EMPLOYEE MONEY PURCHASE PLANS

GREAT WEST TRANSITION FAQ

Q: WHAT IS THE PIN? WHEN WILL I RECEIVE MY GREAT WEST PIN?
A: Participants will receive a letter from Great West during the week of July 7th that will contain a PIN (Personal Identification Number). Participants can access their retirement account online at www.gwrs.com or through the KeyTalk at 800.360.2684 after July 14th. If an employee does not receive their PIN or losses his/her PIN they can contact the KeyTalk for a new PIN. Click here for instructions on accessing your online account.

Q: WHAT WILL HAPPEN TO MY ACCOUNT BALANCE DURING THE TRANSITION?
A: Participant's money will still be invested in the market; however, employees will not be able to make any changes from June 25, 2014 - July 14, 2014. The money will transfer in-kind from Wells Fargo to Great West on June 30, 2014. Participants will receive a final statement in July from Wells Fargo that shows a zero account balance, as well as a statement from Great West Financial that shows their full account balance has been transferred.

Q: WHAT HAPPENS TO THE LOAN(S) I SET UP THROUGH WELLS FARGO?
A: Any loan(s) participants have been paying to Wells Fargo will automatically transfer to Great West. Current payroll deductions will continue until the loan is paid off. Any new loans taken through Great West after July 14th will be set up for payments through a participant's personal bank account by use of Automatic Clearing House (ACH) deductions. New loan payments will no longer be deducted from Payroll.

Q: HOW DO I DESIGNATE BENEFICIARIES WITH GREAT WEST?
A: Employees will need to designate their beneficiaries through Great West. Click here for information on how to update beneficiaries. Participants can also update beneficiaries by completing a Beneficiary Change form. Please contact KeyTalk for more information at 800.360.2684.

Q: HOW ARE DIVIDENDS REFLECTED ON THE STATEMENT AND WEBSITE?
A: Participants can access their statement directly through the Great West website and click on *Last Contribution Amount*. Dividends will be listed under the *Summary*.

Q: HOW CAN I ACCESS MY STATEMENT ONLINE?
A: Participants can access their quarterly statement online by clicking on *Statement and Message Center* on the top right corner of the screen. Participants can then click on *Statements & Documents* and find their most recent statement.

Q: WHAT HAPPENS IF I HAVE ANOTHER ACCOUNT WITH GREAT WEST ?
A: Participants with existing Great West accounts will not have their PIN's reset Participants will be able to access the Great West website with their previous login information. Participants who have additional accounts but do not have their login information should contact KeyTalk at 800.360.2684. Participants who have another account with Great West will receive separate statements for each of their accounts.

Q: HOW CAN I CONSOLIDATE MY FORMER EMPLOYER ACCOUNT INTO MY BROOMFIELD PLAN?
A: Participants who want to transfer former employer accounts into the Broomfield Plan can call Great West KeyTalk at 800.360.2684 to speak with a Client Services representative to assist with this process.

Q: HOW DO I RECEIVE MY STATEMENTS ELECTRONICALLY?
A: To elect e-delivery of your statements, please log on to www.gwrs.com after July 14th and go to the bottom of the screen. Participants can select the *Go Paperless* link located under the *My Profile* section. Participants will be asked to provide/verify their email address when selecting this feature.