

Empower plan members with new risk-adjusted target date funds

Providing plan members with a complete and easy investment option is simpler than ever with the new Great-West Life risk-adjusted target date funds.

Target retirement date + Comfort with risk = One complete and easy investment option

According to the 2015 CAP Member Survey, only a minority of members claim an excellent or very good understanding of specific aspects of their employee retirement plan such as asset allocation (30 per cent), risk tolerance (31 per cent) and the amount needed to contribute to their retirement plan to retire with the amount of money needed (33 per cent).

Our risk-adjusted target date funds help address these challenges. The new risk-adjusted target date funds combine the ease of picking a target date fund based on the year plan members want to retire and their comfort with risk – all within a single fund.

Key features

- **Two options to choose from:** Continuum risk-adjusted target date funds and Harmonized risk-adjusted target date funds
- **Unique glide paths** reflect members' risk profiles ranging from conservative, balanced and aggressive. Each has a unique and appropriate percentage of equities to help manage market volatility and risk of outliving retirement savings.
- **Five-question *Risk-adjusted target date fund investment personality questionnaire*** helps members choose one of three glide paths for their fund.
- **Diversified funds** with a series of nine target date funds ranging from 2015 to 2055 for each of three risk profiles. Each fund brings meaningful portfolio diversification with a variety of quality funds managed by different investment managers.
- **Active portfolio and risk management** with regular rebalancing, fund optimization and ongoing monitoring
- **All-inclusive pricing** at no additional charge for the risk component of these funds – they're the same price as Continuum and Harmonized target date funds

To discover how our new risk-adjusted target date funds can help your plan members achieve more potential for return in a risk-controlled framework, and how *Enrolment express* makes it easy for members to select these funds, contact us.

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