

Deferred Compensation Plan BOARD REPORT 12-50

Date: October 1, 2012
To: Board of Deferred Compensation Administration
From: Staff
Subject: Quarterly Communications Activity Report

*Board of Deferred
Compensation Administration
Eugene K. Canzano, Chairperson
John R. Mumma, Vice-Chairperson
Cliff Cannon, First Provisional Chair
Tom Moutes, Second Provisional Chair
Sangeeta Bhatia, Third Provisional Chair
Michael Amerian
William Raggio
Robert Schoonover
Margaret M. Whelan*

Recommendation:

That the Board of Deferred Compensation Administration receive and file this quarterly communications activity update report.

Discussion

Following is a summary of projects for the third quarter of 2012:

A. CURRENT PROJECTS

1. FDIC-Insured Savings Account Changes - Participant Letter

Due to the reallocation of funds to the banks acting as underlying depository institutions for the FDIC-Insured Savings Account, participants with over \$500,000 and less than \$1,000,000 invested in this option will see their FDIC insurance coverage change as of November 1, 2012. A letter communicating this information was sent to affected participants in early October (see attachment). Additionally, a notice will be sent Plan-wide as part of the third quarter newsletter, which will be mailed in the last week of October. This communication will also be made available on the participant website.

2. National Save For Retirement Week: October 21-27, 2012

Staff is currently finalizing a piece for National Save for Retirement Week (NSFRW). This piece, titled "How Many Legs in a Three-Legged Stool?" will be distributed to all City employees. The communication will identify different retirement "legs" every employee can rely on and how strong each leg should be. The legs include a defined benefit pension, a Deferred Compensation account, and possible Social Security disbursements or income from other types of savings vehicles/options. The piece will also urge those that have not yet considered Deferred Compensation to enroll in the plan. A draft of the text for this piece is attached.

3. Eligible Non-Participant Communication and Fee Disclosure

The recent DOL rules regarding fee disclosures require covered plans to send out fee information to eligible non-participants. The Plan is seeking to voluntarily comply

with this legislation (as discussed at a prior Board meeting) and will be providing this fee disclosure in the form of a marketing piece to eligible non-participants in the City to also encourage participation and provide education regarding the Plan. Staff is considering a mail out to a smaller pilot group; a discussion and proposal regarding this will be presented at the Board's November meeting.

4. Newsletter – Third Quarter 2012

Staff is currently finalizing the draft of the 2012 third quarter newsletter. This issue announces the launch of retiree loans and the availability of Roth conversions to participants eligible for distribution. Additionally, the newsletter includes an article that explains how dividends work within a blended fund, and other information related to: administrative reminders about leaves and loans, National Save for Retirement Week, and how to download a form online. The newsletter and quarterly statements will be mailed out to participants at the end of October.

5. Retiree Loans

Retirees and those participants otherwise separated from City service will soon be able to request loans from their Deferred Compensation Plan accounts. Staff and Great-West have finalized the administrative procedures and forms; retiree loans will be live by the end of October 2012.

6. Deferred Compensation Plan Check-Up List

Staff is developing a communications concept related to a deferred compensation "health" checklist. Staff hopes to create a method through which participants will be reminded to perform periodic "check-ups" of their Plan account selections – contributions, beneficiary selections, investment option elections, etc. Staff held a brainstorming session on August 23rd with Great-West and Buck Consultants to discuss different ideas. Buck Consultants is currently working on developing potential approaches; first drafts are due on October 15.

7. Website Conversion

Great-West previously demonstrated to staff a new website layout that is being rolled out to its plan sponsors. The new layout is expected to be rolled out for the City's Plan site by March 2013. Great-West and staff are currently in the process of reviewing the early stages of the new Plan site. The attached sample is a mock-up only and is intended to provide Board members with the general structure of the new site.

8. Retirement Calculator

The retirement calculator will be a tool that allows a participant to see his or her potential defined benefit alongside what they have saved through the Deferred Compensation Plan. Staff is currently reviewing the logic (for the various retirement calculations) and general design and layout of the tool, which will be sent to Great-West for prototype development and design.

9. Plan Online Enrollment

This project is currently pending technical issues that Great-West is aware of and in the process of correcting; Great-West has indicated this issue should be resolved in

the fourth quarter of this year. At such time as the issues are resolved, new participants will be able to enroll in the Plan online. Staff is finalizing a draft communication piece regarding the new feature.

10. Online Distributions

Great-West and staff are working through the technical aspects of allowing participants to request distributions online. Staff will continue to work with Great-West to ensure this process works effectively for the Plan's participants.

11. "Meet Your Great-West Representative" – Online Calendar

Staff has provided Great-West with a draft webpage and Google calendar to show the availability of Great-West local representatives at City Hall (see attached draft). On any given day, participants will be able to see if services might be provided at a nearby location or where a specific counselor will be. Great-West is working on creating a linked webpage so participants may access this information.

12. Plan Communication Pieces - Updates

- *FDIC-Insured Savings Account – Fund Fact Sheet*
Revisions are being made to this sheet to reflect recent changes to the bank allocation.

- *Plan Highlights*
Revisions are being made mostly to add in language related to the Roth option introduced last year and to update annual contribution limits.

B. UPCOMING PROJECTS

1. "Go Green" Campaign

Staff will be working with Great-West and possibly Buck Consultants in order to strategize an effective communications plan to encourage more participants to sign-up for online accounts and electronic quarterly statements.

2. Periodic Participant Survey

Staff will be exploring the idea of creating a periodic participant survey that asks the same questions in order to gauge participant knowledge and opinion over time. Possible areas the survey will cover are investment behavior/knowledge, retirement planning behavior/knowledge, confidence in the Deferred Compensation Plan and/or employee's retirement plan, etc.

3. Webinars

Staff will be exploring the feasibility of developing webinars and other electronic media to use as new communication and educational tools.

4. Social Media

At the NAGDCA conference, the State of Missouri presented information regarding a successful Social Media campaign they have developed. Staff will be conducting

outreach to Missouri as part of exploring the potential for using Social Media in the City's Plan.

C. REVIEW OF PROJECTS COMPLETED

1. Newsletter – Second Quarter 2012
The second quarter newsletter was sent to Plan participants in late July 2012.

2. Awards
The Plan won a 2012 NAGDCA Leadership Award for Effective Communications and a 2012 Pension & Investments Innovator Award for its Roth communication efforts.

3. Plan Communication Pieces – Development
 - 20/20 Retirement Vision

4. Plan Communication Pieces – Updates
 - KeyTalk/Web Flyer
 - DCP Bond Fund Sheet

Submitted by: _____
Esther Chang

Reviewed by: _____
Steven Montagna

Approved by: _____
Alejandrina Basquez

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ANTONIO R. VILLARAIGOSA
MAYOR

October xx, 2012

CHANGE TO FDIC-INSURED SAVINGS ACCOUNT

Dear PARTICIPANT,

The Deferred Compensation Plan will be implementing a change to the FDIC-Insured Savings Account to better balance the objectives of optimizing interest earnings while still maintaining preservation of capital.

Currently, the FDIC-Insured Savings Account has three banks acting as underlying depository institutions. Participant assets are allocated equally between the three banks. Using multiple banks enables the Plan to expand the amount of FDIC Insurance available and provides the Plan with flexibility if there is a need to change providers.

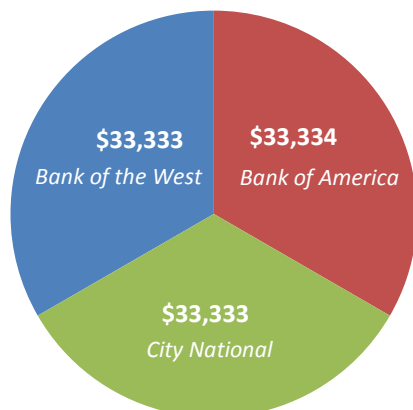
Since there can be disparities between bank interest rates, the Plan has taken steps to take greater advantage of banks offering higher rates of return. As a result, when there is a difference in interest rates between the banks of more than 0.25%, the Plan has the option to shift its allocation to the highest interest rate provider from 33% of assets to 50%.

The Plan is now exercising that option. Presently one of the City's providers, Bank of the West, is offering a rate of **0.75%**, a rate which is significantly higher than the other two providers, Bank of America (0.10%) and City National Bank (0.15%). As a result, on **November 1, 2012**, Bank of the West will receive a 50% allocation of assets and the other two banks will receive 25% each. This will provide an enhanced interest rate for the overall portfolio. The approximate blended rate for the FDIC-Insured Savings Account with the new allocation will be 0.44%, which is 0.10% higher than it would have been under the previous allocation; however, note that interest rates are subject to change at any time.

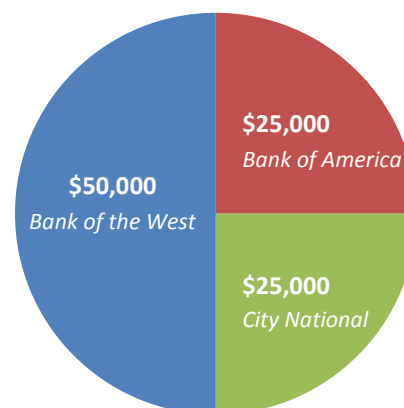
Here's what will be changing:

1. The amount of your balance that is deposited in each bank will change and will provide you with an enhanced interest rate. Let's say you have \$100,000 invested in the FDIC option:

***Your Investment Was
Previously Allocated:***



***As of Nov. 1, 2012, Your FDIC
Investment Will Be Allocated:***



2. The FDIC insures investor deposits up to \$250,000 per individual per banking institution. Under the prior allocation, with assets split evenly between the three banks, a participant with a \$750,000 balance or less was fully FDIC insured. However, because the new allocation to the highest interest rate provider will increase to 50%, any participants with **over \$500,000** invested in this single option will see their FDIC insurance reduced. Of the 9,800 participants invested in the FDIC Savings Account, only 22 have holdings large enough to be impacted by this change. To see if or how this affects you, see the following table.

If Your Assets Invested in the FDIC Account is:	Your Old FDIC Coverage Was:	Your New FDIC Coverage Will Be (as of Nov. 1, 2012):	Reduction in FDIC Coverage?
Up to \$500,000	100% of your balance	100% of your balance	No reduction in FDIC coverage
\$501,000 - \$750,000	100% of your balance	\$500,000 + 50% of your balance over \$500,000	<i>Reduction in FDIC coverage</i>
\$751,000 - \$999,999	\$750,000	\$500,000 + 50% of your balance over \$500,000	<i>Reduction in FDIC coverage</i>
\$1,000,000 and over	\$750,000	\$750,000	No reduction in FDIC coverage

For those participants for whom maintaining FDIC Insurance on amounts greater than \$500,000 is important, be aware that additional FDIC-Insured products are available through the Plan's Self-Directed Brokerage Option (SDBO). To learn more about the SDBO or this change, please feel free to contact a local Great-West representative at City Hall, 200 N. Spring Street, Room 867 (Monday through Friday, from 8:00 a.m. to 4:00 p.m.), or by calling (213) 978-1601. You can also contact our Plan manager, Steven Montagna, at (213) 978-1621.

Thank you for your participation in the City's Plan. As always, we will continue our work to enhance the services and investment choices offered by the Plan.

Sincerely,

Eugene K. Canzano, Chair
 Board of Deferred Compensation Administration

How Many Legs in a Three-Legged Stool?

This common analogy of retirement may be different for you

Articles on retirement security usually start out explaining that retirement income relies on three sources – Social Security, your pension and personal savings. You probably have already figured out it is different for you as a safety employee in the City of Los Angeles. Your stool could have as few as one leg or up to as many as four or five.

Your Strongest Leg

In most cases, your LAFPP pension from the City will be the foundation of your retirement income. It will provide you with lifetime income and help with your post retirement healthcare expenses. Most private sector workers only have a 401(k) for their retirement plan, which places a much heavier savings burden on the employee. Your pension is a powerful resource for your retirement security.

Another Strong Leg - For 80% of You

Four out of five of you participate in the City's Deferred Compensation Plan (DCP). While LAFPP takes care of everything for you in your pension, you are totally in charge of your DCP. You choose whether to save with pre-tax or after-tax dollars (each has unique benefits). You decide how much to save and how to invest. The earlier you start and the more consistently you save, the stronger this leg grows over time.

Extra Legs

Personal savings is the general term used for the third leg, and it can take many forms. You might be saving money at your bank or credit union. Although your City employment is not covered by Social Security, you may be eligible for benefits from prior employment or that of a spouse. Some may receive a separate pension from military service or another job. If you're a DROP participant that account can be a very strong leg (and can be rolled into DCP at retirement to take advantage of the Plan's low fees). Or you might have combinations of any of these.

Maintaining a Sturdy Stool

Your ideal objectives in retirement should be to (1) replace the level of taxable income you received when you were working and (2) preserve your ongoing purchasing power.

In terms of replacing your income, focus on the "taxable" income replacement concept. Remember that, to the extent you have payroll reductions for your LAFPP pension and

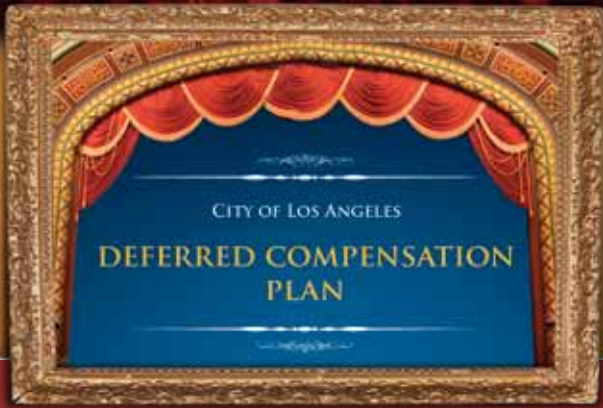
contributions to DCP, you don't need to replace all of your gross pay. For example, if you earn \$80,000 but you're putting \$15,000 into LAFPP and Deferred Comp, you're actually living off of \$65,000 – so \$65,000 should be your retirement income target in order to maintain your standard of living.

Then, once you enter retirement, focus on maintaining your purchasing power over time. Converting your account into an income stream to supplement your pension is ideal. Be a little more cautious when using your account to fund major purchases (e.g. a new car, home improvement, a child's college education, etc.) because you might deplete it in a hurry. A new retiree loan program, which will soon go live, provides options for taking cash out for major purchases but then returning it to keep funding your ongoing income stream.

Then, remember that purchasing power can be eroded by inflation (where things cost more but your investment earnings don't rise fast enough to keep up) or by deflation (which can create investment losses if you're invested aggressively). This is where investment strategy is important. Investing to guard against these risks is an important part of keeping your stool sturdy throughout your retirement years.

Your Stool Maintenance Experts

The staff at LAFPP can help you understand the valuable benefits your pension provides. The staff at the DCP office in City Hall, room 867, are available to help with your savings and investment decisions. They're available from 8:00 a.m. to 4:00 p.m. Monday to Friday. They can help you evaluate your savings decisions and investment choices, and explain all the features and services in the Plan. Stop by anytime or call them at 213-978-1601.



IN THE SPOTLIGHT:

Loan Program Open to Retirees
Roth Conversions Now Available
Changes to the FDIC-Insured Savings Option
Cyber Smarts Web Tip: How to Locate Forms
Where's My Dividend?
Important Plan Reminders

City of Los Angeles Quarterly Newsletter **October 2012**

LOAN PROGRAM OPEN TO RETIREES

The Deferred Compensation Plan has taken another innovative step forward with a loan program for its retired population. This program extends loans to retirees and those who have otherwise separated from City service.

Loans may be attractive to retirees who have a short-term need for funds from their Deferred Compensation Plan account but would like to replace those borrowed assets for use at a later date. For example, a recent retiree may wish to borrow from an account to help fund a child's college education, but then replace that borrowed amount to help fund a secondary retirement income stream at a later age.

Program Overview

The retiree loan program allows Plan participants who are retired or those who have otherwise separated from City service to borrow money from their Deferred Compensation Plan account balances, then pay back the borrowed amount, with interest, through monthly payments.

You can borrow up to 50% of your account balance or \$50,000, whichever is less. The minimum loan amount is \$1,000. You are eligible to take up to two simultaneous loans from your account, but the sum of both loans cannot exceed the 50% or \$50,000 threshold.

General purpose loans may be for up to five years; home purchase loans may be for up to 15 years. The interest rate is 2% above the Prime Lending Rate as declared in *The Wall Street Journal* on the first business day of each month. This interest rate is fixed for the life of the loan.

Loan Fees

There is a one-time \$50 loan origination fee and \$25 annual maintenance fee (assessed quarterly at \$6.25 per quarter). These amounts will be deducted directly from your account balance.

Applying for a Loan

Call Great-West Retirement Services® at (213) 978-1601 to request a retired participant loan packet or to speak to a local representative should you have any questions. Send your completed application to the Deferred Compensation Plan via fax at (213) 978-1590 or via mail to 200 N. Spring Street, Room 867, Los Angeles, CA 90012.



ROTH CONVERSIONS NOW AVAILABLE

For participants who have retired or severed employment from the City, there is now an option to convert pre-tax dollars to after-tax dollars within the Deferred Compensation Plan. This means you can take advantage of the Roth 457(b) option within the Plan—you no longer have to roll over dollars outside of the Plan to enjoy the benefits of a Roth account.

Wondering how to begin? Once you are eligible to complete this conversion, meaning you have retired from or severed employment with the City, determine how much of your pre-tax balance you may want to convert to Roth 457(b), or after-tax dollars. The dollars you convert are considered taxable and will be reported as such in the year of conversion.

There are many benefits to Roth, including tax-free withdrawals upon a qualifying distribution. However, please consider the tax consequences and what it really means to be converting any of your pre-tax balance (e.g., Roth 457(b) balances may not be withdrawn until 59½ without triggering taxes on the earnings portion of the Roth balance).

Contact Great-West at (888) 457-9460 for the proper forms and instructions. For more information on Roth, please visit the website at www.cityofla457.com; select the Education tab and click on Roth.

CHANGES TO THE FDIC-INSURED SAVINGS OPTION

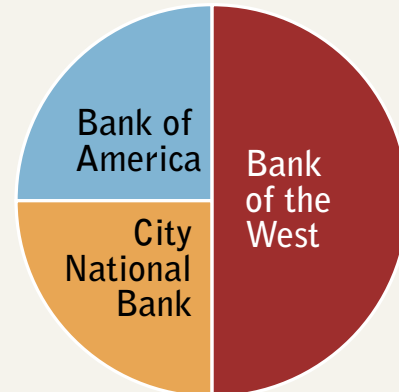
The Deferred Compensation Plan will be implementing a change to the FDIC-Insured Savings Account to better balance the objectives of optimizing interest earnings while still maintaining preservation of capital.

Currently, the FDIC-Insured Savings Account has three banks acting as underlying depositors. Participant assets are allocated equally among the three banks. Using multiple banks expands the amount of FDIC Insurance available and provides the Plan with flexibility if there is a need to change providers.

Since there can be disparities between bank interest rates, the Plan has taken steps to take greater advantage of banks offering higher rates of return. As a result, when there is a difference in interest rates of more than 0.25% between depositors, the Plan has the option to shift its allocation to the highest interest rate provider from 33% of assets to 50%.

The Plan is now exercising that option. Presently, one of the City's providers, Bank of the West, is offering a rate of 0.75%, which is significantly higher than the other two providers, Bank of America (0.10%) and City National Bank (0.15%). As a result, on **November 1, 2012**, Bank of the West will receive a 50% allocation of assets and the other two banks will receive 25% each. **This will provide an enhanced interest rate for the overall portfolio. No action is required from you.**

FDIC-Insured Savings Account Underlying Providers



However, this change will reduce the amount of FDIC Insurance on the portfolio for any participant with over \$500,000 invested in this single option. Out of the 9,800 participants invested in the FDIC-insured Savings Account, only 22 have holdings large enough to be impacted by this change. For these individuals, additional options for investing in FDIC-insured products are available through the Plan's Self-Directed Brokerage Option (SDBO). If you are one of these affected individuals, additional information was mailed to you in early October.

CYBER SMARTS WEB TIP: HOW TO LOCATE FORMS

Having trouble locating a form on the website?



Log in to your account at www.cityofla457.com and click on the **Forms** tab in the top menu.¹

Once you log in, you can access these forms on the Web:

- *Beneficiary Designation*
- *Incoming Transfer/Direct Rollover*
- *Personal Information Change Request*
- *Distribution Form*
- *Enrollment Application*
- *Public Safety Officers Special Election Form and Distribution Request*
- *Loan Payment Change Request Form*
- *Job Transfer Form*

WHERE'S MY DIVIDEND?

UNDERSTANDING HOW DIVIDENDS WORK IN THE CITY'S NEW BLENDED INVESTMENT OPTIONS

The Deferred Compensation Plan recently expanded its menu of "blended" funds, where the funds are branded by the asset class rather than by the underlying investment manager(s). Doing so has resulted in the elimination of dividend reporting events, where participants would see a dollar credit and reduction in their share price each time a fund manager declared a dividend. Some participants have asked why this is the case. Here's an explanation.

Where Dividends Come From

Certain mutual funds periodically declare dividends to investors. A dividend is a payment of earnings that the fund receives from its underlying investments (e.g., from stocks paying dividends, bonds paying interest, capital gains realized from profitable investments, etc.).

If you were investing in a dividend-declaring mutual fund in a taxable account (outside of the City's Deferred Compensation Plan), two things would be required of you. First, you would need to tell the fund company whether you wished to have the dividends reinvested in your account or receive them as a separate payment. Second, regardless of whether you elected to reinvest or receive a payment, you would have to pay taxes on dividends in the tax year that they were declared.

In a tax-advantaged program like the Deferred Compensation Plan, neither of those two requirements apply. First, you don't have the option of receiving your dividend as a separate payment. Second, there is no separate tax treatment applying to dividend distributions. This means that dividend distribution events do not impact the value of your account.

In the City's Plan, mutual fund dividend payments were reflected on your quarterly statement because of one other important feature: Whenever a dividend was declared, the mutual fund share price was simultaneously reduced. This was because the value of that dividend, which is always included in the share price, was recharacterized.

Dividend Math

Here's an example. Suppose that on December 1 Mutual Fund XYZ has a share price of \$100. Included within that \$100 share price is the cumulative value of all of the earnings and capital gains the fund has been receiving throughout the year.

Let's say the value of those cumulative earnings on December 1 is \$5. Then, let's say that on December 2 Mutual Fund XYZ declares a dividend. Because the dividend amount value is \$5, Mutual Fund XYZ reduces its share price from \$100 to \$95. If the \$5 is credited back to the shareholder, then the shareholder simply receives a larger number of shares. The net impact to the participant's account is zero.

The value of the dividend was already included in the share price before it was called a dividend. So, once it was called a dividend, the investor needed to be provided with more shares to balance the transaction.

As the City moves to blended fund arrangements (where the Plan creates the share price, not a mutual fund company), there will be no dividend distribution reporting events. The value of all dividends will always be included in that daily share price, regardless of whether an underlying fund manager is declaring a dividend or not.





Board of Deferred Compensation Administration Members:

Eugene K. Canzano
Chairperson
DWP Participant Representative

John R. Mumma
Vice-Chairperson
Fire/Police Pension Participant Representative

Michael Amerian
L.A. City Employees' Retirement System Participant Representative

Cliff Cannon
Retired Participant Representative

Sangeeta Bhatia
Retirement Plan Manager
DWP Retirement

Tom Moutes
General Manager
L.A. City Employees' Retirement System

William Raggio
Interim General Manager
Fire/Police Pensions

Margaret M. Whelan
General Manager
Personnel Department

Robert Schoonover
Organized Labor Representative

HAVE QUESTIONS? NEED INFORMATION?

For information about the Plan and/or access to your account, contact Great-West Retirement Services® in any of the following ways:

Website: www.cityofla457.com¹
KeyTalk®: (888) 457-9460¹

CITY HALL

200 N. Spring Street, Room 867
Office hours: 8:00 a.m. to 4:00 p.m.

DWP

JFB Main Office Building
111 N. Hope Street, Level A area
Office hours: First and third Tuesday of each month, usually from 8:00 a.m. to 4:00 p.m.

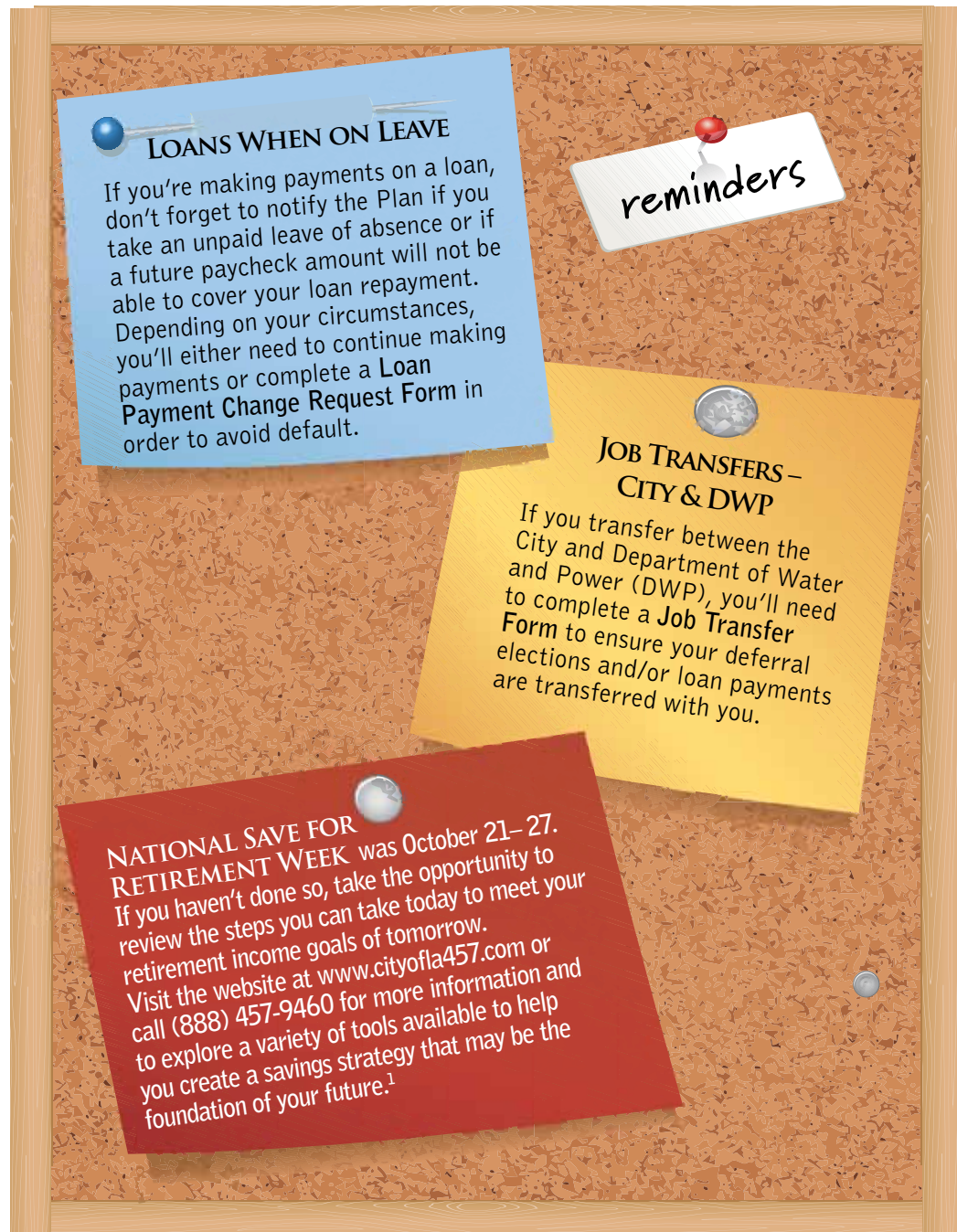
For information about the Board, decisions made by the Plan, and investment selection, contact:

NATASHA GAMEROZ
(213) 978-1617

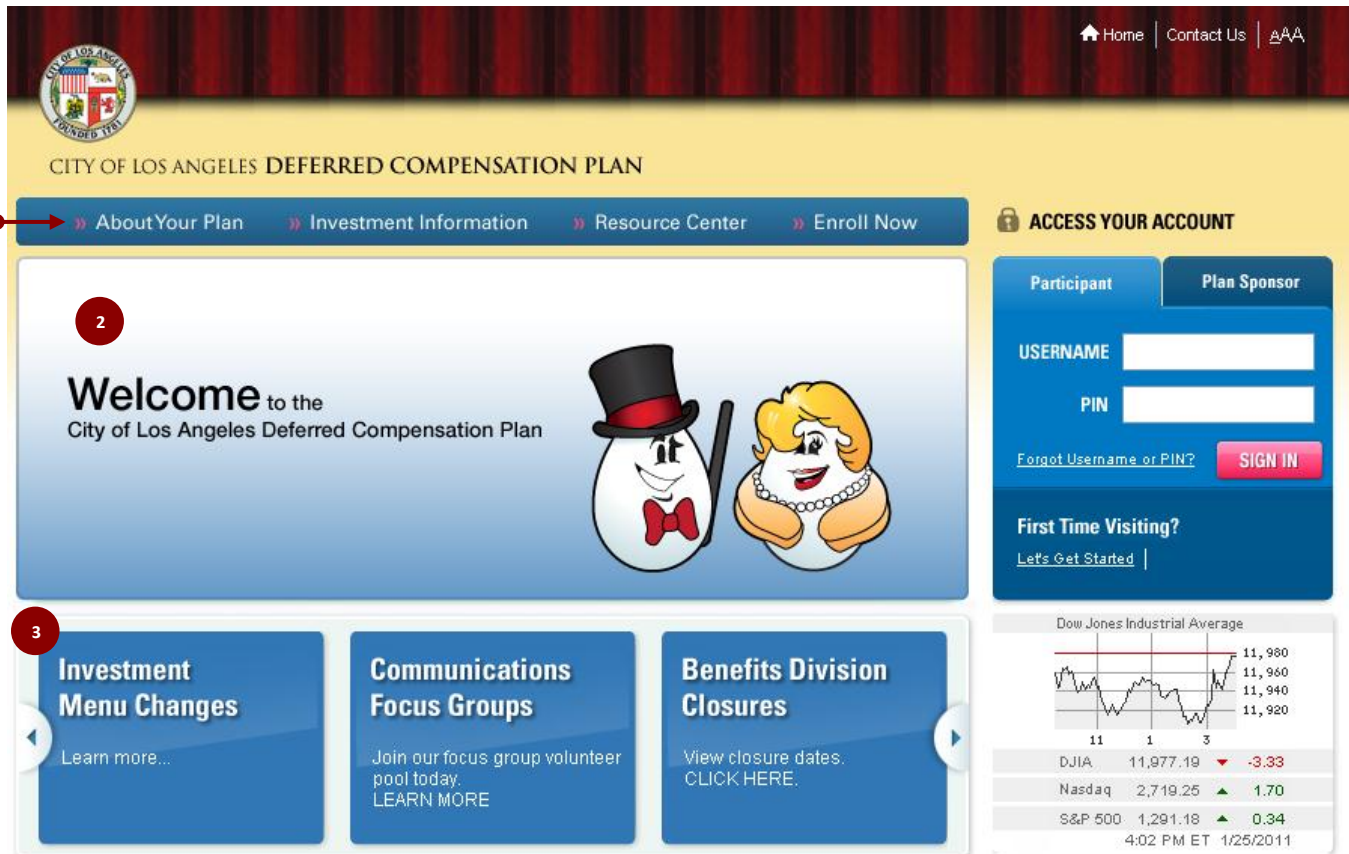
The Board's Website:
http://per.lacity.org/DeferredComp/Deferred_Comp_Main_Page.htm

¹ Access to KeyTalk and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

IMPORTANT PLAN REMINDERS



PRE LOG-IN HOME PAGE



Access to the automated voice response system and Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Great-West Retirement Services® refers to products and services provided by Great-West Life & Annuity Insurance Company, FAScore, LLC (FAScore Administrators, LLC in California) and their subsidiaries and affiliates. Not intended for Plans whose situs is in New York. Great-West Retirement Services® is a registered trademark of Great-West Life & Annuity Insurance Company. All rights reserved.

Securities available through Schwab Personal Choice Retirement Account® (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling (888) 393-7272. Charles Schwab & Co., Inc. and GWFS Equities, Inc. are separate and unaffiliated.

Use of this site constitutes acceptance of these [Terms and Conditions](#).

1 Level 2 Menus

- About Your Plan
- Investment Information
- Resource Center
- Enroll Now

2 Main Scrolling Banners

- Designed for ongoing education, new products & enhancements
- Automatically advances
- Timing - 7 seconds
- Limited to 4 at any one time
- Custom banners can be created 4 times a year
- Go to www.gwrs.com to preview other generic banners available

3 Rotating Tiles

- News bulletins
- Manually advance using arrows
- Limited to 4 any one time
- Custom tiles can be created 4 times a year
- Visit www.gwrs.com to preview other generic tiles available

CITY OF LOS ANGELES WEBSITE REQUIREMENTS—POST LOG IN

AT-A-GLANCE

\$2,370.49 Daily Balance [?]

▲ 1.31% Rate of Return [?]

\$228.70 Last Contribution Amount

MY ACTION PLAN

Update your email address
Build savings momentum
Start saving today

More Options

My Account
Account Overview
Statements
My Investments
[+] More Options

Investments
Investment Options
Investment Performance
Fixed Rate Investments
[+] More Options

Transactions
Transfer My Investments
Change Future Investments
Change Paycheck Contribution
[+] More Options

Account History
Rate of Return
Balance Over Time
Transaction History

Loans & Withdrawals
Loan Request
Loan Cost Calculator
Loan Summary
[+] More Options

Plan Information
Retirement Planning Guide
Special Three Year Catch-Up
Termination Pay Contribution
[+] More Options

Financial Planning Tools
Paycheck Calculators
Portfolio Expense Calculator
Savings Calculators
[+] More Options

My Profile
Personal Account Information
Go Paperless
Beneficiary

Education
Grow My Savings
Learn About Investing
Roth 457
[+] More Options

Forms

Help & Contact
Frequently Asked Questions
Contact Us

The “My Action Plan” area is where targeted website messages will appear. Please see the Excel file for a list of messages available. Click on the link to view the TWM. Please select the TWMs you’d like. These cannot be customized.

We can also create a “News Bulletin” banner after the My Action Plan.

The 3 tiles highlighted in yellow (Plan Info, Financial Planning Tools, Education) are the only tiles that can be customized with submenu options. All other tiles are static and no customization is permitted.

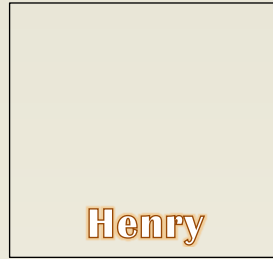
Meet Your Local Great-West Representatives!



Gary



Steve



Henry



Leslie

Our local Great-West representatives are available to provide you with personalized account services, such as:

- Enrollment
- Account review (one-on-one session)
- Information about the new Roth 457 feature
- Retirement readiness (options for deferrals and distributions)
- Any other concerns or questions you may have regarding your account

You can come in and see them Monday through Friday, from 8:00 a.m. – 4:00 p.m. at the local service center:

City Hall
200 N. Spring Street, Room 867
Los Angeles, CA 90012
KeyTalk: (888) 457-9460

Or, review the calendar below to see if they will be coming to a location near you!

Great-West Local Representatives [City of LA]

Today ◀ ▶ **July 2012** Print Week Month Agenda

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Jul 1	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm 8am [HENRY] DWP - John	CLOSED - Independence	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	7
8	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	Pay Day 8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	14
15	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm 8am [HENRY] DWP - John	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm 2pm DROP Seminar	8am [ALL] City Hall - Rm	21
22	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm 9am [STEVE] Marvin Braun	Pay Day 8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	28
29	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	Aug 1 8am [ALL] City Hall - Rm	8am [ALL] City Hall - Rm	4

Events shown in time zone: Pacific Time Google Calendar