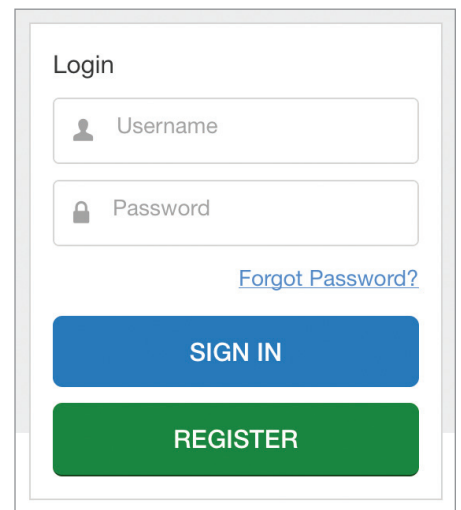


Easier, more secure account access

Accessing your retirement account online is now easier and more secure. Make sure to update your bookmarks to direct to www.empower-retirement.com/participant.¹

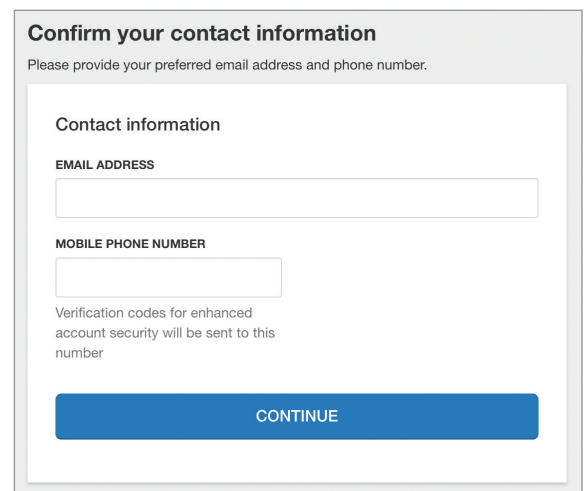
The next time you log in to your account, you will be guided through the following steps to set up your secure account registration.

STEP 1: Enter your username and password and select the SIGN IN button.



The screenshot shows a 'Login' form with two input fields: 'Username' and 'Password'. Below the password field is a link for 'Forgot Password?'. At the bottom of the form are two buttons: a blue 'SIGN IN' button and a green 'REGISTER' button.

STEP 2: Confirm, update or add your email address and mobile phone number. Select the CONTINUE button.



The screenshot shows a 'Confirm your contact information' form. It includes a sub-header 'Contact information' and two input fields: 'EMAIL ADDRESS' and 'MOBILE PHONE NUMBER'. Below the mobile phone number field is a note: 'Verification codes for enhanced account security will be sent to this number'. At the bottom of the form is a blue 'CONTINUE' button.

Continued on back

STEP 3: Confirm your identity by requesting that an identification code be sent to you via email, text or phone call. Select the CONTINUE button.

Enhanced security (2 of 3)

To confirm your identity, we will send a verification code to a mobile phone number or email address you have provided to us. If you have not received the code within two minutes, please return to the [previous page](#) and verify your email or phone number is accurate.

WHERE SHOULD WE SEND YOUR CODE?

Choose delivery method ▼

[Already have a code?](#)

CONTINUE

Empower Retirement Alerts: You are opting in for a one-time alert. Text HELP to 69675 for assistance. Message and data rates may apply through your service carrier. Service may not be available on all carriers.

STEP 4: Enter the verification code from the contact information source that you indicated in the previous step.

You can check the *Remember this device* box to skip the verification code process when logging in from the same device and browser in the future. Otherwise, you will have to go through the verification code process anytime you log in from a device or browser that is not recognized.

Select the SIGN IN button to continue to your account.

Enhanced security (3 of 3)

Code sent. Please enter the verification code below to sign in.

VERIFICATION CODE

Remember this device (not recommended for public device)

[Didn't receive the code?](#)

SIGN IN

Contact us

If you experience any problems while registering your account, please select the Contact Us link at the bottom of the page.

Sincerely,

Empower Retirement

¹ Access to the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission. ©2015 Great-West Life & Annuity Insurance Company. All rights reserved. Form# PT237186 (07/2015)

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