest.

1 Because this investment option invests in the stock of one company, it has more risk than a diversified portfolio consisting of the stocks of many companies. The investment option may be used to round out a well-diversified portfolio. TD Ameritrade Holding Corp. company stock is not offered through GWFS Equities, Inc.

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

4 Foreign investments involve special risks, including currency fluctuations and political developments.

5 Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

Core securities (except those offered through the self-directed brokerage account), when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Brokerage services provided by TD Ameritrade, Division of TD Ameritrade Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Additional information can be obtained by calling 866-766-4015. TD Ameritrade and GWFS Equities, Inc. are separate and unaffiliated. 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.

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