2009 Market Closure Dates

The financial markets will be closed (no trading) on the following dates in 2009:

January 1 - New Year's Day

January 19 - Martin Luther King Jr.'s Birthday

February 16 - Presidents Day

April 10 - Good Friday

May 25 - Memorial Day

July 3 - day before Independence Day

September 7 - Labor Day

November 26 - Thanksgiving Day

November 27 (1:00 p.m. Eastern Time early close) day after Thanksgiving Day

December 24 (1:00 p.m. Eastern Time early close) day before Christmas Day

December 25 - Christmas Day ■

FDIC Insured Bank Option: M&I Bank has declared an annualized interest rate of 3.90% for the fourth quarter 2008.

Please note: This newsletter does not constitute investment or financial advice.

Securities (except the self-directed brokerage option), when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Securities available through the self-directed brokerage account are offered by Charles Schwab. Additional information can be obtained by calling Charles Schwab at (888) 393-7272. Great-West Retirement Services* refers to products and services provided by Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates.

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