

Envision your retirement

CADENCE SERIES FUNDS

A RETIREMENT SOLUTION
FOR EVERY STAGE OF LIFE



CADENCE SERIES FUNDS

An easy solution to retirement planning

WHAT'S YOUR RETIREMENT DREAM?

When you picture yourself retired, what do you see? Maybe you envision something simple like reading a good book under the shade of an old oak? Or maybe you envision traveling to exotic new places? Whatever your dream, *Cadence Series Funds* can help make it a reality...with the benefits of diversification and simplicity.

THE LIFECYCLE SOLUTION

As we go through various stages of life, our needs, priorities and risk tolerances change. At a younger age we're concerned about growing assets and building wealth for the future. The closer we get to retiring the more focused we become on preserving our wealth and generating a regular income that will fund our retirement dreams. *Cadence Series Funds* are scientifically designed to automatically adjust to changing needs at every stage of life.

Our *Cadence Series Funds* offer a simple approach to retirement planning.

CONSIDER CADENCE SERIES FUNDS IF:

- You're looking for an easy way to save for retirement
- You prefer to leave investment management to investment experts
- You don't have time or the desire to watch your investments closely
- You want your investments to automatically adjust to your changing stages of life

Cadence Series Funds are an easy-to-manage investment strategy which could be key to reaching your financial retirement goals.

Great-West Life selects from recommended fund combinations to determine each of our *Cadence Series Funds*. We use respected investment managers and have confidence in these professionals managing your retirement money. Fund Reports will be available quarterly for the current results and composition of each *Cadence Series Fund*.



How Cadence Series Funds work

The *Cadence Series Funds* are based on the retirement date you select. Most investors typically become more conservative as they approach retirement. *Cadence Series Funds* will do just that – they're managed to generate more growth in the early years, progressing to income in the years nearing your selected retirement date.

INVESTMENT SELECTION MADE EASY

Once you've determined your retirement date, simply choose the *Cadence Series Fund* most closely matching your retirement date and you're done. It's that easy to save for your retirement using *Cadence Series Funds*.

SIMPLE YET SOPHISTICATED

If you're searching for a consistent, simple process that is sophisticated enough to meet your retirement needs, *Cadence Series Funds* allow you to enjoy living your life while your investments manage themselves, adjusting to each stage of life as you approach retirement. *Cadence Series Funds* offer the simplicity to achieve your retirement dreams without the need to spend a lot of time managing your money.

Cadence Series Funds are:

- A series of investment funds, each designed to meet a target date that best matches your retirement date and can be tailored to your tolerance for the ups and downs of the market.
- Completely diversified and scientifically designed with the right mix of equities and fixed income investments for your retirement date*.
- Actively managed through regular rebalancing to provide an optimal risk and return for your time horizon.
- Managed by a team of world-class fund managers who continually research and monitor markets, trends and the companies in which they invest.

*The composition of the *Cadence Series Funds* may change based on an annual review. Both the target investment percentage, the underlying funds and number of underlying funds may change.

CADENCE SERIES FUNDS

A single retirement fund solution

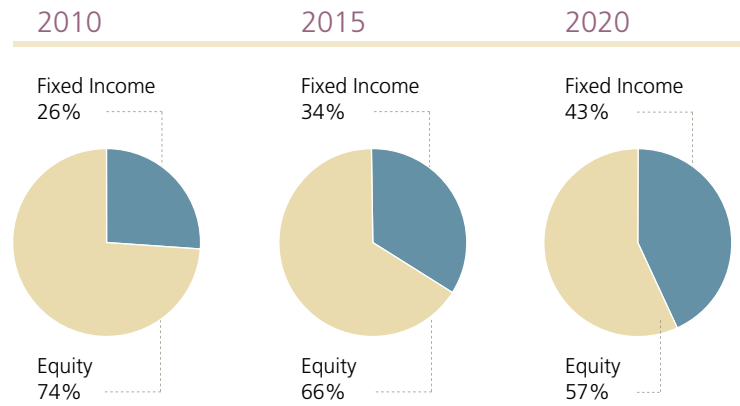
Let's look at Rob's situation

Rob is in his late thirties and is working at a steady job. He's busy every day with work, volunteering and upgrading his skills and has little time to involve himself in his retirement dreams. Rob's just started to think about his future retirement and wants to know how to best invest his money without having to worry about the personal time constraints involved. Rob is most concerned with getting a plan in place and doesn't have the time or desire to tailor the investments to his individual needs. Rob would like to retire in 25 years, so he selects the 2030 fund.

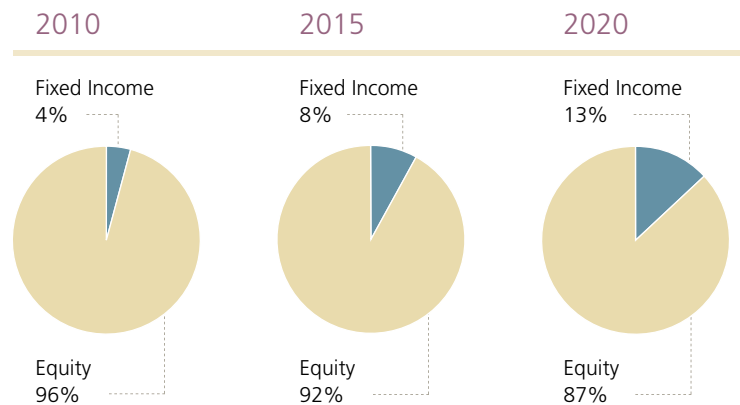
Meet Susan

Susan's just returned to work after having her second child. She's stressed out balancing work and parenting demands and the increased costs of a larger family. Susan knows that she needs to start saving for retirement, but it all seems so far away and complicated. She wants to make sure she can make a valuable impact for her and her children's futures, so how does she start? Susan selects the 2050 fund.

TRANSITION INTO RETIREMENT*



TRANSITION INTO RETIREMENT*



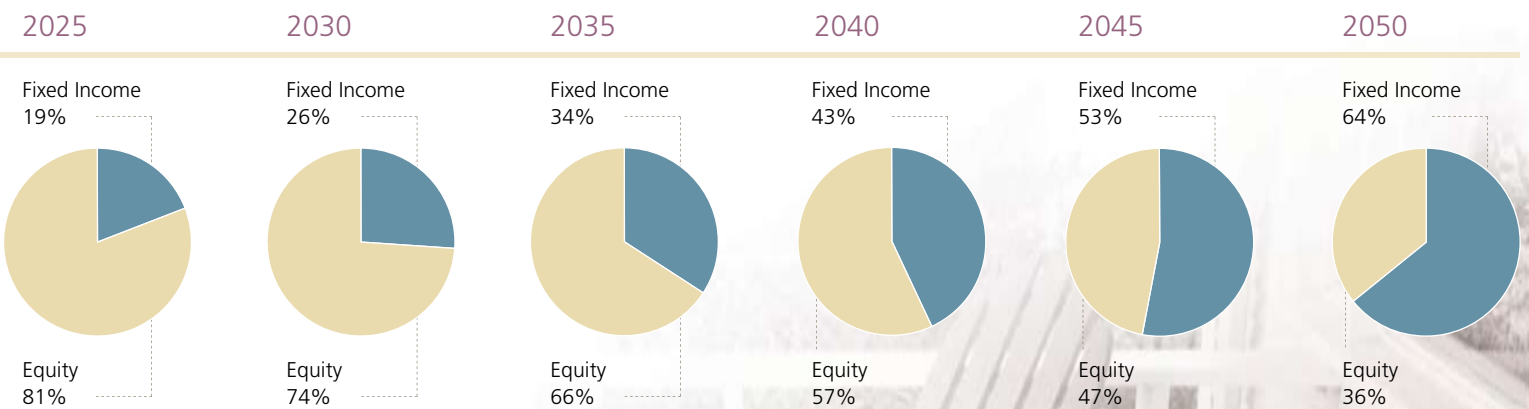
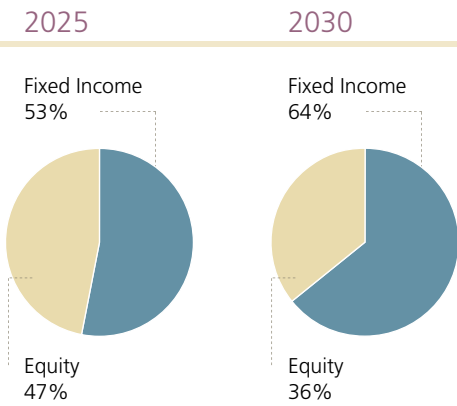
*Asset allocations may be subject to change.

Investing in your retirement dreams has never been easier

While we all have retirement dreams, investing in them takes time and money. Life is busy and if you're like most people, you would rather spend more time living your life than managing your money.

Investing in a properly diversified portfolio tailored to your unique needs is a key part of achieving your retirement dreams. Managing an investment portfolio requires occasional adjustments and rebalancing of investments to align with your changing priorities. Knowing where to start, what choices to make and making sure your investments continue to match your goals can feel overwhelming to many people.

Cadence Series Funds offer a simple retirement solution that let you spend less time watching your investments and more time focusing on life's other priorities. *Cadence Series Funds* are diversified, single fund solutions that automatically rebalance and adjust themselves through every stage of life as you approach retirement. All you need to know is the year you plan to retire and *Cadence Series Funds* will take care of the rest and help keep you on track to making your retirement dreams a reality.





It's easy to get started

First, determine your retirement date. Then, select the *Cadence Series Fund* closest to your retirement date by filling out the tear-off card and returning it with your application form. You're done!

EXAMPLE:

Let's say you're planning to retire at age 65 and your 65th birthday will be in 2037. You would choose the Cadence 2035 fund because it's the closest to your retirement date. Simply check off the Cadence 2035 fund and your investments will automatically adjust themselves as you approach retirement.

What happens once I reach my retirement date?

Once your fund reaches its target date (or your retirement date) it will smoothly transition to the Cadence retirement fund. This fund is designed with an asset allocation appropriate for drawing income while maintaining a small growth component to help your savings last as long as possible.



Give us your instructions

Please fill out, detach and return this tear-off card with your application form.

Existing plan members:

Please call us
toll-free with
your instructions.
1-800-724-3402

New plan members:

Please fill out, detach and return with your application form.

Client/plan sponsor name

Policy/plan number

Member name

Certificate number

Member signature

Date

Check (✓) your
Cadence Series Funds
target date:

- Cadence 2010 Fund
- Cadence 2015 Fund
- Cadence 2020 Fund
- Cadence 2025 Fund
- Cadence 2030 Fund
- Cadence 2035 Fund
- Cadence 2040 Fund
- Cadence 2045 Fund
- Cadence 2050 Fund

At **Great-West Life**, we believe in order to reach your retirement dreams you need a plan. And we're making it easier for you to keep track of that plan by offering several fast, convenient ways to get the information you want ... when and where you want it.

Take our easy-to-use, jargon-free website. You'll find that www.grsaccess.com lets you do more than just look. It's a transactional website you can use to view statement information and make changes to your group plan investments and more.

As well, our toll-free, automated phone service, *Access Line*, is directly linked to our administration system, which means you'll receive up-to-date information, and any changes you make will take effect immediately.

Once you've joined the plan, we'll send your confidential Access ID and password to your home address. Then you'll be free to access your group retirement plan information by computer or telephone.

Access Line is available to members by calling **1-800-724-3402**.