

Get the
Great-West Life
advantage



Your organization is unique.

You have your own set of standards, goals and perspectives. That's why we take an individual approach to your group retirement and savings plan needs.

Your needs and the needs of your plan members are what push us to be innovative and to provide superior products and services.



This brochure features QR codes. Scanning one of these codes with a QR-code reader on your mobile device will give you a direct link to more information on that product or service.

www.brainshark.com/grs/psintro



Innovation

To provide you and your members with the best support and service, we're using new technologies and platforms to connect you and your members.

Videos

The series of educational videos on our YouTube channel teaches complex financial concepts in an easy-to-understand, entertaining way. Engaging content also promotes the value of your plan to members, which helps retain employees. Our member education video series was recognized with an international Summit Creative Award for excellence.

Digital media adds immediacy to your education program and heightens member engagement. Video is the most consumed communication format on the web. More people watch video than read blogs, play games or use tools.

YouTube is also a great way to give you information you can use to make decisions about your plan. Our growing library of videos is on the Great-West Life Group Retirement Services YouTube channel at

www.youtube.com/user/GreatWestGRS



SmartPATH 2.0

SmartPATH 2.0 is an interactive online retirement education, planning and saving resource designed to engage plan members in a memorable way, and to encourage them to embrace planning for their financial futures.

It features a game-like, first person point-of-view with one-click access to education and enrolment. This unique format accommodates different learning styles, which makes for a valuable resource. *SmartPATH 2.0* was recognized with two international communicators awards for creative and innovation, and an international Summit Creative Award.

MessageLink email

This tool allows us to quickly and easily reach members through email. You can create emails yourself, or we can send you an email you can easily deploy to members, keeping them informed and on the path to reaching their retirement goals.

Innovative, variable data technology allows for agile creation and delivery of emails that can easily be customized with content to remind members their plan is a benefit of being a part of your organization.

GRS Access website

We're continually improving our website to enhance the online experience for you and your members.

- Intuitive design — Makes it easier to get what you need. Simple and engaging, the site includes multimedia (videos, interactive maps, and well-organized content) that appeals to every type of visitor.
- Up-to-date news — To help you and your members manage their plans, a rotating banner of information highlights new features and tools, and includes a newsfeed with articles and information.
- Design that fits — Content fits the device it's viewed on, whether it's a desktop, tablet or mobile phone.
- Share what you like — If you or your members see a page or article they like, there are features for sharing through email, Facebook, Twitter, LinkedIn, or Google+.



GRS Access member home page

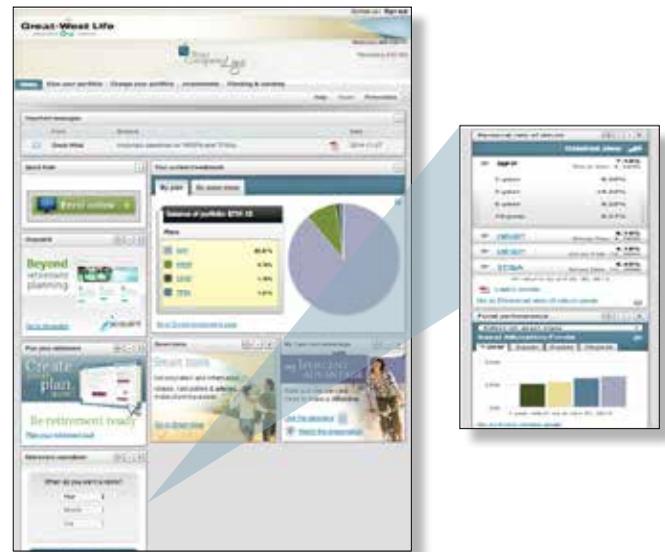
Members customize their home page to show the information that's most important to them.

www.grsaccess.com

Take a tour using this guest access information:

Access ID: DEMO

Password: ONLINE4U



Retirement planning tool

Available on GRS Access, this interactive tool lets members compare different retirement lifestyle scenarios, and then calculates what they need to get there. The information members provide also powers a retirement income illustration on their statements as a handy reminder of their goals.

www.brainshark.com/grs/PSRPT_video



Personal rate of return widget

Plan members visiting GRS Access can see a dynamic personal rate of return widget on their home page. It's fun and easy for members to use and shows them what their investments actually earn within various time periods. By using an *Internal rate of return (IRR)* calculation, also known as dollar-weighted return, Great-West Life helps them see how their personal activities, such as contributions and withdrawals, affect their investment returns. This can provide members with a more complete picture than simply calculating investment returns based on manager performance alone.

www.brainshark.com/grs/PSPROR



Dynamic, online member presentations

This engaging format can include animations, quizzes, surveys and videos to keep members interested.

www.brainshark.com/grs/PSTFSA



Mobile My 1 per cent advantage

This award-winning calculator helps members who prefer to get information to-go. It's compatible with iPhone, iPad, and most BlackBerry devices.

www.my1percentadvantage.ca



iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

Sponsor resource centre

When you visit *GRS Access*, you can get information about your plans as soon as you sign in. The sponsor resource centre delivers time-sensitive announcements, access to a plan governance tool, and two expandable, dynamic widgets that present detailed information about plans in three views: summary, trend and ages. Available from a desktop or mobile device, the resource centre provides you with access to information wherever it's convenient for you.

<http://youtu.be/6FcAC4PBBMw>



Member experience

Exceptional member experience is a key to a successful group retirement plan. We strive to provide members with engaging and meaningful resources.

Your retirement guide

Your retirement guide contains everything members need to enrol, all in a convenient magazine-style format.

www.brainshark.com/grs/PSYRG



eMagazines - Smart retirement and Smart investing

A flip-book format gives members a fun way to explore these educational materials online.

www.brainshark.com/grs/PSsmart_inv



Member presentations

Led by our knowledgeable and approachable education and communication managers, these presentations help your members get started on the right path to achieving a successful retirement.

The in-person presentations offer members in-depth education on a variety of investment and retirement related topics to help them get the most out of your plan.

Online enrolment

An easier way for members to enrol in your group retirement plan.

Member education **when** and **how** members want it.



Access Line

1-800-724-3402

Members can speak with a friendly client service representative weekdays between 8 a.m. and 8 p.m. ET. Our client service representatives can answer members' questions and help them understand their investment options. For members whose first language isn't English or French, we offer interpretation in more than 150 languages.



Guten Tag
ciao hola
Hello 你好
bonjour

Investment and retirement specialists

Salaried, non-commissioned professionals have attained, or are in the process of attaining, the Certified Financial Planner® designation. This means members get sound, objective guidance and investment education from an expert without any pressure.

Customized communications

A variety of print and online communications customized with a URL and your company's logo to remind members how they benefit from your plan. Communications can be tailored to help educate members about plan services, benefits, education sessions or recent changes to your plan.

Making retirement planning easy for members

More ways to learn about saving

The smartPATH online learning resource is full of videos, interactive tools, games and informative articles to help you understand and make the most of your group plan. Check it out at www.smartpathnow.com

The power of the group

Great-West Life partners with (company name)
Welcome to your retirement plan!

Get more information about this exciting transition at the information session on «date» at «time».

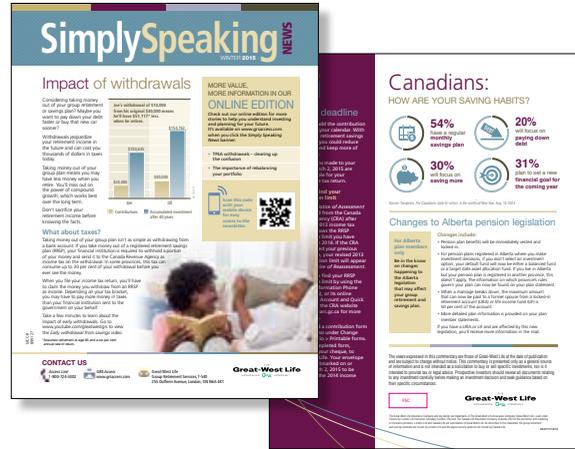
You'll learn about the benefits of a Great-West Life group retirement savings plan and get helpful information about the tools and resources available to help you reach your retirement goal.

YOUR COMPANY LOGO

Great-West Life

Simply Speaking News

This semi-annual newsletter informs your members about new tools and updates, and shares trending news stories about changes in the financial industry that may impact their plans. The newsletter also includes semi-annual statements and additional content on *GRS Access* that can be reached easily by URL or QR code.



Statements

Our statements give members a clear idea of where they are and what they need to do to reach their goals. They don't need to work to get this information – statements clearly show action items in smart messages and the retirement income illustrations show if they're on track to reaching their savings goals.



My group advantage calculator

Members get a clear idea of the advantage their group plan offers with the *My group advantage* calculator. It demonstrates the difference lower investment management fees can have on their retirement savings and income.

www.brainshark.com/grs/PSGroup_calc



Acquaint Financial

Having a healthy financial plan isn't limited to retirement goals. Our exclusive agreement with Acquaint Financial allows you to help members develop their overall financial plan using a variety of tools and resources on the iAcquaint website.



Online cash withdrawal

This optional service makes withdrawing funds convenient – allowing members to make secure online withdrawals with direct deposits to their personal bank accounts.

NextStep plan

Our *NextStep* group plan is a great option for members who are changing careers or retiring. It offers RRSPs, TFSAs and non-registered plans, and allows them to continue to enjoy the benefits of a group plan.

Giving members the option to join *NextStep* is a great way to show you care about their financial well-being. It's an easy way for members to stay on track with their financial goals.

Benefits of *NextStep*

- Lower investment management fees through the power of group purchasing
- Wide range of investment options, from asset allocation funds to hands-on solutions for members who want to build their own portfolios
- Simple enrolment and ongoing support from Great-West Life make it an easy transition, allowing members to focus on other priorities in their lives

www.brainshark.com/grs/NextStep



NextStep guide

Envision your retirement

It's easy to join
Your savings grow faster
We're here to help

Our *NextStep* group plan is a great option for your savings.

Great-West Life

Supports can be found under the Investments tab. To launch the infotool, select *NextStep* infotool on the home page.
Access ID: 700626
Password: nextstep
Once your savings are transferred to *NextStep*, you'll be able to use the same Access ID and password as your previous group plan.

Toll-free help with *Access Line* at 1-800-724-3402
You can call *Access Line* to get information about your investments and make account changes. To speak with a client service representative, call Monday to Friday, between 8 a.m. and 8 p.m. ET.

Retirement income solutions

Members can count on Great-West Life support even after they retire with our dependable retirement income solutions.

Envision your retirement

Retirement road map

Use this checklist to prepare for your retirement

Three to five years before retirement

- Review investment portfolio – Review your investment strategy and consider shifting to more conservative or lower-risk investments. Call Great-West Life at 1-800-724-3402 to be referred to an investment and retirement specialist.
- Understand your plan – Learn how plan rules and government legislation affect withdrawals of your retirement savings.
- Evaluate lifestyle needs – List possible lifestyle changes that will occur upon retirement. Consider things such as travel, part-time work or downsizing to a new home.
- Estimate living expenses – Track current spending and use this information to estimate retirement income needs and develop a realistic budget – don't forget about inflation.
- Estimate retirement income – Take inventory of all potential income sources. Remember that personal savings, company retirement plans and government benefits will determine retirement income.

One year to go

- Identify eligibility for retirement income – Contact Great-West to ensure you meet age requirements for receiving income from your company plan(s) or government pensions.
- Think about estate planning – Review your will, powers of attorney and investment plans.

Six months to go

- Draw into retirement – Call Great-West Retirement Information Line at 1-800-365-1444 to discuss retirement options and obtain a personalized retirement illustration that details the income you can expect from your personal savings.
- Update beneficiary information – Contact the benefits administrator at your workplace and at Great-West to ensure your company plan(s) and personal savings plans have updated beneficiaries.
- Apply for government benefits – Verify your eligibility for Canada Pension Plan (CPP) and old age security (OAS) benefits. Call Service Canada at 1-800-277-9914 or visit www.servicecanada.gc.ca. For the Quebec Pension Plan (QPP), call 1-800-462-2185 or visit www.rmq.gouv.qc.ca.
- Apply for retirement income from company plan – Contact the benefits administrator at your workplace to let him/her know when you'd like to start receiving retirement income and covering your savings is the income option you've chosen.

Sources of income for Canadians age 65+

Personal investments 40%
Pension and RRSP 20%
CPP/QPP and OAS 14%
Other sources 26%

Source: 2013 IRBC, calculated based on Statistics Canada

How much can I expect to receive in retirement income from my personal savings?
Check out the retirement income examples on the back of this page, or call our Retirement Information Line at 1-800-365-1444 to obtain a personalized retirement income illustration.

Investment program

By partnering with Great-West Life, you have access to a large investment lineup that spans a wide range of asset classes and investment styles and that's managed by respected institutional and retail investment managers. Our extensive investment menu gives you choices so you can build a well-diversified investment offering that matches the needs of your group plan.

Asset allocation funds – diversification through a single fund solution

We offer an extensive suite of asset allocation fund solutions. With an established record of performance and expertise in design, these funds help achieve optimal returns throughout market cycles and are excellent investment options for your group plans.

Target risk asset allocation funds – based on risk profiles determined by our *Investment personality questionnaire*. The spectrum of target risk funds includes conservative, moderate, balanced, advanced and aggressive profiles.

Target date asset allocation funds – based on a selected retirement date, also referred to as the member's investment time horizon. Custom target date funds are available for plans with \$20 million or more in assets.

Harmonized asset class funds – unique to the group retirement industry, these funds are multi-manager, multi-investment style and well-diversified among specific asset classes ranging from fixed income, Canadian equity, foreign equity and special equity. Each fund comprises several individual investment options managed by different leading investment managers. These funds are professionally constructed and monitored, which makes investment selection easier for members.

Retirement solutions that never stop working

Asset allocation funds

Simple yet sophisticated

Through Great-West Life you have access to two types of asset allocation fund solutions: target risk and target date asset allocation funds. Both offer plan members simple investment solutions built on sophisticated and proven investment management principles.

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A COMPARISON OF target date fund solutions

Great-West Life offers the most extensive target date fund lineup in the group retirement industry. The chart below compares our four target date fund solutions.

	Customize Service Funds	Continuum Target Date Funds	BlackRock Canadian LifeStyle Income Funds	Fidelity Conservative Retirement Portfolio
Established	2004	2004	2007	2008
Number of funds	New funds, ranging from 2015 to 2025	New funds, ranging from 2015 to 2025	Eight funds, ranging from 2015 to 2025	Two funds, ranging from 2015 to 2025
Key characteristics	Open to allow the funds to member's risk tolerance	Using nearly institutional investment managers	Index based	Not institutional target date fund in Canada
Investment approach	Multi-manager Multi-style	Multi-manager Multi-style	Single manager (BlackRock)	Active Single manager (Fidelity Asset Allocation Trust, a division of Fidelity)
Portfolio construction	Diversified investments managed by several leading investment managers Partners: Citigroup Group (including both retail and primarily external managers)	Modelled after Continuum Target Date Funds managed by several leading investment managers Partners: Citigroup Group (including both retail and primarily external managers)	BlackRock index funds constructed by BlackRock Designed to achieve the performance of general equity and fixed income indexes	Actively managed and actively managed funds Constructed by Fidelity Asset Allocation Trust
Asset class	Canadian equity U.S. equity International equity	Canadian equity U.S. equity International equity	Canadian equity U.S. equity International equity	Canadian equity U.S. equity International equity Fixed income Money market funds High yield bonds Global real estate
Alternative investments	Real estate Commodities Global bonds	Real estate Commodities Global bonds	Global infrastructure Real estate Energy markets	Real estate Global infrastructure Energy markets
Equity allocation or maturity	Highly granular equity allocation and fixed income at target date and decadal	Highly granular equity allocation and fixed income at target date and decadal	Highly granular equity allocation and fixed income at target date and decadal	Global equity Global fixed income Fixed income Real estate Energy markets
Asset risk monitoring	Actively managed and regularly rebalanced to maintain a given investment objective	Actively managed and regularly rebalanced to maintain a given investment objective	Rebalanced and rebalanced quarterly	Rebalanced quarterly
Due diligence	These funds and their associated investment managers are monitored by Great-West Life Portfolio Solutions Group and are subject to our investment manager review process.	These funds and their associated investment managers are monitored by Great-West Life Portfolio Solutions Group and are subject to our investment manager review process.	These funds are monitored by BlackRock and are subject to our investment manager review process.	These funds are monitored by Fidelity Asset Allocation Trust and are subject to our investment manager review process.
Contributor for risk tolerance	Customize Plus (Investment Funds)	N/A	N/A	N/A

*The investment manager reviews a quarterly and quarterly review process is applied to all asset classes. For every investment manager and the investment fund available for our members. The process is conducted by the investment manager review committee.

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Automatic investment rebalancing service

This optional service automatically readjusts a member's investments to ensure the investment options remain in line with that member's risk tolerance.

Member investment selection service

This optional service helps members choose their investment options. Members get help by calling Great-West Life plan investment consultants. Our non-commissioned, qualified investment professionals provide unbiased investment advice and help members select investments that best suit their retirement and savings goals. As an additional benefit, automatic investment rebalancing is included in this service.

Investment manager reviews

As a value-added service, the investment manager reviews ensure the quality and consistency of our investment options, allow you to spend less time monitoring investments offered in your plan, and help you meet your plan governance responsibilities. The results of the reviews are on *GRS Access*.

Institutional Investment Solutions team

Our Institutional Investment Solutions team provides investment management and counselling services, including customized multi-manager plan designs, tactical asset mix management and rebalancing, and economic and market insights. They're also experts on all of our investment managers and their funds.



Our extensive investment menu gives you choices so you can build a well-diversified investment offering that matches the needs of your group plan.



Sponsor services

We're eager to earn your trust and respect to achieve a good working relationship. When you work with us, you work with a dedicated team who knows you and your plan. Your very own customer service specialist will be with you every step of the way.

National service program

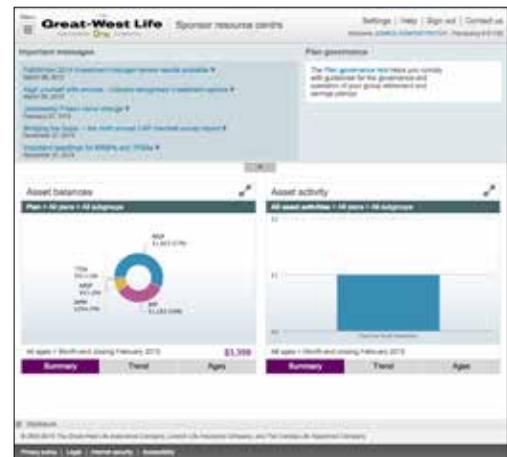
Created annually and specific to each client, our national service program sets high standards for quality service and continuous improvement through structured, disciplined service delivery.

GRS Access (www.grsaccess.com)

Your online hub for the information and tools you need to manage your plan. You can generate your most recent client statement, create reports and transfer files. Access to information by your plan administrators can be restricted at your discretion. Take a tour of the sponsor view using this guest access information:

Access ID: ADMIN

Password: ONLINE4U



Client reporting

Stay up-to-date on your group retirement plans with GRS Access, where you can create reports on demand. We'll also work with you to create custom reports in the format you want.

The Link™ online newsletter

To save you time, we deliver timely and relevant information directly to your inbox. Our sponsor newsletter informs you about important services, products and legislation that could make a difference to you and your members.

The Link is a registered trademark of London Life Insurance Company.

Measurement

Client satisfaction is an important part of our corporate culture and we measure it so we can continually build and improve the client and member experience.

The high level of satisfaction reported on our surveys proves we have the expertise and dedication you're looking for.

Our cycle of innovation:



Our group retirement and savings products

- RPP (registered pension plan)
- RRSP (registered retirement savings plan)
- DPSP (deferred profit-sharing plan)
- TFSA (tax-free savings account)
- NRSP (non-registered savings plan)
- EPSP (employee profit-sharing plan)
- Employee stock purchase plan
- SPP (simplified pension plan)
- IO (investment only) plan
- PRPP (pooled registered pension plan)
- VRSP (voluntary retirement savings plan)

Our retirement income (payout annuity) products

- RRIF (registered retirement income fund)
- LIF (life income fund)

Implementation

First impressions count. So during the implementation process, we take them very seriously. We offer:

- A project management approach that makes for a simple implementation for you and your members
- People who are dedicated to the success of your plan and willing to hear and understand your perspective
- A foundation in experience that allows us to be flexible enough to meet your unique needs
- A dedicated customer service specialist who's there for you as your first point of contact for your day-to-day plan needs

Our commitment to you

Your trust and confidence is vital to us. So we won't compromise when it comes to safeguards and compliance. Our business processes are matched with careful plan design and ongoing education to help you meet your obligations.



We've got you covered.

Our experience – your advantage

Group retirement services

- Close to 18,000 plans administered
- 1.3 million plan member accounts
- Over \$47 billion in assets under administration
- \$6.6 billion in annual contributions for 2013
- 12 offices across Canada
- More than 130 retirement specialists ready to help you and your members

Great-West Life, London Life and Canada Life

- Over \$47 billion in pension and group savings assets
- Over \$371 billion in assets under administration
- Serve the financial security needs of more than 12 million people across Canada
- Members of the Power Financial Corporation group of companies

In the U.S. – Empower Retirement, the retirement business of Great-West Financial

- More than 7 million customers – second largest U.S. retirement plan provider by customers*
- US\$407 billion in assets – third largest U.S. retirement plan provider by assets

*Pensions & Investments, March 2015.

Get the advantage of
a leading provider of
capital accumulation
plans in Canada

Our ratings

Great-West Life, London Life and Canada Life have received strong ratings from major rating agencies.

Rating agency	Measurement	Great-West Life	London Life	Canada Life
A. M. Best Company	Financial strength	A+	A+	A+
Dominion Bond Rating Service	Claims paying ability	IC-1	IC-1	IC-1
Fitch Ratings	Insurer financial strength	AA	AA	AA
Moody's Investors Service	Insurer financial strength	Aa3	Aa3	Aa3
Standard & Poor's Rating Services	Insurer financial strength	AA	AA	AA

As of December 2014

If each of our members took only one second to introduce themselves to you, it would take them almost two weeks, 24 hours a day, to do so.



Begin your partnership
with Great-West Life
by contacting your
local Group Retirement
Services representative.





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