

Who is Empower Retirement?

Empower is a financial services company with a retirement-first focus. We've come up with an easier and more intuitive planning experience to help you prepare for tomorrow — while still enjoying today.

RETIREMENT TOOLS THAT FOCUS ON YOU



1

Personal projections to help you see the big picture

2

A simple app and mobile experience

3

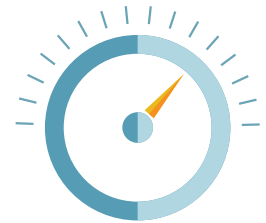
Powerful calculators to inform your decisions

2ND
LARGEST
RETIREMENT
SERVICES COMPANY
IN THE COUNTRY¹

HELPING **9 MILLION+**
WORKING AMERICANS SAVE
FOR THE FUTURE²



16% INCREASE IN
INCOME REPLACEMENT
FOR EMPOWER
PARTICIPANTS³



STRENGTH IN
FINANCIAL
RATINGS⁴

AA

Standard & Poor's
Rating Services
Very strong (second highest
of nine categories)

Aa3

Moody's
Investor Service
Excellent (second highest
of nine categories)

AA

Fitch
Ratings
Very strong (second highest
of nine categories)

A+

A.M. Best
Company, Inc.
Superior (highest
of 10 categories)

TOP 100 INNOVATORS IN
DIVERSITY AND INCLUSION⁵



A COMMITMENT TO **GIVING BACK**

Empower employees have donated thousands of hours serving local communities, and the company matches charitable donations up to \$5,000 per associate per year.





Access your account anytime
with the Empower app

Log in to your account ➤ empowermyretirement.com

NOW IS A GOOD TIME

1 As of January 1, 2019. Information refers to all retirement businesses of Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates, including Great-West Life & Annuity Insurance Company of New York, marketed under the Empower Retirement brand. Ranking based on total participant accounts as of December 31, 2017. PLANSPONSOR magazine, 2018 Recordkeeping Survey, June 2018.

2 Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates, including Great-West Life & Annuity Insurance Company of New York, marketed under the Empower Retirement brand.

3 Includes time period December 2010 to September 2016; reflects 6,820,100 web visits, 569 plans, 300,252 participants and 110,759 deferral changes.

4 As of 9/30/18. Ratings refer to the financial strength of GWL&A and do not pertain to the performance of the underlying funds, any subsidiary or offered product. Ratings are subject to change.

5 Mogul's Top 100 Innovators in Diversity & Inclusion in 2018, onmogul.com, January 2018.

Securities offered or distributed through GWFS Equities, Inc., Member FINRA/SIPC and a subsidiary of Great-West Life & Annuity Insurance Company.

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.

This material has been prepared for informational and educational purposes only and is not intended to provide investment, legal or tax advice.

©2019 Great-West Life & Annuity Insurance Company. All rights reserved. ERMKT-FLY-23564-1903 RO747071-0319