

# TOP 5 REASONS WHY YOU SHOULD ENROLL

## IN YOUR STATE OF MONTANA 457 DEFERRED COMPENSATION PLAN



### 1. Strong Investment Lineup

Your State of Montana Deferred Compensation 457 Plan offers a wide range of diversified and cost-effective investment choices. Find the combination of funds that works best for you. You also have the option of investing in a post-tax Roth option in which any earnings at retirement (after age 59 1/2) are tax-free. You can also participate in special share class options available only to large group plans, such as your Montana 457 Plan.<sup>1</sup>

### 2. Individual Attention and Tools

Your Montana 457 Plan offers a suite of advisory services that can help you put together an individualized retirement plan based on your unique situation. The Retirement Income Control Panel is a powerful online tool, brought to you by Advised Assets Group, LLC, a federally registered investment adviser, that lets you see how well your current savings and investing activities are preparing you for retirement.<sup>2</sup> There are also many online calculators to help you determine if you will be ready for retirement.

### 3. Easy Enrollment

There are five quick steps to start you on your path to retirement readiness: (1) Choose how much you want to save; (2) Decide when to pay taxes; (3) Designate your beneficiaries; (4) Set your goals; and (5) Pick your investments. You can obtain the enrollment form online at [www.mperadcplans.com](http://www.mperadcplans.com)<sup>3</sup> under the "About Your Plan" tab. Or you can call your local Helena office at (406) 449-2408 or KeyTalk at (877) 699-4015 to have it mailed, or you can pick up the document at your human resources department.

### 4. Easy Contributing

Have your contribution deducted automatically from your paycheck to be invested automatically in your Montana 457 Plan account. You don't have to remember to send a check every month or transfer your money from one account to another. Once you enroll, you'll see just how easy it is to set up the automatic deduction.

### 5. Competitive Fees

As part of a large group plan, administration fees are competitive. Your Montana 457 Plan credits all mutual fund fees, such as marketing expenses and service fees, back to YOU, the participant, further reducing the net administrative fee. In addition, there are no fees to transfer monies into your retirement plan or rebalance the asset allocation.<sup>4</sup> Your Montana 457 Plan works hard to keep management fees competitively lower than outside investment options.

## GET STARTED TODAY!

visit [www.mperadcplans.com](http://www.mperadcplans.com).

### Local Helena Office:

Direct: (406) 449-2408,

Toll free: (800) 981-2786

Monday – Friday 8 a.m. to 5 p.m. MT.<sup>3</sup>

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### Customer Service

(877) 699-4015, available 24/7.

<sup>1</sup> 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.

<sup>2</sup> The Retirement Income Control Panel is an 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.

<sup>3</sup> Access to KeyTalk and/or the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

<sup>4</sup> Rebalancing and asset allocation do not ensure a profit and do not protect against loss in declining markets.

**Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.**

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