



## Benefits of Enrolling in your PERSI Choice 401(k) Plan

Saving through your PERSI Choice 401(k) Plan is a simple way to help supplement the pension benefits you receive from the PERSI Base Plan and Social Security. It can help you bridge the gap between your financial goals and your destination in retirement. Take advantage of all the benefits available to you through the PERSI Choice 401(k) Plan.

### ▶ Trust

The PERSI Retirement Board has your best interest in mind. As part of its fiduciary commitment, they are here to serve you and to protect your long-term financial interest. The PERSI Retirement Board is responsible for investment policy and structure, portfolio strategy, asset allocation, strategic policies, the hiring of managers and other agents or consultants to carry out those policies and strategies, and the monitoring of the managers, consultants and other agents. Board meetings are always open to the public. The meeting schedule can be found on the PERSI website.

### ▶ Real people, real help

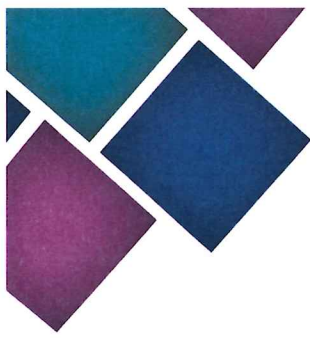
Local Retirement Plan Counselors are ready to help you. Our Retirement Plan Counselors care about your future and have special training to help you.<sup>1</sup> All of our Retirement Plan Counselors are salaried, noncommissioned professionals whose only goals in working with you are to get you ready for retirement and help you after you get there!

### ▶ Potentially lower fees

There are more than 39,000 participating employees, so fees might be less here than with other investing opportunities. In other words, buying items in bulk usually means a better deal—that's what your PERSI Choice 401(k) Plan gives you.

### ❖ Before-tax contributions

You won't pay taxes on your contributions or on any earnings until you take a distribution, which is usually in retirement.



### ▶ Calculating your future

Take advantage of several innovative resources, tools and calculators on [www.mypersi401k.com](http://www.mypersi401k.com) that will help you see how much you'll need in retirement and how to get there.<sup>2</sup>

### ▶ Investment options

You can choose from several investment fund options within the PERSI Choice 401(k) Plan to create a diversified portfolio of fund options including a mix of equity, fixed income, balanced funds, as well as the PERSI Total Return Fund (TRF). A complete list of core funds can be found at [www.mypersi401k.com](http://www.mypersi401k.com).

### ▶ Automatic deductions

Your contributions automatically are deducted from your paycheck, making it easier to plan, save and budget.

### ▶ A chance for an early start

The sooner you start saving and investing, the better. With the power of compounding, waiting even one year can make a big difference in the amount you might have in your account when you retire.

## A chance to catch up

If you are at least age 50, you may also contribute an additional "catch up" contribution. The maximum contribution amounts are set by the IRS and may be subject to change in future years. Enroll today and let your PERSI Choice 401(k) Plan help you.



**Go now, Go BIG!**  
**Your future is waiting.**

For more information, call **(866) 437-3774** or visit **[www.mypersi401k.com](http://www.mypersi401k.com)**



<sup>1</sup> Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

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Diversification does not ensure a profit and does not protect against loss in declining markets.

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