

RETIREMENT PROGRAM

Expense and Fee Overview

ADMINISTRATION, RECORDKEEPING AND EDUCATION FEES

Explicit Asset Fee	0.00% ¹	
USCM Program Oversight	Included	USCM Receives up to \$2.50 per Participant on a quarterly basis from the Mutual fund 12-b 1 and Admin Fees
Contribution Processing Electronically	\$0.00	
Contribution Processing Non-Electronic	\$1,000	Annual Fee Billed to Plan Sponsor
Wells Fargo Custodial Services	Included	

INVESTMENT MANAGEMENT FEES

Mutual Fund Fees	0.93%	Average Expense Ratio
Great-West SecureFoundation Balanced Fund ²	0.90%	Charged only to balance in the fund
U.S. Cities Stable Value Fund	0.68%	Charged only to balance in the fund

OPTIONAL SERVICE FEES

		Annual Fee charged quarterly on the following amounts
	0.65%	First \$100,000
	0.55%	Next \$150,000 up to \$250,000
Reality Investing Managed Accounts	0.45%	Next \$150,000 up to \$400,000
	0.35%	Over \$400,000
Reality Investing Advice	\$25.00	Annual Fee
Reality Investing Guidance	Included	
404(a) Participant Fee Disclosure ³	\$1.50	Per Employee, per Year
Participant Loan Initiation Fee	\$50.00	On Time per New Loan
Participant On-Going Loan Maintenance Fee	\$35.00	Annual Fee Charged Quarterly
TD Ameritrade Self Directed Brokerage Account	\$50.00	Annual Fee Charged Quarterly
ACH Fee for One Time Distributions	\$15.00	For Each Request
Express Delivery Fee	\$25.00	For Each Request
Wire Fee for Distributions	\$40.00	Per Request

1 USCM 0.00% asset fee only available to plans over \$500,000 in assets. Plans under \$500,000 in assets are assessed a 0.25% annual recordkeeping fee charged quarterly. Revenue from mutual funds is retained by Great-West Financial, see the Agreement for Recordkeeping and Communications Services and 408(b) disclosure for more information.

2 Not available in New York, Illinois, Texas, Utah, Kansas, Minnesota, Missouri. The current Guarantee Benefit Fee is 0.9% of the Fund Value. GWL&A has the right to change this fee at any time with a 30-day written notice. The amount of the Guarantee Benefit Fee will not be higher than 1.5% or lower than 0.7% of the Fund Value. Additionally, the Great-West SecureFoundation Balanced Fund is subject to a fund operating expense at the fund level, as well as a prorated fund operating expense of each underlying fund in which it invests. For more information, please refer to the Great-West SecureFoundation Balanced Fund's prospectus and the SecureFoundation disclosure documents.

3 Currently this is unavailable in the Government Market but once available the Employer may chose to have Great-West Financial distribute for a fee. Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of Great-West Life & Annuity Insurance Company of New York, White Plains, New York, and FASCore, LLC (FASCore Administrators, LLC in California).

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