

Participant Website Enhancements

Account Registration Alternatives and Improved Security



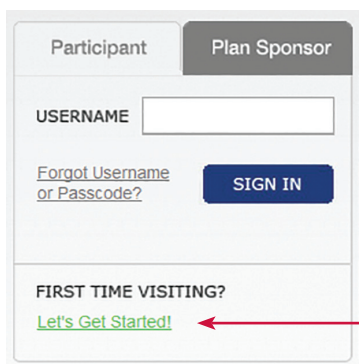
Empower Retirement places high importance on continuous improvement and customer care. We're always looking for ways to improve the participant website experience for your employees, and to encourage them to use the many features available. Historically, employees were required to register using their Social Security number (SSN) and Personal Identification Number (PIN) and plan number to begin using the participant website. Now, each participant will have an additional way to register the account and begin accessing the website immediately, even if the Welcome Letter is misplaced or the participant forgets his or her username or PIN/passcode.

Our recordkeeping system will guide the new participant through a personalized experience based on plan information, enrollment status, and the user's responses to the pre-login screens.

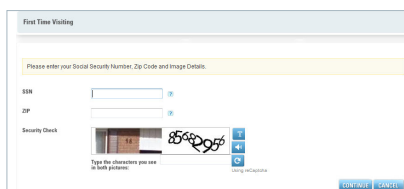
In addition, we've increased the number of security challenge questions from one to three to improve account security during future visits to the participant website.

First-Time User Experience

A new participant accessing the website will be directed to the **Let's Get Started** link to register the account. This applies, regardless of whether the employee's PIN is available.



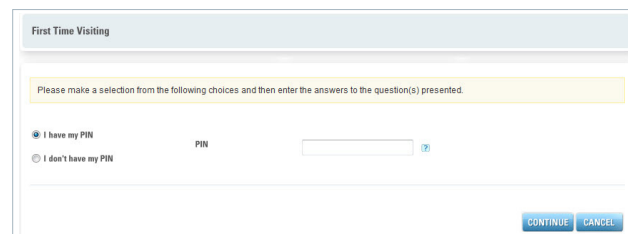
By selecting the **Let's Get Started** link, the new participant will be prompted to enter his or her SSN/ZIP code and Captcha for added website security. (A Captcha is a security test with a series of numbers or letters that humans can pass but computer programs cannot.)



If the new participant's SSN and ZIP code are successfully entered and recognized by our recordkeeping system, the system will present a screen that asks if the participant has his or her PIN.

I Have a PIN

The participant will enter the PIN that was provided in the Welcome Letter, or the PIN was previously created.



I Don't Have a PIN

If a participant does not have a PIN, he or she can provide five points of personal identification to authenticate user identity and ownership of accounts:

- SSN
- ZIP code
- Last name
- Date of birth
- Numeric portion of street address

First-Time User Without a Pin

First Time Visiting

Please make a selection from the following choices and then enter the answers to the question(s) presented.

I have my PIN

I don't have my PIN

Social Security Number:

Zip Code:

Last Name:

Date of Birth:

Numeric Portion of Your Street Address or P.O. Box:

Historically, participants who did not have their PIN would be required to call Participant Services for assistance.

After the participant successfully authenticates using a PIN or the five-point process, our recordkeeping system will confirm that the employee's account(s) has been located and will prompt the participant to choose a plan, if more than one plan exists for that participant.

Select your Account

Please select the plan you would like to use for site entry. If you do not want to select a plan from the list, you may enter the plan number below.

Selection	Plan Number	Plan Type	Plan Name
<input type="radio"/>	935603-01	401K	Goecoc (BUC) 401(k) Nmco
<input type="radio"/>	935603-02	401A	Goecoc (BUC) Osogh Nbsegoug Nmco

I want a plan not displayed in the list.

Registering the Account and Choosing Security Challenge Questions

Once the participant has accessed a plan, he or she will be prompted to register the account and choose security challenge questions.

The three security challenge questions will be presented in a drop-down menu and will be selected from a predefined list. All answers to the challenge questions are private and can only be viewed by the participant. Empower Retirement Participant Services employees and plan sponsors will not have access to the answers provided by the participant.

Your Username must be between 6 and 64 characters in length and can be made up of any combination of letters and/or numbers (no spaces). Usernames are not case sensitive and may include hyphens (-), underscores (_), periods (.), and the "at" symbol (@) but no other special characters.

Enter Username:

Your PIN must be 4-15 numeric characters and not be based on publicly known or accessible personal information.

Enter New PIN:

Confirm New PIN:

Please Note: You will need to remember your new passcode for future logins.

For your protection you will need to create 3 security questions and answers. These will help us verify your identity in the future.

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Improved Participant Experience And Account Security

Now, participants have the option to register and access their account online without a PIN. In addition, first-time website users and returning participants updating their username will be asked to choose three challenge questions from a predetermined list. Empower Retirement has increased the number of security questions from one to three to improve account security for all future visits to the participant website.

**Account Registration Options and Three Challenge Questions –
A better experience for new participants.
Enhanced security for all participants.
Contact your Relationship Manager for more information.**

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