



Transitioning to a New Recordkeeping and Service Provider

*City and County of Broomfield
Money Purchase Plans*

Effective July 1, 2014



Why make a change?

- » Employees provided feedback indicating an interest in looking at a new service provider for the Money Purchase Plans.
- » Desire to reduce service provider fees and improve customer service.
- » The pension committee members worked with Human Resources and solicited proposals from retirement plan service providers.
- » Four firms were considered and Great-West Financial was selected.
- » Improve the overall flexibility of the Plan
- » Very competitive fee structure
- » Enhanced educational tools and web resources
- » Fully transactional website and telephone service¹



Great-West Financial®

- » Represents 4.6 million participant accounts as of 12/31/2013¹
- » Chosen by your employer to provide administrative and communication services



¹ Information refers to the retirement business of Great-West Life & Annuity Insurance Company, Great-West Life & Annuity Insurance Company of New York, and to recordkeeping business of FASCore, LLC and reflects all recordkeeping customers.

How will my account be affected?

» Great-West Financial Fees:

- General Employee Plan: \$61.44 annual administrative fee, deducted monthly on a per capita basis for all participants with an account balance
- Peace Officer Plan: \$82.92 annual administrative fee, deducted monthly on a per capita basis for all participants with an account balance

» Additional Services and Fees

- Loans
 - \$75.00 Loan Origination Fee
 - \$0.00 Annual Maintenance Fee

» Individual investment option operating expenses¹

¹ Each investment option has its own operating expenses. Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

How will my account be affected?

- » Important dates during the transition period
- » **June 6, 2014** - Last day Wells Fargo will process loan & distribution requests.
- » **June 24, 2014** – Black-out period begins. Last day to transfer any current investment options, or redirect your contributions, to any other currently available option.
- » **June 25, 2014** payroll will be transmitted to Wells Fargo on June 20th.
- » All investment “mapping” occurs on **July 1, 2014** and Great West takes over accounts.
- » Personal Identification Numbers (PINs) are scheduled to be mailed **July 7, 2014**¹
- » Transfers of new investment options and redirection of new contributions to new investment options available again **July 14, 2014**
- » **July 31, 2014** last date to access Wells Fargo account online.
- » **October 9, 2014** – Managed Accounts option becomes available through Great West.



Note: Your account will continue to be invested, subject to the market's ups and downs, and contributions will continue during the transition period

GREAT-WEST
FINANCIAL.

¹ The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Financial immediately if you suspect any unauthorized use.

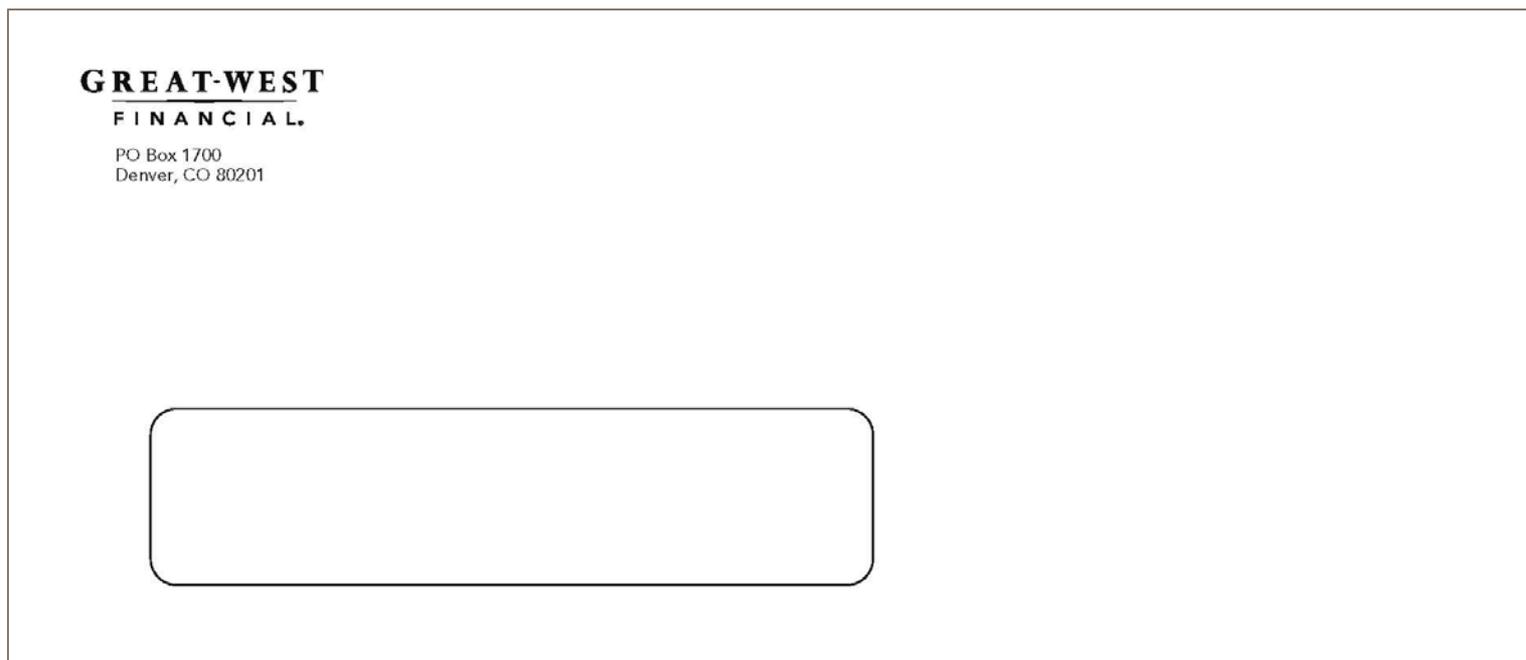
How will my account be affected?

- » Investment lineup will remain the same, but there will be a share class change for the Wells Fargo Stable Return Fund from the N share class to the C share class.
- » Employees enrolled in Advice Track will be mapped over to the respective Target Date fund if they do not make any changes by June 24th.



How do I log into my account?

- » You will receive a letter from Great-West Financial after July 7, 2014 with you PIN and login instructions
- » The envelope will look like this:



PIN Letter

XYZ Service Center
PO Box XXXX
Denver, CO XXXXX-XXXX

MAY 2, 2013

Plan Number: 123456-01
Plan Name: ABC Company

PARTICIPANT NAME
STREET ADDRESS
CITY, ST ZIP

RE: Account Information and Personal Identification Number (PIN)

We would like to take this opportunity to welcome you to the ABC Company. This verification confirms the information that we received on your account.

PARTICIPANT INFORMATION

Participant Name:	PARTICIPANT NAME	Primary Address:	STREET ADDRESS CITY, ST ZIP
Date of Birth:	17-APR-1936	E-Mail Address:	

CURRENT PAYCHECK CONTRIBUTION INFORMATION

Our records indicate you have no current paycheck contribution information on file.

CONTRIBUTION INVESTMENT SELECTION AS OF MAY 2, 2013

Fund A*	100%
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Our records indicate that you have not provided any investment allocation instructions; accordingly your contributions are being allocated to the default option(s) selected by your plan sponsor, as indicated by an asterisk(). You can change this allocation by accessing the Voice Response System or our Web site to transfer any existing balance in the default investment option to a new investment option of your choice. Your account will remain in default status unless you provide different instructions.

CURRENT BENEFICIARY INFORMATION

Primary Beneficiary:	Contingent Beneficiary:
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BENEFICIARY NAME
Relationship
100.00%

DOC TYPE: P&P/N STD
DOC ID: 23783099
IND ID: 455699 ADDR Y

ENCLOSURE
PWEB
EV ID: 42699548
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Also, you are able to obtain information and make changes to your account by accessing our Voice Response System and/or our Internet Web site. These systems are available 24 hours a day, 7 days a week.*

 For Web site access, visit: www.xxxxxxxxx.com	 For Phone access, call: the Voice Response System at 1-800-XXX-XXXX
Enter your: <ul style="list-style-type: none"> • Social Security Number • PIN: 4799 	Enter your: <ul style="list-style-type: none"> • Social Security Number • PIN: 4799

IMPORTANT - Personalize Your PIN

*Access may be limited or unavailable during periods of peak demand, market volatility, system upgrades/maintenance, or for other reasons.

For transactions on the Voice Response System and/or our Web site, we are required to act on your instructions, and neither XYZ Service Center nor your employer will be liable for any investment loss, liability, cost, or expense for implementing any such instructions. Your instructions will be implemented when proper identification is simultaneously provided. This identification will consist of your Social Security number/Username and personal identification number. Use of the PIN will deem agreement to the terms of the plan provisions.

General Notes

- Funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.
- Changes to the investment allocation of future contributions are effective the next business day. Certain contribution sources and/or investment options may not be available or may be restricted, subject to your plan's provisions.
- Transfers received prior to 4:00 p.m. Eastern Time on business days will be initiated at the close of business that day. Transfers received after 4:00 p.m. Eastern Time on business days, anytime on a non-business day, or days the market closes early will be initiated at the close of the next business day. The actual effective date of your transaction may vary depending upon the investment option selected. Transfers must be requested in whole percentages.

Depending on the terms of your plan, your assets may be transferred to the appropriate state if no activity occurs in your account within the time period specified by state law.

A01:050911

DOC TYPE: P&P/N STD
DOC ID: 23783099
IND ID: 455699 ADDR Y

ENCLOSURE
PWEB
EV ID: 42699548
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How do I log into my account?

GREAT-WEST FINANCIAL Retirement Services

Home | Contact Us | AAA

Individuals | Plan Sponsors | Partners | About Us

BRIGHT TOMORROWS BEGIN TODAY
Our look has changed. Our legacy hasn't. [Find out more.](#)

ACCESS YOUR ACCOUNT

Participant | **Plan Sponsor**

USERNAME

PIN

[Forgot Username or PIN?](#) **SIGN IN**

First Time Visiting?
[Let's Get Started!](#)

Financial Planning Calculator
Understand your current cash flow and calculate your net worth...

Rolling in Assets?
Learn the benefits of rolling in eligible assets from prior employer retirement plans...

Age 50 or Older?
Take advantage of Age 50 Catch-Up paycheck contributions...

DJIA | NASDAQ | S&P 500

1 Month Price - ^DJI

DJIA EOD	14995.23	-126.79
NASDAQ EOD	3400.43009	-36.51875
^SP500	1628.10	15.58

Delayed data available here.

FOR ILLUSTRATIVE PURPOSES ONLY.

Access to KeyTalk and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Financial immediately if you suspect any unauthorized use.

Home Page - View Account

[Home](#) | [Account Settings](#) | [A&A](#) | [Logout](#)

Welcome **BETTY**

Company Retirement Plan-123456-01

Last Login: Thursday, March 14, 2013 02:07 PM EDT

AT-A-GLANCE

\$58,876.58 Balance Across Plans [?](#)
 ▲ **20.21%** Rate of Return [?](#)
\$192.00 Last Contribution Amount [?](#)

RETIREMENT INCOME

Your current account converted to income at retirement may be:

\$816 /month (after-tax) [?](#)

ARE YOU RETIREMENT READY?
 Find out by opening your personal Retirement Income Control Panel

MY ACTION PLAN

- Boost Your Contribution
- Go Paperless
- Build Savings Momentum

[View all options](#)

My Account

- Account Overview
- Statements
- My Investments
- [\[+\] More Options](#)

Investments

- Investment Options
- Investment Performance
- Investment Trends
- [\[+\] More Options](#)

Transactions

- Transfer My Investments
- Change Future Investments
- Change Paycheck Contribution
- [\[+\] More Options](#)

Account History

- Rate of Return
- Balance Over Time
- Transaction History

FOR ILLUSTRATIVE PURPOSES ONLY. The Retirement Income Control Panel is educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. The Retirement Income Control Panel is brought to you by Advised Assets Group, LLC, a registered investment adviser. All rights reserved.

Managing Your Account

Services Available	KeyTalk® ¹ (800) 360-2684	Website ¹ www.GWRS.com
Order or personalize your PIN ²	X	X
Check account balance, allocations and transactions	X	X
Check investment performance	X	X
Reallocate funds	X	X
Use financial calculators and tools		X
Contact a customer service representative from 7:00 a.m. to 7:00 p.m. Mountain Time ³	X	
Email a customer service representative		X

1 Access to KeyTalk and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website and/or KeyTalk received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

2 The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Financial immediately if you suspect any unauthorized use.

3 Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

Bright tomorrows begin today.®

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



Questions?

For questions regarding investments or a financial plan, please contact:

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