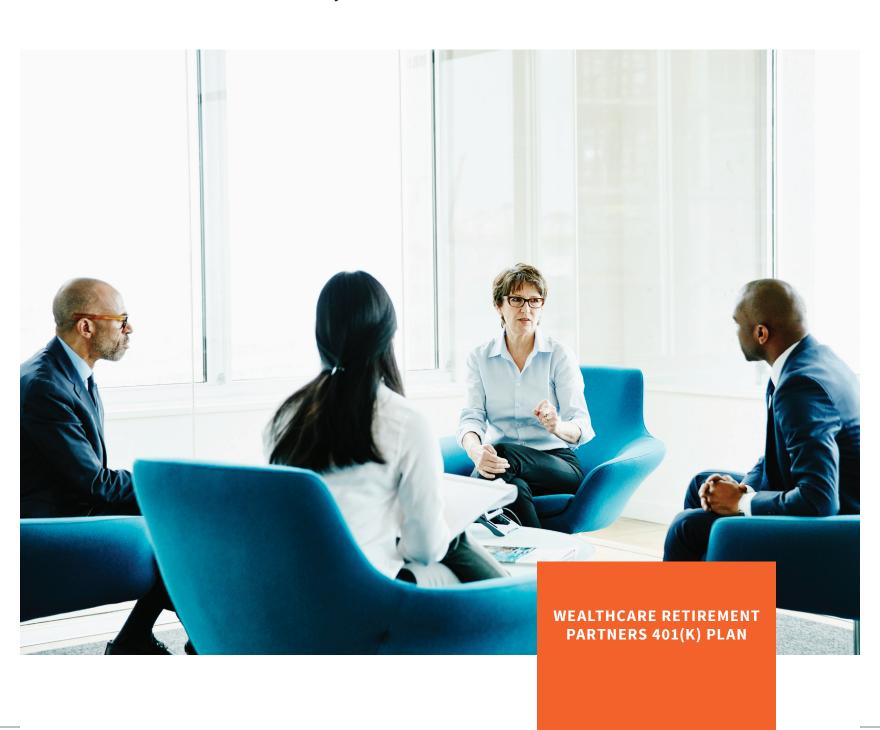
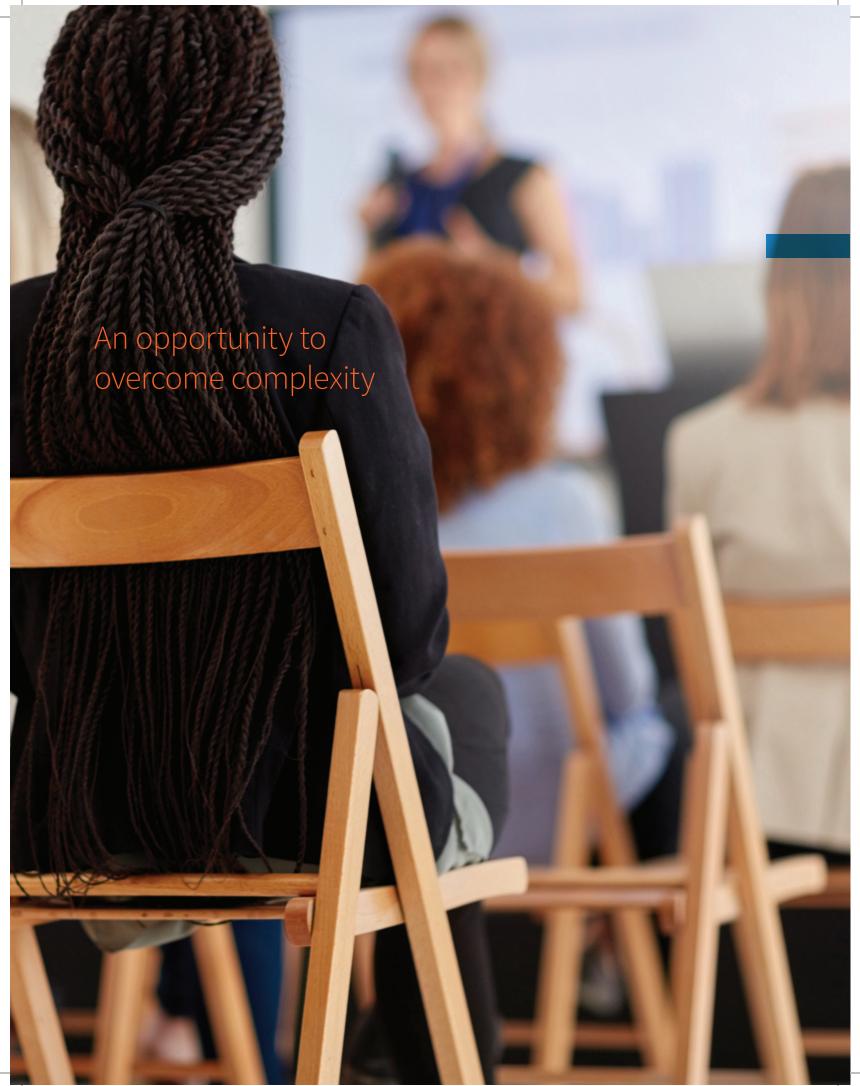


A Plan for the Future

Retirement services and solutions you deserve





Providing a retirement plan to American workers is not without its challenges.

Factors such as an increasingly complex and uncertain regulatory environment along with a greater focus on plan sponsor fiduciary responsibility may present opportunities for organizations to partner with a leading provider to administer a successful plan.

But access to the expertise and experience you need may seem beyond the financial reach of your organization. In fact, that's just one reason why 86% of organizations with fewer than 100 employees don't offer retirement plans to their workforces.¹

Imagine the competitive advantage you could gain over most of your competition with the opportunity — and easy ability — to deliver a leading retirement plan solution to:

- Attract new talent and retain existing talent.
- Keep your resources dedicated to what they do best.
- Gain expertise from industry leaders.

1 Source: http://www.cnbc.com/2015/05/19/retirement-plans-for-small-business-gaining-steam.html

1

Become part of something bigger and better

Organizations of different sizes have their own respective advantages. Larger organizations may have access to more resources, and smaller organizations may be able to adapt to change more quickly. When you join the Wealthcare Retirement Partners 401(k) Plan, you get the best of both worlds — a powerful partner with strong resources, and the ability to keep your own resources focused on reacting to and taking advantage of the latest market trends.

As you look to strike the right balance, you need to be able to:

- Achieve economies of scale without sacrificing the personal attention and service you are known for providing.
- Meet the savings needs of your workforce without tapping into the resources you need to provide the service excellence your clients appreciate and respect.
- Continue to focus on and invest in your core business without going over budget on your retirement benefit costs.





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Choose the right solution

Administrative ease
3(16) functional plan administrator
Institutional investment options
3(38) investment oversight
Participant education
Retirement readiness solutions
Fiduciary protection
Plan design flexibility

The Wealthcare Retirement Partners 401(k) Plan advantage

You have a unique opportunity to offer all the amenities traditionally afforded to larger organizations when you elect to join the Wealthcare Retirement Partners 401(k) Plan.

Our plan gives you access to retirement services and solutions that may not otherwise be available to you. When you become part of the plan, you can:

- Spend less time on the administration of your retirement plan and more time focused on your organization's goals.
- Provide a high-quality benefit that can help you recruit top-level talent and retain your current staff.
- Benefit from an institutional pricing model that may not be available to you as an independent 401(k) plan sponsor.
- Get expert investment selection and monitoring services from a third-party fiduciary investment manager who also takes responsibility for the quality of the investments.

And even though you become part of a strong, stable plan, you always keep the flexibility to design the features that work best for your organization.



Your partnership is enhanced with industry leadership

World-class recordkeeping

Empower Retirement plays a key role as a service provider to a successful 401(k) plan. Empower is a leading retirement services provider that imagines a better future in which working Americans can replace their working income — for life.

That is made possible by delivering a better retirement experience through directional guidance from four key values:

- Service excellence
- Constant innovation
- · Thought leadership
- Outstanding people

Empower brings these values — and a commitment to the retirement industry — to every partnership.



Modern, proprietary recordkeeping system



An experience designed around total retirement



Sophisticated tools to measure results



An experience centered on monthly income in retirement



Award-winning communication that drives action

Great-West Financial®, Empower Retirement and Great-West Investments™ are the marketing names of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY, and their subsidiaries and affiliates, including registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC.



An independent fiduciary you can trust

ERISA 3(38) investment management provided by Wealthcare Retirement Partners

Wealthcare Retirement Partners is a fiduciary advisory service that works with businesses in an effort to maximize their retirement plans. We strive to create successful outcomes for plan sponsors and participants by addressing any number of issues or challenges they may encounter, and provide comprehensive and ongoing fiduciary guidance, training and support to mitigate potential liabilities.

Wealthcare Retirement Partners will work closely with you in the following areas to help ensure the overall success of your plan:

- Completing the selection and monitoring of your investment portfolio in accordance with the investment policy statement (IPS)
- Conducting annual fee benchmarking and continuously monitoring fees to ensure they are reasonable
- Conducting quarterly investment due diligence reports
- Overseeing board and committee meetings
- Maintaining due diligence documents and minutes, and providing access to any plan sponsor members

Advisory services provided through Wealthcare Advisory Partners, LLC doing business as Wealthcare Retirement Partners. Wealthcare Advisory Partners LLC is a registered investment advisor with the U.S. Securities and Exchange Commission.

Put our dedicated team to work for you

Pentegra will guide you through the process of looking at key considerations in plan design, including:

- Loans and hardship withdrawals
- Eligibility
- Matching contributions
- Profit-sharing contributions
- Automatic enrollment
- · Plan entry dates

ERISA 3(16) plan administration provided by Pentegra Retirement Services

Plan design involves more than choosing from a wish list of features. It requires getting to know your organization and understanding the uniqueness of your participants. It also requires working with partners who specialize in managing the compliance testing, government filings and other reporting requirements that you'll face.

This is why we have contracted with a nationally renowned third-party administrator (TPA), Pentegra Retirement Services, to act as an ERISA 3(16) plan administrator.

Pentegra's 3(16) fiduciary services reduce your workload from 50 required tasks to only a handful. Also, your name comes off the Form 5500 and plan document and is replaced by Pentegra as the signed plan administrator. This results in the elimination of nearly all administrative risk and workload.

Pentegra provides additional peace of mind by accepting the obligation to pay a wide range of IRS and Department of Labor (DOL) penalties and excise taxes, correction costs, damages, litigation settlements, plan losses, legal counsel fees, and court costs.

Pentegra has been providing fiduciary services for over 75 years and manages more than 1,000 fiduciary plans.





Current investment lineup*

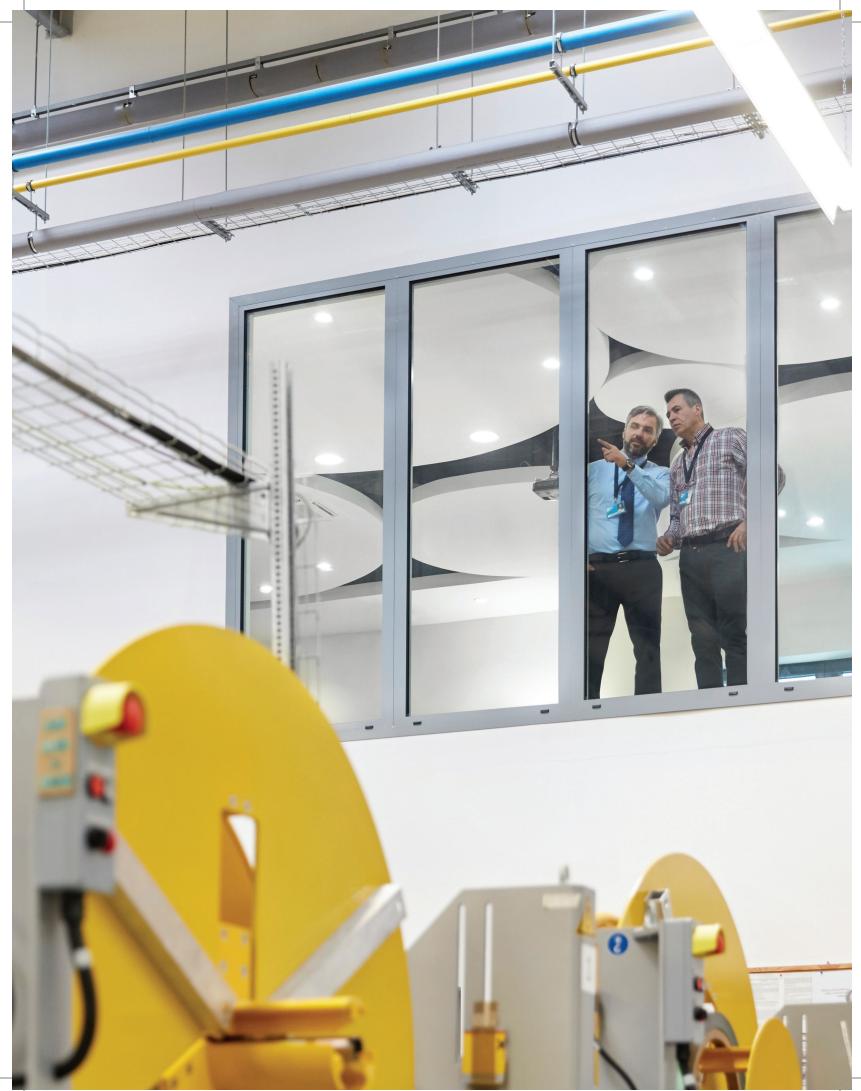
Fund name	Asset class	Exp. ratio"
Fidelity® Total Market Index	Large Blend	0.02
Fidelity® Interm Trs Bd Index	Intermediate Government	0.03
Fidelity® Long-Term Trs Bd Index	Long Government	0.03
Fidelity® Inflation-Prot Bd Index	Inflation-Protected Bond	0.05
Fidelity® Global ex US Index	Foreign Large Blend	0.06
My Retirement Path Index Moderate 2025 Fund Class R	Target Date 2025	0.19
My Retirement Path Index Moderate 2035 Fund Class R	Target Date 2035	0.19
My Retirement Path Index Moderate 2045 Fund Class R	Target Date 2045	0.18
My Retirement Path Index Moderate 2055 Fund Class R	Target Date 2055	0.18
My Retirement Path Index Moderate Retirement Fund Class R	Target Date Retirement	0.20
My Retirement Path Index Aggressive 2025 Fund Class R	Target Date 2025	0.19
My Retirement Path Index Aggressive 2035 Fund Class R	Target Date 2035	0.18
My Retirement Path Index Aggressive 2045 Fund Class R	Target Date 2045	0.18
My Retirement Path Index Aggressive 2055 Fund Class R	Target Date 2055	0.18
My Retirement Path Index Aggressive Retirement Fund Class R	Target Date Retirement	0.19
My Retirement Path Index Conservative 2025 Fund Class R	Target Date 2025	0.20
My Retirement Path Index Conservative 2035 Fund Class R	Target Date 2035	0.19
My Retirement Path Index Conservative 2045 Fund Class R	Target Date 2045	0.18
My Retirement Path Index Conservative 2055 Fund Class R	Target Date 2055	0.18
My Retirement Path Index Conservative Retirement Fund Class R	Target Date Retirement	0.20
Key Guaranteed Portfolio Fund	Guaranteed Account	0.35
Wells Fargo Core Plus Bond R6	Intermediate-Term Bond	0.36
JPMorgan Equity Income R6	Large Value	0.50
AB Large Cap Growth Z	Large Growth	0.57
Great-West International Value Instl	Foreign Large Blend	0.70
Wells Fargo Special Small Cap Value R6	Small Value	0.88
Federated MDT Small Cap Growth R6	Small Growth	0.88

^{*} Investments are subject to change due to constant monitoring.

^{**} The net expense ratio is the expense ratio after the application of any waivers or reimbursement. Please note that expenses take into consideration a voluntary or contractual waiver that expires as disclosed by the fund prospectus.

For a detailed benchmarking proposal, contact us through Water Street at wrp@wcretire.com or 540-450-8351

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Advisory services provided through Wealthcare Advisory Partners, LLC doing business as Wealthcare Retirement Partners. Wealthcare Advisory Partners LLC is a registered investment advisor with the U.S. Securities and Exchange Commission.

Wealthcare Retirement Partners and Pentegra are not affiliated with GWFS Equities, Inc. or its parent company, Great-West Life & Annuity Insurance Company and its subsidiaries, including Great-West Life & Annuity Insurance Company of New York, are not affiliated with other providers mentioned.

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