KeyTalk® & Web site Quick Reference Guide

Call KeyTalk®—(800) 701-TALK (800-701-8255) to:

- Order a new PIN or personalize your PIN.
- Obtain your account balance, investment option allocations, and past transactions.
- Transfer between funds.
- Change future contribution allocations.
- Obtain daily unit/share values of your investment options.
- Speak to a Retirement Plan Specialist between 9:00 a.m. and 8:00 p.m. Eastern Time.

To access the automated telephone system, KeyTalk®:

- Call **KeyTalk®** toll free at **(800) 701-TALK** (800-701-8255).
- **Press "1"** to enter the system on a touch-tone phone; if on a rotary phone, wait and the call will be answered by a Retirement Plan Specialist.
- A message prompt will ask you to enter your **Social Security Number**, **PIN** and then **"#"**.

Use the guide below to navigate KeyTalk®

KeyTalk® Menu

1 Obtain Fund Information
- 1 Interest Rates
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4 Personalize Your PIN

0 Speak to a Retirement Plan Specialist

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Access to KeyTalk® and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons Transfer requests received prior to 4:00 p.m. Eastern Time on business days will be initiated at the close of that business day. The actual effective date of your transaction may vary depending on the investment option selected.

Read on for Web site navigation

Great-West Retirement Services℠ refers to products and services provided by Great-West Life & Annuity Insurance Company, First Great-West Life & Annuity Insurance Company, Albany, New York, and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Products are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company. Sponsored by GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of First Great-West Life & Annuity Insurance Company, Albany, New York. Form# G3725 Web/KeyTalk® (5/1/04)

KeyTalk® & Web site Quick Reference Guide

Visit the Web site—www.gcretirement.com to:

- Order a new PIN or personalize your PIN.
- View your account balance, investment option allocations and past transactions.
- Transfer between funds.
- Change future contribution allocations.
- Obtain investment option information.
- Use financial calculators and tools.
- And many other options!

To navigate the Web site:

- Log on to the Web site at **www.gcretirement.com**.

View Account

- View your account balance, investment option allocations and asset allocation.
- Look at your contribution, transfer and withdrawal history.
- See your individual rate of return.

Change Account

- Change Your PIN.
- Transfer between funds.
- Change future contribution allocations.
- Use the Rebalancer and Dollar Cost Averaging tools.

Fund Choices

- ***Fund Overview*** to view a one-page summary of each investment option.
- ***Fund Performance*** to view the historical investment option performance.
- ***Online Prospectuses*** to view the prospectus for each investment option.
- ***Fund Values*** to view the unit/share fund values for the past 18 months.
- ***Fund Value Graph*** to chart the unit/share values.

Personalized Home Page

- Customize your home page.
- Review important news about your Plan or Web site updates.
- Read financial planning articles from Kiplinger's.

Online File Cabinet℠

- Elect to receive statements electronically.

Education

- Read about planning ahead, saving for your future and becoming a wise investor.
- Review general questions and answers about your Plan.

Tools

- Use DreamTracker℠, Paycheck Comparison, and the College Planner.

Remember to Log Out when you leave the Web site to protect the security of your personal information!

Investors should consider the investment objectives, risk, fees and expenses carefully before investing. For this and other important information please obtain any applicable annuity contract prospectus, underlying investment company fund prospectus and disclosure documents from your registered representative. Read them carefully before investing.

Read on for KeyTalk® navigation