

your Road to Retirement

Heart of the Rockies Regional Medical Center
Retirement Plan Enrollment Kit



HEART OF THE ROCKIES REGIONAL MEDICAL CENTER RETIREMENT PLANS

Are You Ready for a Bright Financial Future?

Making the decision to enroll in your employer-sponsored retirement plan is a great start. Enrolling is the most important step in your journey to retirement readiness. And this guide puts you on the right path quickly and easily.

Before you enroll, it's a good idea to review all of the information in this guide in order to make decisions that meet your individual needs:

- **Plan Features and Highlights** – Provides specific information about your plan's features
- **Fund Information** – Includes fund objectives and risk levels
- **Fund Performance and Fees** – Shows asset class categories, fund returns over time, and any fund fees

Once you have learned about your plan and are ready to enroll, follow these two simple steps.

Step 1:

Go Online to Enroll

Go to **www.empower-retirement.com/participant**, click on the *Register* button in the Login box and follow the prompts. You will need to provide the following:

- **Personal Information** – Provide your name, address, Social Security number, date of birth, etc.
- **Contribution Amount** – Contribute more today to potentially have more for your future
- **Fund Choices** – Build a diversified portfolio based on your retirement goals¹

Step 2:

Select Your Beneficiary

Here is the information you'll need to provide when choosing your beneficiaries:

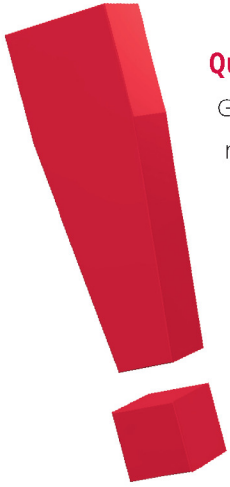
- Your Personal Information
- Personal Information for Your Primary Beneficiary
- Personal Information for Your Contingent Beneficiary (if applicable)

Note: If you don't have all the necessary information for your beneficiaries at this time, you can still enroll, but you should choose your beneficiaries as soon as possible once you have the information needed.



Read the information provided in this booklet regarding your investment options to help you build a diversified portfolio.¹ Once you've made your investment selections, assign a percentage of your contribution amount to each of your investment choices by entering a percentage between 1% and 100% next to your investment choice(s). Your choices must total 100%.

¹ Diversification does not ensure a profit and does not protect against loss in declining markets.



Quick Tip

Get the most out of this valuable employer-provided benefit with a higher contribution amount. The more you save today means potentially more for your future. Get the retirement income you want and deserve so you can continue your current lifestyle when you're retired by contributing as much as you can.

Important Reminder

Let us know if you have assets from a previous employer's plan or an IRA. If your employer allows rollovers, we can help you roll that money into your current plan for a simplified, one-stop retirement planning strategy.²



For More Information

Visit³

www.empower-retirement.com/participant

Call³

1-866-467-7756

Remember:

You can make changes to your plan at any time by visiting
www.empower-retirement.com/participant.³

² You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

³ Access to KeyTalk® and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Heart of the Rockies Regional Medical Center Money Purchase Pension Plan 401(a) Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(a) Plan

A 401(a) plan is a retirement savings plan designed to allow employers to supplement their employees' existing retirement and pension benefits by contributing to the plan on the employees' behalf. Contributions and any earnings on contributions are tax-deferred until the money is withdrawn.

Your 401(a) Plan is a Government Pension Plan for employees not covered by Social Security FICA.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be a Regular Full Time, Regular Part Time, Part Time, PRN, Temporary or Seasonal Employee of HRRMC

This is a mandatory Plan in lieu of Social Security FICA participation. You will be enrolled effective with your hire date.

The following employees are not eligible to participate in the Plan:

- Leased employees
- Independent Contractors

Enrollment

You will be automatically enrolled at 3.75% of your eligible compensation.

Employer Contributions

The 401(a) Plan will also provide for a nondiscretionary contribution in the amount equal to 3.75% of your eligible compensation. These contributions benefit all participating employees.

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested.

The employer match contribution is immediately 100% vested.

Investment Options¹

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the Web site at **www.empower-**

retirement.com/participant or call the Voice Response System toll free at **(866) 467-7756**. The Web site and the Voice Response System are available to you 24 hours a day, 7 days a week.²

Transfers and Allocation Changes

Use your Personal Identification Number (PIN) and Username to access the Web site or you can use your Social Security number and PIN to access the Voice Response System. You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Recordkeeping or Administrative Fees:

There is an annual Asset Charge of 0.50% that is calculated and deducted monthly.

Distribution Fees:

There are no Plan distribution fees.

Investment Option Fees:

Each investment option has its own operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please contact your Empower Retirement representative for more information about any potential investment option fees.

Loans

Your Plan does not allow loans.

How Can I Get More Information?

Visit the Web site at **www.empower-retirement.com/participant** or call the Voice Response System, toll free at **(866) 467-7756** for more information. The Web site provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to the Voice Response System and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades and maintenance, or other reasons. The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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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Form# 95851-01PH 401(a) 12/9/2016
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Heart of the Rockies Regional Medical Center

457(b) Employee Deferred Compensation Plan

Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 457(b) Deferred Compensation Plan

A governmental 457(b) deferred compensation plan (457 plan) is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn. Distributions are subject to ordinary income tax and may be subject to penalties.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- Be a Regular Full Time, Regular Part Time, PRN or Part Time Employee of HRRMC

Eligible employees may enroll the first day of each month.

The following employees are not eligible to participate in the Plan:

- Temporary Employees
- Leased employees
- Independent Contractors

Enrollment

You may enroll through the Human Resources/Payroll office of HRRMC or by using the online enrollment option. Each participant would sign on to **www.empower-retirement.com/participant**.

2017 Contribution Limits

Combined maximum limit of 100% of your compensation or \$18,000, whichever is less for all employee and employer matching retirement contributions.

"Standard" Catch-Up allows participants in the three calendar years prior to normal retirement age to contribute more (up to double the annual contribution limit—\$36,000). The amount that you may be able to contribute under the Standard Catch-Up option will depend upon the amounts that you were able to contribute in previous years but did not.

Participants turning age 50 or older in 2017 may contribute an additional \$6,000. Please note that you may not use the Standard Catch-Up provision and the Age 50+ Catch-Up provision in the same year.

Generally, the maximum contribution amount then may be indexed for inflation in \$5000 increments in subsequent years.

Employer Contributions

Your employer matches 100% of your contributions up to the first 3.25% of included compensation.

This contribution will not exceed \$15,000 per calendar year for all employer matching contributions to the employee's 401(a) Plan and 457(b) Plan combined.

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The employer matching contribution is immediately 100% vested.

Investment Options¹

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the Web site at **www.empower-retirement.com/participant** or call the Voice Response System toll free at **(866) 467-7756**. The Web site and the Voice Response System are available to you 24 hours a day, 7 days a week.²

Transfers and Allocation Changes

Use your Personal Identification Number (PIN) and Username to access the Web site or you can use your Social Security number and PIN to access the Voice Response System. You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

Rollovers

Only on Plan administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 70½ (if allowed by government Plan's provisions)
- Death (your beneficiary receives your benefits)
- Unforeseeable emergency (as defined by the Internal Revenue Code and if allowed by your Plan's provisions)

Each distribution is subject to ordinary income tax and may be subject to the 10% early withdrawal federal tax penalty.

Plan Fees

Recordkeeping or Administrative Fees:

There is an annual Asset Charge of 0.50% that is calculated and deducted monthly.

Distribution Fees:

There are no Plan distribution fees.

Investment Option Fees:

Each investment option has its own operating expenses. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

There may be a recordkeeping or administrative fee for investing in certain investment options. Please contact your Empower Retirement representative for more information about any potential investment option fees.

Loans

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your total vested account balance. The minimum loan amount is \$1000 and you have up to five years to repay your loan—up to 10 years if the money is used to purchase your primary residence. There is a \$50 origination fee for each loan that is deducted from the loan proceeds, plus an ongoing annual \$25 fee, deducted quarterly from your account at \$6.25. You may have 1 outstanding loan at a time. Loans are repaid through payroll deduction and are due in full at termination from employment.

How Can I Get More Information?

Visit the Web site at www.empower-retirement.com/participant or call the Voice Response System, toll free at (866) 467-7756 for more information. The Web site provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or voice response system received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice, or act in a fiduciary capacity, for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

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Form# 95851-02PH 457(b) 12/9/2016
AM 79852T-1116

T. Rowe Price 2010 Fund

Fund Manager: Clark/Lee
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.59%, Net 0.59%

Risk/Potential Return Meter



TRRAX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

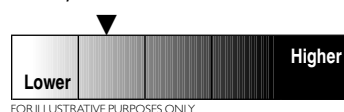
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2015 Fund

Fund Manager: Clark/Lee
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.62%, Net 0.62%

Risk/Potential Return Meter



TRRGX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2015) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

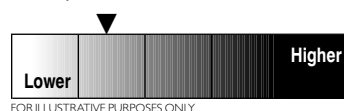
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2020 Fund

Fund Manager: Clark/Lee
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.66%, Net 0.66%

Risk/Potential Return Meter



TRRBX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2025 Fund

Fund Manager: Clark/Lee
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.69%, Net 0.69%

Risk/Potential Return Meter



TRRHX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

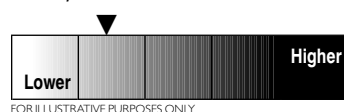
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2030 Fund

Fund Manager: Clark/Lee
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.72%, Net 0.72%

Risk/Potential Return Meter



TRRCX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2035 Fund

Fund Manager: Clark/Lee
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.74%, Net 0.74%

Risk/Potential Return Meter



TRRJX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

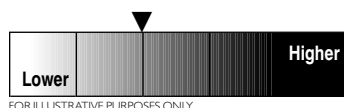
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderate degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2040 Fund

Fund Manager: Clark/Lee
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.76%, Net 0.76%

Risk/Potential Return Meter



TRRDY_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

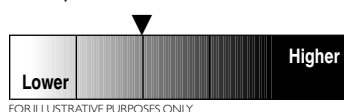
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2045 Fund

Fund Manager: Clark/Lee
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.76%, Net 0.76%

Risk/Potential Return Meter



TRRKX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a moderately higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2050 Fund

Fund Manager: Clark/Lee
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.76%, Net 0.76%

Risk/Potential Return Meter



TRRMX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

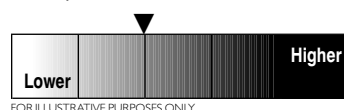
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2055 Fund

Fund Manager: Clark/Lee
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.76%, Net 0.76%

Risk/Potential Return Meter



TRRXN_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

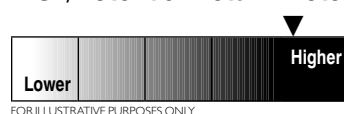
Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price 2060

Fund Manager: Clark/Lee
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.76%, Net 0.76%

Risk/Potential Return Meter



TRRLX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept a higher degree of risk in exchange for potentially higher long-term returns. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

T. Rowe Price Balanced Fund

Fund Manager: Clark/Lee
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.57%, Net 0.57%

Risk/Potential Return Meter



TRRIX_1

Investment Objective & Strategy ♦

The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. It is intended for retired investors who seek income and relative stability from bonds along with some capital appreciation potential from stocks. The fund's "neutral allocations," which are what T. Rowe Price considers broadly appropriate for investors during their retirement years, are 40% stock funds and 60% bond funds. While the fund is non-diversified, it invests in diversified underlying holdings.

Risk and Return Profile

This investment option may be most appropriate for someone willing to accept some risk, but seeking to preserve capital and is willing to accept lower potential returns in exchange. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but do not have the time, desire, or knowledge to select and manage their own portfolios. Asset allocation and balanced investment options are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. Stock values fluctuate in response to the activities of the general market, individual companies and economic conditions. Bond values fluctuate in response to the financial condition of individual issuers, general market and economic conditions, and changes in interest rates. In general, when interest rates rise, bond values fall and investors may lose principal value.

American Funds EuroPacific Gr R6

Fund Manager: Team Managed
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.50%, Net 0.50%

Risk/Potential Return Meter

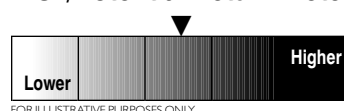


RERGX_1

MFS International New Discovery R4

Fund Manager: Team Managed
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 1.12%, Net 1.08%

Risk/Potential Return Meter

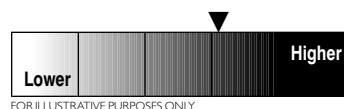


MIDJX_1

Oppenheimer Developing Markets Y

Fund Manager: Leverenz/Lech
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 1.07%, Net 1.07%

Risk/Potential Return Meter



ODVYX_1

DFA US Small Cap Value I

Fund Manager: Team Managed
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.52%, Net 0.52%

Risk/Potential Return Meter



DFSVX_1

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Investment Objective & Strategy ♦

The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The fund may invest a large percentage of the fund's assets in issuers in a single country, a small number of countries, or a particular geographic region.

Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Foreign funds involve special risks, including currency fluctuations and political developments.

Investment Objective & Strategy ♦

The investment seeks capital appreciation. The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country. The fund will invest in at least three developing markets.

Risk and Return Profile

International investments may be most appropriate for someone looking for greater potential returns and willing to accept a higher degree of risk. International investment may provide diversification for a domestic portfolio. Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

Investment Objective & Strategy ♦

The investment seeks to achieve long-term capital appreciation. The fund normally will invest at least 80% of its net assets in securities of small cap U.S. companies. It may use derivatives, such as futures contracts and options on futures contracts for U.S. equity securities and indices, to adjust market exposure based on actual or expected cash inflows to or outflows from the Portfolio.

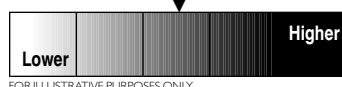
Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

ClearBridge Small Cap Growth I

Fund Manager: Green/Russell
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.91%, Net 0.91%

Risk/Potential Return Meter



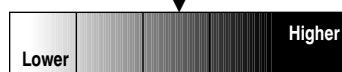
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SBPYX_1

Vanguard Small Cap Index Adm

Fund Manager: Coleman/O'Reilly
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.08%, Net 0.08%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VSMAX_1

Vanguard Mid Cap Index Fund - Admiral

Fund Manager: Johnson/Butler
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.08%, Net 0.08%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VIMAX_1

Columbia Dividend Opportunity Y

Fund Manager: Stocking/Ramos/Schroll
Period Ending: 09/30/2016
Fund Operating Expenses:
Gross 0.62%, Net 0.62%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

CDOYX_1

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund normally invests at least 80% of its assets in equity securities of companies with small market capitalizations and related investments. The portfolio managers use a growth-oriented investment style that emphasizes small U.S. companies.

Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Investment Objective & Strategy ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Risk and Return Profile

Small-cap investments may be most appropriate for someone willing to accept a high degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

Investment Objective & Strategy ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Risk and Return Profile

Mid-cap investments may be most appropriate for someone willing to accept a higher degree of market volatility in exchange for greater potential returns over time. Stock investments tend to be more volatile than bond, stable value or money market investments. Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

Investment Objective & Strategy ♦

The investment seeks a high level of current income with a secondary objective of growth of income and capital. The fund's assets primarily are invested in equity securities. Under normal market conditions, it will invest at least 80% of its net assets (including the amount of any borrowings for investment purposes) in dividend-paying common and preferred stocks. The fund may invest in companies that have market capitalizations of any size. It may invest up to 25% of its net assets in foreign investments.

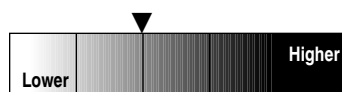
Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Principal Large Cap Growth Inst

Fund Manager: Welch/Fennessey
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.63%, Net 0.61%

Risk/Potential Return Meter



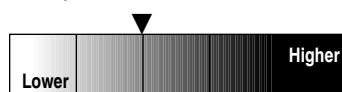
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PLGIX_1

Vanguard 500 Index Admiral

Fund Manager: Geiger/Butler
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.05%, Net 0.05%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

VFIAX_1

PIMCO All Asset Instl

Fund Manager: Arnott
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 1.08%, Net 0.88%

Risk/Potential Return Meter



FOR ILLUSTRATIVE PURPOSES ONLY

PAAIX_1

Investment Objective & Strategy ♦

The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in equity securities of companies with large market capitalizations at the time of each purchase. It invests in growth equity securities; growth orientation emphasizes buying equity securities of companies whose potential for growth of capital and earnings is expected to be above average.

Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Investment Objective & Strategy ♦

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The S&P 500 Index is an unmanaged, market-weighted index that consists of the 500 largest publicly traded companies and is considered representative of the broad U.S. stock market.

Risk and Return Profile

Large-cap investments may be most appropriate for someone willing to accept some degree of market volatility in return for potential long-term capital growth. Stock investments tend to be more volatile than bond, stable value or money market investments.

Investment Objective & Strategy ♦

The investment seeks maximum real return, consistent with preservation of real capital and prudent investment management. The fund normally invests substantially all of its assets in Institutional Class or Class M shares of any funds of the Trust or PIMCO Equity Series, an affiliated open-end investment company, except other funds of funds, or shares of any actively-managed funds of the PIMCO ETF Trust, an affiliated investment company. The fund's investment in a particular Underlying PIMCO Fund normally will not exceed 50% of its total assets. It is non-diversified.

Risk and Return Profile

The investment may be most appropriate for someone looking for greater potential returns and willing to accept a high degree of risk. Specialty funds that invest in a specific industry sector, geographic region, or one or more commodities may be more volatile than funds with more diversified investments. Additionally, funds that use unique investing strategies, such as short funds or hedge funds, may be more volatile than funds that use traditional investing strategies.

JPMorgan Core Bond Select

Fund Manager: Figuly/Miller
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.72%, Net 0.58%

Risk/Potential Return Meter



WOBDX_1

Investment Objective & Strategy ♦

The investment seeks to maximize total return by investing primarily in a diversified portfolio of intermediate- and long-term debt securities. The fund is designed to maximize total return by investing in a portfolio of investment grade intermediate- and long-term debt securities. It will invest at least 80% of its assets in bonds. The fund may principally invest in corporate bonds, U.S. treasury obligations and other U.S. government and agency securities, and asset-backed, mortgage-related and mortgage-backed securities. The fund's average weighted maturity will ordinarily range between four and 12 years.

Risk and Return Profile

This investment may be most appropriate for someone seeking greater potential income than with a money market or stable value investment and willing to accept a higher degree of risk. The investor may also desire to balance more aggressive investments with one providing potentially steady income. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

Prudential High-Yield Q

Fund Manager: Team Managed
 Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.45%, Net 0.45%

Risk/Potential Return Meter



PHYQX_1

Investment Objective & Strategy ♦

The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service (Moody's) or BB or lower by Standard & Poor's Ratings Group (Standard & Poor's), and instruments either rated by another nationally recognized statistical rating organization (NRSRO), or considered to be of comparable quality, that is, junk bonds.

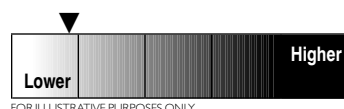
Risk and Return Profile

High yield bond investments may be appropriate for investors able to weather greater potential price volatility in exchange for an increased opportunity for capital appreciation and higher yields. Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

Guaranteed Interest Fund

Period Ending: 09/30/2016
 Fund Operating Expenses:
 Gross 0.00%, Net 0.00%

Risk/Potential Return Meter



GWGIF1_1

Investment Objective

As a general account product offered through the group annuity contract, participant principal and interest are fully guaranteed by the entire general account assets of GWL&A, which as of December 31, 2012, were \$28.2 billion and include \$2.14 billion in shareholder equity and accumulated surplus. General Account liabilities as of December 31, 2012 were \$26.1 billion. This means that GWL&A holds an additional 8.2% in capital for every dollar of liability we have. These assets are primarily high-quality, fixed income bonds, with 98% rated investment-grade and 30% rated AAA.

Risk and Return Profile

The investment may be most appropriate for someone wanting to safeguard principal value or to balance a portfolio which contains more aggressive investments. The investor may be requiring stability and asset liquidity.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses from your registered representative or Plan website. Read them carefully before investing.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of Great-West Life & Annuity Company of New York, New York, New York and FASCore, LLC (FASCore Administrators, LLC in California). GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution, and administrative services.

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◆ Unless otherwise noted: Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Funds may impose redemption fees and/or transfer restrictions, if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

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Holdings and composition of holdings are subject to change. Due to rounding or other factors, asset allocations and/or largest holdings may not equal 100.0%.

The Net expense ratio shown is net of any fee waivers or expense reimbursements.

Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document.

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Notice of Investment Returns & Fee Comparison

95851-01 Heart of the Rockies Regional Medical Center Money Purchase Pension Plan
www.empower-retirement.com/participant

Your employer's retirement plan may be one of the most valuable investments you'll make for your future. It may be a large part of the retirement income you'll need to help keep your current lifestyle. For most people, it will need to last at least 20 years.

It is important to remember that your retirement account has the potential to grow over time and benefit from being in a tax-deferred plan. In traditional retirement plans you benefit from saving money out of your paycheck before taxes are taken out. Taxes are paid later when you take the money out of the account. Another benefit is that you are paying yourself first and investing for your future by automatically contributing from your paycheck where allowed by your plan.

The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes important information to help you compare your Plan investment options and expenses. For more investment information including investment objectives or goals, principal strategies, risks, portfolio turnover rate, returns and expenses, please visit your Plan's website listed above. The website also includes education and tools designed to help you with making investment decisions. An online calculator is also available and it can assist you in determining the long-term effect of fees and expenses. A free paper copy of this disclosure is available by calling the Voice Response System at 1-866-467-7756.

SECTION	Document Summary
1	Investment Rate of Return and Expense Information - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses.
2	Other Investment-Related Fees, Expense Information and Transfer Restrictions - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	Plan-Related Information - Shows Plan-Related information and Participant Elected Services Expenses.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments Averaged Annualized Total Return as of 10/31/2016									
Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
T. Rowe Price 2010 Fund ^{1,2}	TRRAX	-0.66%	6.28%	4.64%	4.05%	6.67%	4.99%	09/30/2002	0.59%/0.59%
							\$49.90 per \$1,000		\$5.90 per \$1,000 Gross
Bloomberg Barclays US Aggregate Bond TR **		-0.94%	4.99%	4.37%	3.48%	2.90%	4.64%	09/30/2002	
							\$46.40 per \$1,000		
T. Rowe Price 2015 Fund ^{1,2}	TRRGX	-0.62%	6.07%	4.37%	4.35%	7.58%	5.26%	02/27/2004	0.62%/0.62%
							\$52.60 per \$1,000		\$6.20 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Bloomberg Barclays US Aggregate Bond TR **		-0.94%	4.99%	4.37%	3.48%	2.90%	4.64%	02/27/2004	
							\$46.40 per \$1,000		
T. Rowe Price 2020 Fund ^{1,2}	TRRBX	-0.57%	5.89%	4.15%	4.63%	8.36%	5.42%	09/30/2002	0.66%/0.66%
							\$54.20 per \$1,000		\$6.60 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	09/30/2002	
							\$68.40 per \$1,000		
T. Rowe Price 2025 Fund ^{1,2}	TRRHX	-0.50%	5.82%	4.05%	4.88%	9.05%	5.54%	02/27/2004	0.69%/0.69%
							\$55.40 per \$1,000		\$6.90 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	02/27/2004	
							\$68.40 per \$1,000		
T. Rowe Price 2030 Fund ^{1,2}	TRRCX	-0.43%	5.64%	3.86%	5.05%	9.61%	5.66%	09/30/2002	0.72%/0.72%
							\$56.60 per \$1,000		\$7.20 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	09/30/2002	
							\$68.40 per \$1,000		
T. Rowe Price 2035 Fund ^{1,2}	TRRJX	-0.42%	5.38%	3.60%	5.12%	9.98%	5.71%	02/27/2004	0.74%/0.74%
							\$57.10 per \$1,000		\$7.40 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	02/27/2004	
							\$68.40 per \$1,000		
T. Rowe Price 2040 Fund ^{1,2}	TRRDY	-0.34%	5.18%	3.37%	5.15%	10.17%	5.81%	09/30/2002	0.76%/0.76%
							\$58.10 per \$1,000		\$7.60 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	09/30/2002	
							\$68.40 per \$1,000		
T. Rowe Price 2045 Fund ^{1,2}	TRRKX	-0.31%	5.21%	3.39%	5.17%	10.17%	5.83%	05/31/2005	0.76%/0.76%
							\$58.30 per \$1,000		\$7.60 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	05/31/2005	
							\$68.40 per \$1,000		
T. Rowe Price 2050 Fund ^{1,2}	TRRMX	-0.30%	5.18%	3.38%	5.17%	10.18%	5.49%	12/29/2006	0.76%/0.76%
							\$54.90 per \$1,000		\$7.60 per \$1,000 Gross
Morningstar Lifetime Allocation Moderate**		-1.20%	6.75%	3.86%	3.86%	8.66%	5.03%	12/29/2006	
							\$50.30 per \$1,000		
T. Rowe Price 2055 Fund ^{1,2}	TRRNX	-0.30%	5.19%	3.37%	5.17%	10.16%	5.48%	12/29/2006	0.76%/0.76%
							\$54.80 per \$1,000		\$7.60 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.58%	12/29/2006	
							\$65.80 per \$1,000		
T. Rowe Price 2060 ^{1,2}	TRRLX	-0.39%	5.06%	3.32%	N/A	N/A	2.35%	06/23/2014	0.76%/0.76%
							\$23.50 per \$1,000		\$7.60 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	N/A	N/A	5.21%	06/23/2014	
							\$52.10 per \$1,000		
T. Rowe Price Balanced Fund ^{1,2}	TRRIX	-0.54%	5.62%	4.10%	3.34%	5.39%	4.68%	09/30/2002	0.57%/0.57%
							\$46.80 per \$1,000		\$5.70 per \$1,000 Gross
Bloomberg Barclays US Aggregate Bond TR **		-0.94%	4.99%	4.37%	3.48%	2.90%	4.64%	09/30/2002	
							\$46.40 per \$1,000		
International									
American Funds EuroPacific Gr R6 ^{1,2}	RERGX	0.39%	3.18%	0.44%	1.39%	6.62%	3.73%	05/01/2009	0.50%/0.50%
							\$37.30 per \$1,000		\$5.00 per \$1,000 Gross
MSCI EAFE NR USD**		-0.77%	-0.35%	-3.23%	-1.31%	4.99%	1.22%	05/01/2009	
							\$12.20 per \$1,000		
MFS International New Discovery R4 ^{1,2}	MIDJX	-1.52%	3.04%	1.81%	1.75%	8.13%	5.32%	04/01/2005	1.12%/1.08%
							\$53.20 per \$1,000		\$11.20 per \$1,000 Gross
Morningstar Global Markets ex-US GR USD**		0.19%	6.17%	3.01%	0.28%	5.09%	2.90%	04/01/2005	
							\$29.00 per \$1,000		
Oppenheimer Developing Markets Y ²	ODVYX	5.47%	13.14%	8.50%	-2.34%	2.60%	6.17%	09/07/2005	1.07%/1.07%
							\$61.70 per \$1,000		\$10.70 per \$1,000 Gross
Morningstar Emerging Markets GR USD**		3.41%	16.06%	9.55%	-0.93%	1.61%	4.54%	09/07/2005	
							\$45.40 per \$1,000		
Small Cap									
DFA US Small Cap Value I ²	DFSVX	-0.27%	7.98%	4.49%	3.60%	12.36%	5.46%	03/02/1993	0.52%/0.52%
							\$54.60 per \$1,000		\$5.20 per \$1,000 Gross
Morningstar US Small Value TR USD**		-0.68%	11.55%	8.03%	6.05%	12.88%	7.39%	03/02/1993	
							\$73.90 per \$1,000		
ClearBridge Small Cap Growth I ^{1,2}	SBPYX	-2.67%	-0.90%	0.02%	1.19%	11.83%	7.84%	11/01/2004	0.91%/0.91%
							\$78.40 per \$1,000		\$9.10 per \$1,000 Gross
Morningstar US Small Growth TR USD**		-5.36%	1.44%	0.34%	2.94%	10.77%	7.00%	11/01/2004	
							\$70.00 per \$1,000		
Vanguard Small Cap Index Adm ^{1,2}	VSMAX	-3.10%	6.93%	4.31%	5.29%	12.50%	7.43%	11/13/2000	0.08%/0.08%
							\$74.30 per \$1,000		\$8.00 per \$1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Small Cap TR USD**		-2.89%	7.58%	4.95%	4.95%	11.99%	7.05%	11/13/2000	
							\$70.50 per \$1,000		
Mid Cap									
Vanguard Mid Cap Index Fund - Admiral ^{1,2}	VIMAX	-2.57%	5.54%	3.02%	7.56%	12.97%	7.47%	11/12/2001	0.08%/0.08%
							\$74.70 per \$1,000		\$.80 per \$1,000 Gross
Morningstar US Mid Cap TR USD**		-2.56%	7.18%	4.76%	7.67%	13.40%	7.80%	11/12/2001	
							\$78.00 per \$1,000		
Large Cap									
Columbia Dividend Opportunity Y ²	CDOYX	-2.91%	9.02%	6.76%	6.76%	11.33%	6.64%	11/08/2012	0.62%/0.62%
							\$66.40 per \$1,000		\$6.20 per \$1,000 Gross
Morningstar US Large Value TR USD**		-0.93%	8.91%	8.18%	7.57%	11.81%	4.05%	11/08/2012	
							\$40.50 per \$1,000		
Principal Large Cap Growth I Inst ^{1,2}	PLGIX	-1.23%	0.59%	0.34%	7.72%	12.91%	8.64%	12/06/2000	0.63%/0.61%
							\$86.40 per \$1,000		\$6.30 per \$1,000 Gross
Morningstar US Large Growth TR USD**		-3.14%	-0.30%	-2.36%	9.28%	13.55%	7.83%	12/06/2000	
							\$78.30 per \$1,000		
Vanguard 500 Index Admiral ^{1,2}	VFIAX	-1.67%	5.84%	4.48%	8.80%	13.53%	6.69%	11/13/2000	0.05%/0.05%
							\$66.90 per \$1,000		\$.50 per \$1,000 Gross
Morningstar US Large Cap TR USD**		-1.44%	5.37%	4.11%	8.77%	13.47%	6.65%	11/13/2000	
							\$66.50 per \$1,000		
Balanced									
PIMCO All Asset Instl ²	PAAIX	1.83%	13.99%	10.24%	1.33%	3.77%	4.93%	07/31/2002	1.08%/0.88%
							\$49.30 per \$1,000		\$10.75 per \$1,000 Gross
Wilshire 5000 Total Market TR USD**		-1.69%	6.24%	4.63%	8.36%	13.36%	6.84%	07/31/2002	
							\$68.40 per \$1,000		
Bond									
JPMorgan Core Bond Select ^{1,2}	WOBDX	-0.97%	4.71%	4.08%	3.25%	2.92%	4.91%	05/31/1991	0.72%/0.50%
							\$49.10 per \$1,000		\$7.20 per \$1,000 Gross
Morningstar US Core Bond TR USD**		-0.91%	5.05%	4.49%	3.65%	3.09%	4.87%	05/31/1991	
							\$48.70 per \$1,000		
Prudential High-Yield Q ^{1,2}	PHYQX	2.78%	13.93%	8.96%	4.90%	7.13%	7.00%	10/31/2011	0.45%/0.45%
							\$70.00 per \$1,000		\$4.50 per \$1,000 Gross
BofAML US High Yield Master II TR USD**		3.21%	15.68%	10.16%	4.53%	7.07%	7.47%	10/31/2011	
							\$74.70 per \$1,000		

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 11/25/2016					
Investment Option	Current Fixed Rate	Gross/Net Investment Expenses~	Minimum Rate	Frequency of Fixed Rate Setting	Term
Guaranteed Interest Fund	1.45%	0.35%/0.35%	1.00%	Quarterly	12/31/2016
	\$14.50 per \$1,000	\$3.50 per \$1,000 Gross			

General Account Fund and Guarantee Provisions:

General Account crediting rates are net of cost of capital and expenses covered by the fund and guarantee provisions.

Cost of Capital is the return Great-West Life & Annuity Insurance Company (Great-West) earns on Great-West capital. Great-West is required by regulators to hold capital for the purpose of ensuring Great-West can meet all of its obligations associated with the General Account Fund. The amount of Great-West's capital and required return will fluctuate over time based on regulatory requirements, capital market conditions and the competitive environment.

The Fund Provision covers the range of investment expenses that are netted from the crediting rate, such as investment and operating expenses. The Fund Provision is calculated annually in aggregate for all General Account fixed funds offered by Great-West Retirement Services and does not reflect any product or plan specific underwriting adjustments. At 12/31/2014, the General Account Fund Provision is 0.35%. This includes an average annual notional allocation of 0.25% from Great-West's General Account to Great-West's recordkeeping functions. This allocation is not applicable if Great-West is not acting as both the investment provider and recordkeeper.

The Guarantee Provision covers the range of insurance expenses that are netted from the crediting rate, such as asset defaults, cost of insurance guarantees, and other expenses. The Guarantee Provision is calculated annually in aggregate for all General Account fixed funds offered by Great-West Retirement Services and does not reflect any product or plan specific underwriting adjustments. At 12/31/2014, the General Account Guarantee Provision is 0.54%. This expense changes over time as the value of insurance guarantees fluctuate due to both market and policyholder behaviors. They also vary based on the risk management techniques employed by the insurance provider. Because of the variances in the cost of the expenses, the level of the insurance guarantees as well as differences in risk management practices, this paragraph is the only section in which these expenses are disclosed.

For more information on the General Account Fixed Funds, including termination options, please see your Group Annuity Contract.

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start/inception date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start/inception date have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account if not paid by the Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend

on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances. Blank fields in the table can be assumed to be not applicable or zero.

General Administrative Services Expenses as of 11/25/2016				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Asset based charge	0.500004%	0.125001%	Monthly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	\$5.00 per \$1,000	\$1.25 per \$1,000		
Automated Third Party Payment	0.249996%	0.062499%	Monthly	Automated Third Party Payment
	\$2.50 per \$1,000	\$.62 per \$1,000		

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 11/25/2016		
Investment Option	Transfer Rule	Shareholder Type Fees[^]
T. Rowe Price 2010 Fund	4	
T. Rowe Price 2015 Fund	4	
T. Rowe Price 2020 Fund	4	
T. Rowe Price 2025 Fund	4	
T. Rowe Price 2030 Fund	4	
T. Rowe Price 2035 Fund	4	
T. Rowe Price 2040 Fund	4	
T. Rowe Price 2045 Fund	4	
T. Rowe Price 2050 Fund	4	
T. Rowe Price 2055 Fund	4	
T. Rowe Price 2060	4	
T. Rowe Price Balanced Fund	4	
American Funds EuroPacific Gr R6	2	
MFS International New Discovery R4	2	
ClearBridge Small Cap Growth I	3	
Vanguard Small Cap Index Adm	1	
Vanguard Mid Cap Index Fund - Admiral	1	
Principal Large Cap Growth I Inst	3	
Vanguard 500 Index Admiral	1	
JPMorgan Core Bond Select	1	
Prudential High-Yield Q	3	

Investment Option	Transfer Rule	Shareholder Type Fees [^]
Guaranteed Interest Fund		Participants may transfer their account balance in the GIF to any other investment option offered under the plan at any time with no restrictions or penalties, because the fund is designed to be a plan's only guaranteed / stable value / money market investment. In order to provide the participant with liquidity (100% for participant transfers), there cannot be any actively competing guaranteed / stable value / money market investments in the plan. Bond funds of durations in excess of 36 months are permitted. If it is determined that an unauthorized Competing Fund is offered, GWL&A reserves the right to restrict transfers until the Competing Fund is removed. If a participant transfers funds out of the GIF, GWL&A reserves the right to restrict transfers in for 30 days. Please note that participants are restricted from transferring from the GIF during the 12 month put and restrictions during the 36 month put. Should the Plan Sponsor terminate the group annuity contract, transfer restrictions and/or possible termination fees may apply. If your Plan Sponsor terminates the group annuity contract, please call Great-West Retirement Services for more information.

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #4 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 90 days.

[^] Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

Revenue Credit

This table shows a list of investments options for which revenue credits are paid by your retirement plan recordkeeper to the Plan and allocated to participants who are invested in these specific investment options. You should review these credit amounts in conjunction with the Investment Related Fees and Expense Information below.

Investment Option	Annual Revenue Credit Rate	Annual Revenue Credit Dollar Amount
MFS International New Discovery R4	0.15%	\$1.50 per \$1,000
Oppenheimer Developing Markets Y	0.25%	\$2.50 per \$1,000
Principal Large Cap Growth I Inst	0.10%	\$1.00 per \$1,000
ClearBridge Small Cap Growth I	0.15%	\$1.50 per \$1,000
T. Rowe Price 2010 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2020 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2030 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2040 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2015 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2025 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price Balanced Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2035 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2045 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2060	0.15%	\$1.50 per \$1,000
T. Rowe Price 2050 Fund	0.15%	\$1.50 per \$1,000
T. Rowe Price 2055 Fund	0.15%	\$1.50 per \$1,000
JPMorgan Core Bond Select	0.25%	\$2.50 per \$1,000

Revenue credits are allocated to your account at a frequency (i.e. monthly, quarterly, etc.) determined by your plan sponsor.

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's Web site.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 11/25/2016			
Service	Fee Amount	Frequency	Description
ACH Special Handling Charge	\$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
EXPRESS Special Handling Charge	\$25.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	\$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - http://www.dol.gov/ebsa/publications/401k_employee.html.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan. To request additional Plan information, or a paper copy of certain information available online, free of charge, contact a representative at Empower Retirement, PO Box 173764, Denver, CO 80217-3764.

