



GREAT-WEST[™]
FINANCIAL

Bright tomorrows begin today.SM

CITY OF LOS ANGELES UPCOMING ENHANCEMENTS



11-19-13

Great-West Financial

Enhancements Overview



- Looking to improve the participant and plan sponsor experience
- Provide updates to current technology
- Create tools that are user friendly
- Create efficiencies through increased accuracy
- Provide plan sponsors with better analytic data and tools

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Online Document & Message Center – estimate 1Q2014



Date	Category	Description
03/31/2013	Statement	Your March Statement is ready
03/31/2013	Insert	March - GWRS Announcement
09/30/2012	Statement	Your September Statement is ready
06/30/2012	Statement	Your June Statement is ready
06/30/2012	Insert	June - Newsletter

Message Center Online Documents Statements on Demand

GO PAPERLESS

QUICK. CONVENIENT. CLUTTER-FREE.

It's quick. Signing up is fast, and access to your statement is just a click away after you log in to your account.

It's convenient. View your quarterly statement online when and where you want to.

It's clutter-free. You no longer have to spend time searching your files for your statement.

Terms & Conditions

Message Center Online Documents Statements on Demand

Paperless Consent

Personal Account Information

Yes, I want to receive all available personal account documents through only statements) and all future additions: transfer confirmations, allocation of announcements, investment information, updates on retirement plan legislative documents and information.

Work Email Address

Personal Email Address

Date	Category	Description
03/31/2013	Statement	Your March Statement is ready
03/31/2013	Insert	March - GWRS Announcement
09/30/2012	Statement	Your September Statement is ready
06/30/2012	Statement	Your June Statement is ready
06/30/2012	Insert	June - Newsletter

Message Center Online Documents Statements on Demand

Period: From: To:

For the period of 09/29/2012 - 09/29/2013

Account at a Glance

Beginning Balance	Total Deposits	Total Withdrawals/Expenses	Total Dividends	Total Change in Value	Ending Balance
\$11,250.75	\$10.00	-\$20.28	\$0.00	\$3,206.77	\$14,447.24

Activity by Contribution Source

Contribution Source	Beginning Balance	Deposits	Withdrawals/Expenses/Transfers	Dividends	Change in Value	Ending Balance
EMPLOYEE AFTER TAX	\$11,200.49	\$10.00	\$0.00	\$0.00	\$1,096.53	\$12,309.02
EMPLOYEE BEFORE TAX	\$38.90	\$0.00	\$14.92	\$0.00	\$1,548.15	\$1,570.13
EMPLOYER MATCH	\$13.36	\$0.00	-\$5.36	\$0.00	\$560.00	\$568.00
Total	\$11,250.75	\$10.00	-\$20.28	\$0.00	\$3,206.77	\$14,447.24

Activity by Investment Option

Investment Option	Beginning Balance	Deposits	Transfers	Withdrawals/Expenses	Dividends	Change in Value	Ending Balance	Unit/Shares
Maxim Lifetime 2015 Portfolio II T1	\$0.00	\$0.00	\$1.60	-\$0.76	\$0.00	-\$0.84	\$0.00	0.000000
Maxim Secure Foundation Lifetime 2015 G	\$11,200.49	\$0.00	\$93.94	-\$0.44	\$0.00	\$1,107.73	\$12,401.72	939.486715
Maxim Secure Foundation Lifetime 2025 G	\$0.00	\$0.00	\$0.97	\$0.00	\$0.00	\$0.10	\$1.07	0.000180
Maxim Lifetime 2045 Portfolio II T1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.000000
Total	\$11,250.75	\$10.00	-\$13.80	-\$6.48	\$0.00	\$3,206.77	\$14,447.24	

For navigational instructions, click here

Laying the foundation for future location for all documents to be accessed online.

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Guided Experience & Pre-Filled Forms – estimate 1Q2014



- Reduce number of calls for distribution requests
- Improve participant and plan sponsor experience
- Complete a distribution form for participants through a guided experience
- One call resolution
- Call based flow
- Dynamic results
- Increased accuracy
- Decrease rejection rates

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Guided Experience & Pre-Filled Forms – continued

Before: Example illustrates Section C “What type of withdrawal and how much am I requesting”

C What type of withdrawal and how much am I requesting? (Continue to Section D after completing 100% = Full Withdrawal)

I would like my Maxim SecureFoundation® funds to be included with this withdrawal request. Yes No

Payable to Me as a one-time withdrawal

Amount Non-Roth: _____ % of _____ Contribution Source:

Net Amount (The amount I will receive after applicable taxes and fees are withheld.)

Gross Amount (The amount I will receive will be less than the amount requested after applicable taxes and fees are withheld.)

Amount Roth: _____ % of \$ _____ Contribution Source: _____

Net Amount (The amount I will receive after applicable taxes and fees are withheld.)

Gross Amount (The amount I will receive will be less than the amount requested after applicable taxes and fees are withheld.)

Rollover to a Great West Lifetime Advantage IRA as a one-time withdrawal (Must also complete an IRA Application; \$500.00 minimum vesting balance required.)

Traditional IRA Roth IRA (Subject to ordinary income taxes)

Amount: _____ % of \$ _____

If I am requesting a 100% Withdrawal as a Direct Rollover, I am age 70 1/2 or older by the end of the year, I am no longer working for the employer/company sponsoring this Plan, and I have not yet satisfied my required minimum distribution for the year, my required amount must be distributed prior to processing this rollover request.

Required Minimum Distribution Amount \$ _____ (Complete Required Minimum Distribution portion of Tax section below)

Roth to a Roth IRA

Amount: _____ % of \$ _____

Rollover to New Employer's Plan of IRA at Another Provider as a one-time withdrawal

Non-Roth

Eligible Retirement Plan Traditional IRA Roth IRA (subject to ordinary income taxes)

Amount: _____ % of \$ _____

All Shares - Only whole shares of employer stock will be delivered or reregistered and a check issued for any fractional shares and the cash investments.

Number of Shares - I request a distribution of _____ (Non-Roth) and _____ (Roth) whole shares of employer stock with the balance to remain in the Plan.

Number of Shares/Cash Distribution - I request a distribution of _____ (Non-Roth) and _____ (Roth) whole shares of employer stock and a check will be issued for the remaining balance of whole/fractional shares and cash investments.

Non-Roth Delivery Option - Select One:

Deliver to Me (Security must be DHS Eligible - I will receive a statement of holding in lieu of a stock certificate. Contact the Plan Administrator with questions.)

Traditional IRA Rollover

Roth IRA Rollover

Retail Brokerage Account (This is a taxable distribution and withholding may apply.)

Name of Institution (Receiving Stock Statements) _____

Mailing Address _____

City/State/Zip Code _____ Phone Number _____

Account Number _____ DTC Number of Receiving Institution (Required for stock transfers or rollovers to a brokerage firm) _____

In-Kind Distribution of Utilized Employer Stock Securities (Complete information below. Not applicable for Periodic Payments.)

Stock securities will be distributed instead of cash. Only whole shares can be transferred in-kind. Receiving institution's name and address must be provided for an IRA rollover or a retail brokerage account. Carefully verify the name of institution, account number and DTC number of receiving institution below.

C What type of withdrawal and how much am I requesting? (Continued)

Payment Option - Select One

All Units - Only whole shares of employer stock will be delivered or reregistered and a check issued for any fractional shares and the cash investments.

Percentage of Units - I request a distribution of _____ (Non-Roth) and _____ (Roth) whole units of employer stock with the balance to remain in the Plan.

Percentage of Units/Cash Distribution - I request a distribution of _____ (Non-Roth) and _____ (Roth) whole units of employer stock and a check will be issued for the remaining balance of whole/fractional shares and cash investments.

Non-Roth Delivery Option - Select One:

Deliver to Me (Security must be DHS Eligible - I will receive a statement of holding in lieu of a stock certificate. Contact the Plan Administrator with questions.)

Traditional IRA Rollover

Roth IRA Rollover

Retail Brokerage Account (This is a taxable distribution and withholding may apply.)

Name of Institution (Receiving Stock Statements) _____

Mailing Address _____

City/State/Zip Code _____ Phone Number _____

Account Number _____ DTC Number of Receiving Institution (Required for stock transfers or rollovers to a brokerage firm) _____

Direct Rollover of All Self-Directed Brokerage Account Assets (Complete information below. Investments will be distributed in shares.)

This option is only available if I am 100% vested and requesting a full withdrawal. I must elect one of the applicable options for the Full Withdrawal type. In addition, my entire account balance must be available for withdrawal based on my withdrawal reason selected in Section B. It is my responsibility to contact the receiving firm to initiate the rollover. Provide the verified name of the institution, account number and DTC number of the receiving institution below. If my account is an Individually Directed Account, I must attach the Receiving Financial Institution's Transfer form, delivery instructions and acceptance letter. Re-registration fees may apply.

Non-Roth/Roth:

Eligible Retirement Plan Rollover to a 401(a), 401(k), 403(b) or Governmental 457(b) Plan (403a Plans cannot accept rollover securities)

- If I have Roth money sources, it is my responsibility to ensure that the plan is an eligible Plan with a designated Roth account that accepts Roth rollovers.
- All money types will be rolled over, unless a box below is checked.

Rollover my Non-Roth money sources

- Roth money sources would be liquidated and transferred back to my core investments prior to the completion of the rollover.
- A representative will contact me shortly to assist with the transfer of my Roth money sources to my core investments.

Rollover my Roth money sources

- Non-Roth money sources must be liquidated and transferred back to my core investments prior to the completion of the rollover of Roth money sources.
- A representative will contact me shortly to assist with the transfer of my Non-Roth money sources to my core investments.

Traditional IRA Rollover

- If I have Roth money sources in my Self-Directed Brokerage Account, Roth money sources must be liquidated and transferred back to my core investments prior to completion of the rollover of Non-Roth money sources in my Self-Directed Brokerage Account.
- A representative will contact me shortly to assist with the transfer of my Roth money sources to my core investments.

Roth IRA Rollover

- All money types will be rolled over to the Roth IRA, unless a box below is checked.
- Only Non-Roth assets are subject to ordinary income taxes.
- Non-Roth money sources must be liquidated and transferred back to my core investments prior to the completion of the rollover of Roth money sources.
- A representative will contact me shortly to assist with the transfer of my Non-Roth money sources to my core investments.

Rollover my Non-Roth money sources to a Roth IRA

- Such rollovers are subject to ordinary income taxes.
- Roth money sources must be liquidated and transferred back to my core investments prior to the completion of the rollover of Non-Roth money sources.

C What type of withdrawal and how much am I requesting? (Continued)

Name of Financial Institution	Account Number	Date Opened
()	()	() / () / ()
Mailing Address	Phone Number	Contact Name
()	()	()
City/State/Zip Code	DTC Number of Receiving Institution	
()	()	

After: Example illustrates same Section C after a selection was made in the Guided Experience. Reduced from 3 pages to 3 lines

C What type of withdrawal and how much am I requesting? (Continue to the next section after completing.)

100% withdrawal will be the Maximum Amount Available

Rollover to an IRA as a one-time withdrawal

Traditional IRA Amount 100 %

Mobile Web App – estimate 2Q2014

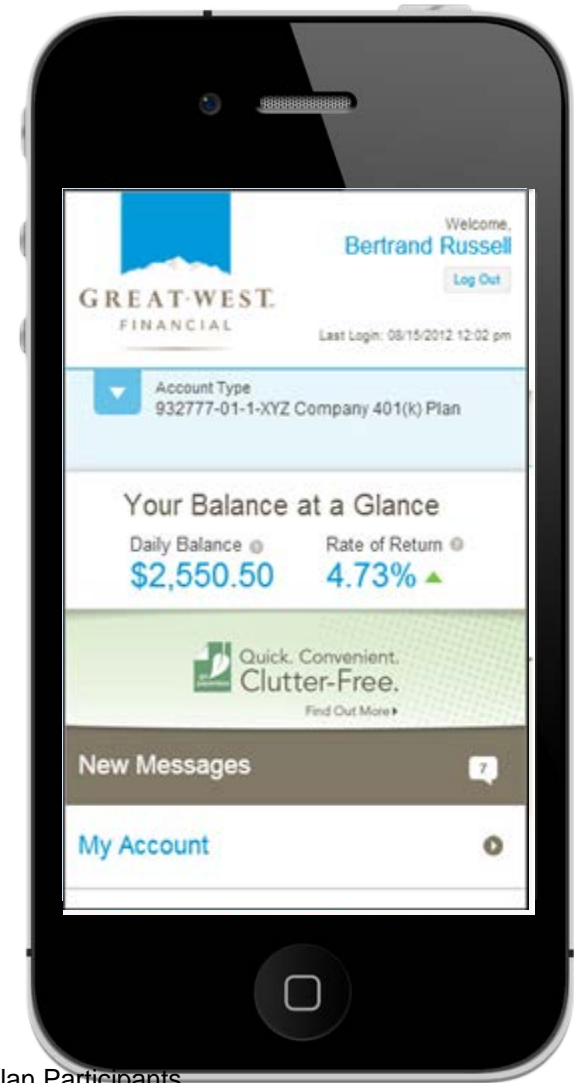


Roll out for Custom Sites in 2014.

Mobile Demo can be viewed at www.gwrsdemo.com/mobile Must be viewed on a smartphone.

VIEW ONLY FUNCTIONALITY

- Landing Page (At-A-Glance)
 - Daily Balance
 - Rate of Return
 - My Account
 - Balance by Money Source
 - Balance By Investment Option
 - Current Allocation
 - Paycheck Contribution
 - Account History
 - Rate of Return
 - Balance Over Time
 - Transaction History
 - Retirement Income
 - Project Income
 - Communications Center
 - Online Documents
 - Go Paperless
- *Registration/Enrollment will not be offered on the mobile app*



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Mobile Web App Continued - Customization



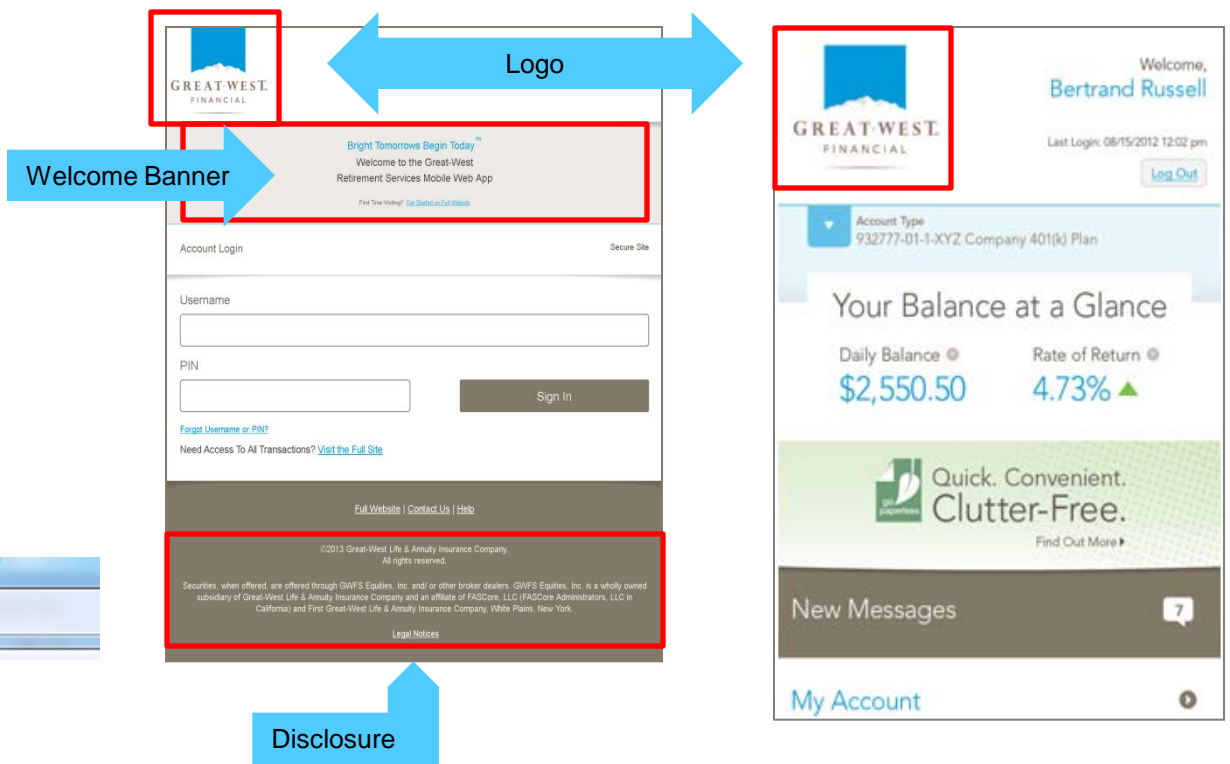
The following items will be customized:

- Logo
- Welcome Banner
 - "Welcome to ABC Plan"
- Shortcut icon & favicon (choices to be provided)
- Colors
- Disclosure
- Contact Us



Pre-Login

Post-Login



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Google Web Analytics – estimate 2Q2014



- This tool gives us the ability to see real-time web reporting at-a-glance.

- Data includes number of visitors, top pages, and amount of time visitors spend on the site.

Coming Soon:

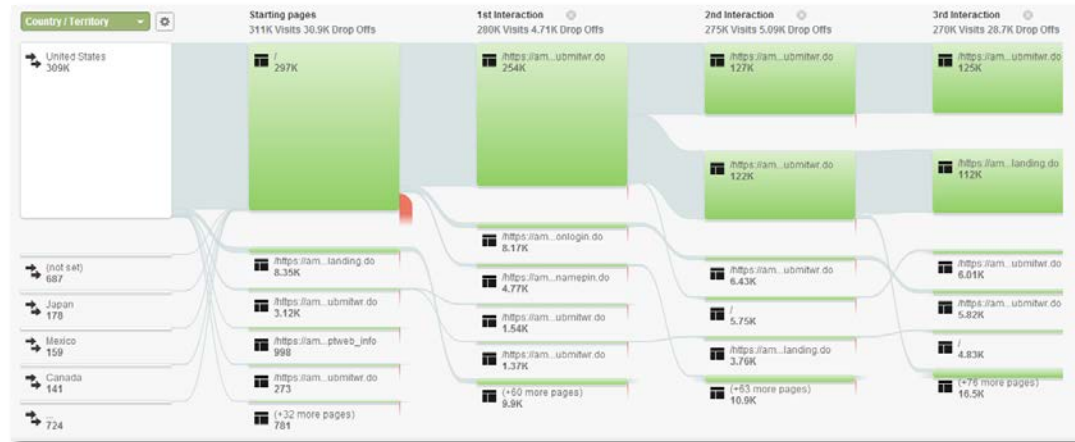
- Plans will have the availability to order 3-4 standard dashboards for auto-delivery.

- New hire happening in Q1 2014 to focus on web analytics and site analysis.

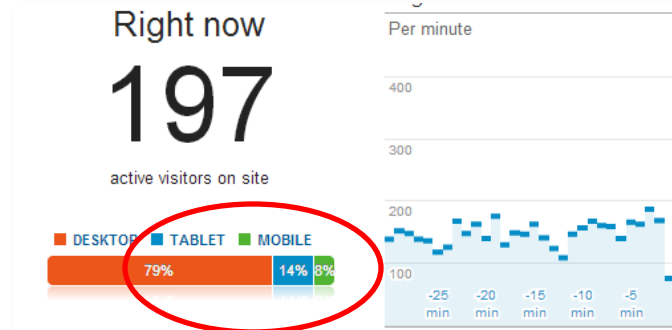
- PSC Reporting will be added in 2014.

- Mobile tracking will happen in 2014.

Visitor Flow – User Paths



Mobile vs. Desktop and Pageviews per Min



All data from INST Partner Feb 1- April 30, 2013

Visitor Type	Visits	Pages / Visit	Avg. Visit Duration	Bounce Rate
	310,709 % of Total: 100.00% (310,709)	8.32 Site Avg: 8.32 (0.00%)	00:04:06 Site Avg: 00:04:06 (0.00%)	9.42% Site Avg: 9.42% (0.00%)
1. Returning Visitor	198,981	7.59	00:03:36	7.74%
2. New Visitor	111,728	9.62	00:04:58	12.42%

Google Analytics Continued– Custom Variables



• Custom variables for Participant Web:

- Group Account ID
- Account Balance Band
- Age Band
- Gender

• Custom variables for Plan Sponsor Center

- Group Account ID
- Plan Total Assets
- User Type
- Industry type from 5500 form

Select Custom Variable Recent Data

• Gender

– Currently Men are visiting the site 2 ½ x more than Women



• Account Balance

	\$25001- \$50001	\$50001- \$75000	\$75001- \$100000	\$100001- \$125000	\$125001- \$150000	\$150001- \$175000	\$175001- \$200000	\$200002- \$225000	\$225001- \$250000	
\$0 - 25000	32%	16%	12%	9%	8%	6%	5%	4%	4%	3%



• Age

0-30	21-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75
4%	7%	8%	10%	12%	16%	18%	15%	7%	2%



Data from 4/19-5/19, 2013 GWRS.com

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Enhanced, Electronic Newsletter – estimate 3Q14

- Great-West FinancialSM will begin providing our quarterly newsletter electronically in an interactive format
- **Benefits**
 - Additional content
 - Expanded articles
 - Links to websites, seminars, games and videos
 - Increased engagement
 - Interactive format engages participants
 - Encourages action
 - Increased engagement leads to more time on the web and an increased likelihood that action will be taken
 - Measureable
 - Measuring which articles generate the most interest will influence future content

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Alternative Authentication – estimate 3Q2014

Alternative Authentication

- Offers participants an alternative method to register and enroll on the website without using a PIN.
 - Once you register you can't go through Alt Auth again. If someone tried to do this for you, there's a letter sent.
- Uses 5 points of authentication to verify participants identity
- Increased ease of use on site, which reduces the need to call Participant Services

5-POINTS

1. SSN
2. Last name
3. DOB
4. # of street address
5. Zip code

Security Questions (related to “forgot my PIN”)

- More robust list of questions to be selected by participants
- If fewer than three questions are on file, prompting for additional

First Time Visit

Please make a selection under the drop box to continue with the registration of your account.

I don't have my PIN

xxx-xx-7890	?
80111	?
Last Name	?
Day of Birth (MM/DD/YYYY)	?
Numeric Portion of your Street Address or P.O. Box	?

Please verify your answer before you click the CONTINUE button

CANCEL

CONTINUE

Register Your Account and Update Your PIN

Your Username must be between 6 and 64 characters in length and can be made up any combination of letters and/or numbers (no spaces). Username are not case sensitive and may include hyphens (-), underscores (_), periods (.), and the "at" symbol (@) but no other special character.

Enter Username

Security Question #1	Please select your Question #1
Answer #1	What is your spouse's middle name?
Security Question #2	What is your favorite drink?
Answer #2	What is your dream car?
Security Question #3	Who is your favorite poet?
Answer #3	

Wireframe concepts of 5-Point Authentication and Challenge Questions

Email Campaigns – estimate 3Q2014



Implement Commercial Email Service Provider (ESP):

Email Example

An ESP will provide the following:

- Template management which allows for easy creation of campaigns
- Allows trigger based emails based off of participant parameters and drip campaigns
- Suppression list management (opt-out)
- Statistical analysis of email messaging including message opening and click actions



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eConsent – Opt-In for Participants – estimate 4Q2014

- Ability to allow Plans to eConsent their participants to electronic documents.
 - Plans can provide work email addresses to Great-West Financial and move participants onto electronic delivery
 - Goal is to have opt-ins available in late 2014
 - Program will start with statements and prospectuses
 - Expand out to other documents, such as confirmations



PSC User Interface Enhancements for New Functionality - 2014

- Changing the PSC Experience
 - Creating a user-friendly interface across the Plan Service Center for data-heavy processes
- Easy-to-understand guided interface
- Formation of a cohesive experience across transactions and websites

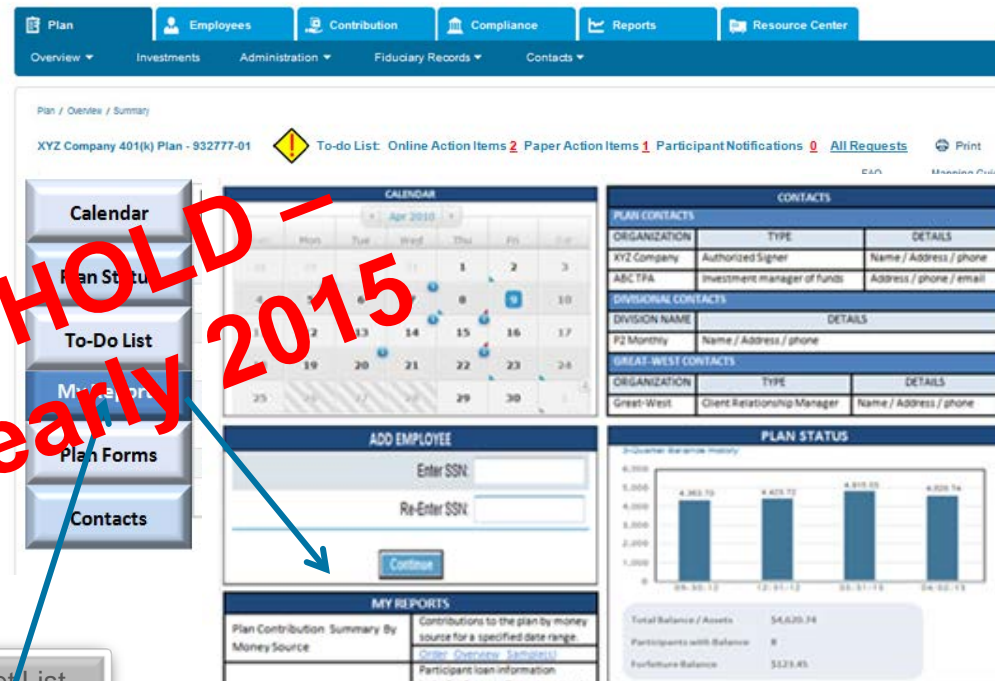
Wireframe of new Guided Payroll Process



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PSC Home Page Enhancement

- Summer survey of nearly 500 plans showed Plan Sponsors desire a more personalized PSC experience to aid usability.
 - Two most popular elements desired: Calendar and To Do List
- Plan is to create a graphical 'container' to house components customized by user to be available in 2014,



The screenshot shows a web application interface with a top navigation bar containing tabs for Plan, Employees, Contribution, Compliance, Reports, and Resource Center. Below this is a secondary navigation bar with dropdown menus for Overview, Investments, Administration, Fiduciary Records, and Contacts. The main content area is titled 'Plan / Overview / Summary' for 'XYZ Company 401(k) Plan - 932777-01'. It features a 'To-do List' with a warning icon and counts for Online Action Items (2), Paper Action Items (1), and Participant Notifications (0). A sidebar on the left contains buttons for Calendar, Plan Status, To-Do List, My Reports, Plan Forms, and Contacts. The main area is divided into several sections: a calendar for April 2010, an 'ADD EMPLOYEE' form with fields for 'Enter SSN' and 'Re-Enter SSN', a 'MY REPORTS' section with links to Plan Contribution Summary, Participant Loan Detail, Participant Statement Copy, and Participant Deposit Detail, and a 'PLAN STATUS' section with a bar chart showing quarterly balances and summary statistics like Total Balance / Assets (\$4,620.34) and Participants with Balance (0).

**PROJECT ON HOLD -
Late 2014 to early 2015**

Drag & Drop modules allow customization of a home page

Available Widget List
My Reports
Plan Forms
Plan Documents
Add Employee
Edit List

Sample widget list only. Mock up only.
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