

IS YOUR TEXA\$AVER ACCOUNT RUNNING AT PEAK PERFORMANCE?

Just as you routinely take your car to the mechanic for a tune-up, you should also take a look at your retirement strategy at least annually to help ensure your account is running at peak performance. As the years go by and life changes, so may your retirement strategy. Performing a tune-up on your retirement future is easy, too! Just follow these simple steps:

1 Review Your Goals and Plans

Are you on track to reach your retirement goals? Have those goals changed? Visit www.texasaver.com to manage your account online and take advantage of the various tools and calculators like “Plan Savings Calculator,” which can help determine how much income you might need in retirement.

2 Maximize Your Contributions

If you’re not contributing the maximum possible to your Texa\$aver account, consider increasing your contributions by one percent each year.

3 Review Your Investment Allocation

Ask yourself if your asset allocation is proper for your stage in life. For instance, some people nearing retirement may decide to shift some of their assets into more conservative investments. Have you had a major life change in the past year?

4 Rebalance¹

Rebalancing is the process of adjusting your portfolio’s investments so they match your original allocation. The Rebalancer tool at www.texasaver.com

automatically redistributes your account balance to selected investments at the frequency you choose. *Note: The Rebalancer tool is not for Managed Account investors.*

5 Check Beneficiaries

Make sure the correct person is named as your beneficiary by reviewing your beneficiary designations. This may be especially important if you are recently divorced, widowed or remarried.

Follow these annual retirement account tune-up steps and you should be on your way to helping your retirement account run at peak performance. Need more guidance? Meet with your Texa\$aver Education Counselor who can help answer any retirement-related questions or go over Texa\$aver options in greater detail.²

Forgot your PIN or need one to access your account online at www.texasaver.com? Call **(800) 634-5091** and follow the prompts to have your PIN mailed to your address of record.^{3,4}

TEXA\$AVER WEBINARS

Want to learn more about Texa\$aver? A Texa\$aver Overview webinar is presented on the 4th Thursday of each month. You can learn about the features of your 401(k) and 457 retirement plans and discover how the Texa\$aver Program can help you save more for retirement. To register, e-mail texasaver@gwrs.com, and type “webinar” in the subject line. To attend a webinar, you will need a PC with a high-speed internet connection and a phone. An e-mail will be sent to you with specific login information.



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

² Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

³ The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services immediately if you suspect any unauthorized use.



BE PREPARED FOR VOLATILITY

HOW TO INVEST IN AN UP-AND-DOWN MARKET

As an investor, you know that risk and return can't be separated. The stock market offers potential inflation-beating returns, but it fluctuates constantly—sometimes dramatically. If you're unprepared for that volatility, you might panic at sudden drops and sell at the wrong times.

LEARN FROM EXPERIENCE

You can minimize the impact of volatility. Strive to maintain an investment mix that is based on your goals and time horizon, and that reflects the degree of risk you can comfortably live with, even in a turbulent market. Consider your response to the 2008-09 stock market collapse. If you made drastic changes, it may be a sign that your original investment strategy may not have accurately reflected the amount of risk you could tolerate.

REVIEW AS NEEDED

It makes sense to periodically review your goals, time horizon to retirement and comfort level with risk, and to confirm they're reflected in your asset allocation. Asset allocation means dividing your portfolio among the different asset classes of stock funds, bond funds and cash investments. The percentage you invest in each asset class helps to determine your portfolio's short-term volatility and its potential long-term return. You can also diversify within each asset class. For example, your stock fund holdings could include both large- and small-company funds.

Asset allocation and diversification can't prevent a loss in a declining market or guarantee a profit, but they can help you create a portfolio that you can live with despite the market's ups and downs.

ERS ANNUAL ENROLLMENT

Do you have an old retirement plan from your last job? Bring your statement to any ERS Annual Enrollment meeting and your Education Counselors can help you roll it over to the Texa\$aver Program. Education Counselors can also explain your distribution options and help you make changes to your plan. Visit the ERS website for meeting times and locations.

NEW TARGET DATE FUND ADDED



On August 15, 2011, the Texa\$aver 401(k) and 457 Program will add the Wells Fargo Advantage Dow Jones Target Date 2055 Fund. The fund is generally designed for employees born on January 1, 1988 or later. Target Date Funds become more conservative as you move closer to retirement. So whether you are planning to retire today, 2015, 2055, or any time in between, there is a Target Date Fund that may match your plans. Let the Target Date Fund do the investment work for you. The date in a Target Date Fund represents an approximate date when an investor would expect to start withdrawing their money. The principal value of the funds is not guaranteed at any time, including the target date.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information, you may obtain mutual fund prospectuses from www.texasaver.com under Fund Information or by requesting one from your Texa\$aver representative. Read them carefully before investing.

4 Access to the Texa\$aver Information Line and 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 Information Line received on business days prior to close of the New York Stock Exchange (3 p.m. Central 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 (except those offered through the self-directed brokerage option), when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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