

CCAO Plan Highlights

County Commissioners Association of Ohio 457 Deferred Compensation Plan



Making your dreams a reality.

Rep: Lesley Barth, Retirement Plan Advisor 513-426-5359

The County Commissioners Association of Ohio (CCAO) Deferred Compensation Plan is a powerful tool to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, this voluntary Plan allows you to save and invest extra money for retirement ... tax deferred!

Not only will you defer taxes immediately, but you may also build extra savings consistently and automatically, select from a variety of investment options, and learn more about saving and investing for your financial future.

Read these highlights to learn more about your Plan and how simple it is to enroll. If there are any discrepancies between this document and the CCAO Plan Document, the Plan Document will govern.

Getting Started

What is a 457 deferred compensation plan?

A 457 plan¹ is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn. Distributions are usually taken after retirement, when many participants are typically receiving less income and may be in a lower income tax bracket than while working. Distributions are subject to ordinary income tax.

Why should I participate in the Plan?

You may want to participate if you are interested in saving and investing additional money for retirement and/or reducing the amount of current state and federal income tax you pay each year. Your CCAO 457 Deferred Compensation Plan can be an excellent tool to help make your future more secure.

You may also qualify for a federal income tax credit by participating in this Plan. For more information about this tax credit, please contact your local CCAO representative.²

Is there any reason why I should not participate in the Plan?

Participating may not be advantageous if you are experiencing financial difficulties, have excessive debt, do not have an adequate emergency fund (typically in an easy-to-access account), or expect to be in a higher tax bracket during your retirement.

Who is eligible to enroll?

All current county employees are immediately eligible to participate in the Plan.

How do I enroll?

Complete the appropriate paper enrollment form, indicating the amount you wish to contribute, your investment option selection(s) and your beneficiary designation(s). Please sign the form and return it to your CCAO representative or mail it to Empower Retirement, 8515 E. Orchard Road, Greenwood Village, CO 80111.

What are the contribution limits?

There is a minimum starting contribution amount of \$10 per paycheck to participate in the Plan.

In 2016, the maximum contribution amount is 100% of your compensation, less any mandatory before-tax contributions to a governmental pension plan, or \$18,000, whichever is less. The annual contribution limit may be indexed for inflation in future years. According to IRS regulations, the increases can only take place in \$500 increments and may not occur every year.

If you are age 50 or older during the 2016 calendar year, you may be eligible to contribute an additional \$6,000 to the Plan. This catch-up contribution along with the 2016 limit amounts to a total possible annual contribution of \$24,000 for participants age 50 and older.

If you are within three years of normal retirement age, as defined by your Plan, you may utilize the Standard Catch-Up provision. With Standard Catch-Up, you may be able to contribute up to an additional \$18,000 in 2016. That amounts to a total possible contribution of up to \$36,000 in 2016. This catch-up provision can be utilized in the three consecutive years leading up to but not including the calendar year in which you attain your normal retirement age.

Although you may be eligible for both catch-up options, you may participate in only one option per year. For more information, please contact your CCAO representative.

To Schedule Virtual Session: lbarth_webex_meeting.empowermytime.com



What are my investment options?

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund data sheets. Investment option information is also available through the website at www.ccao457.com and KeyTalk® at **800-284-0444**. The website and KeyTalk are available to you 24 hours a day, seven days a week.³

In addition to the core investment options, a self-directed brokerage account (SDBA) is available. The SDBA allows you to select from numerous mutual funds not directly available to you in the Plan's core investment options for additional fees. These securities are not offered through GWFS Equities, Inc. The SDBA is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the SDBA.

Managing Your Account

How do I keep track of my account?

Empower Retirement will mail you a quarterly account statement showing your account balance and activity. You can also check your account balance and move money among investment options on the website at www.ccao457.com or by calling KeyTalk at **800-284-0444**.³

If you would rather receive your statements electronically and no longer wish to receive a paper statement in the mail, sign up on the website for the electronic delivery option. You can sign up for this feature via the website at www.ccao457.com.³

If you elect to participate in the SDBA option, you will also receive quarterly statements from your SDBA provider, TD Ameritrade. You'll receive a monthly statement from TD Ameritrade if you have account activity in any given month.

How do I make investment option changes?

Use your username and passcode⁴ to access the website, or use your Social Security number and Personal Identification Number⁴ (PIN) to access KeyTalk.³ You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.

How do I make contribution changes?

You can increase, decrease or stop your contribution at any time by filling out a Salary Deferral Agreement form available from your CCAO representative or by calling KeyTalk at **800-284-0444** to connect with your local office.³ Any changes shall become effective beginning with the first pay period of the subsequent month.

Rollovers

May I roll over my account from my former employer's plan?

Yes. Approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or IRA may be rolled over to the Plan. Please check with your CCAO representative regarding any applicable fees on the rollover account.⁵

May I roll over my account if I leave employment with my current employer?

If you sever employment with your current employer, you may roll over your account balance to another eligible governmental 457(b), 401(k), 403(b) or 401(a) plan if your new employer's plan accepts such rollovers. You may also roll over your account balance to an IRA.⁵

Please keep in mind that if you roll over your 457 Plan balance to a 401(k), 403(b) or 401(a) plan or an IRA, distributions taken from these plans before age 59½ may be subject to the 10% early withdrawal federal tax penalty. Early withdrawal penalties do not apply to distributions from a 457(b) plan. Please contact your CCAO representative for more information.

Vesting

When am I vested in the Plan?

Vesting refers to the percentage of your account you are entitled to receive from the Plan upon the occurrence of a distributable event. Your contributions to the Plan and any earnings they generate are always 100% vested (including rollovers from previous employers).

Distributions

When can I receive a distribution from my account?

Qualifying distribution events are as follows:

- Retirement
- Unforeseeable emergency within the Plan guidelines (as defined by the Internal Revenue Code and if allowed by your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 70½ (whether or not still employed)
- Death (your beneficiary receives your benefits)
- Transfer to purchase service credit

Each distribution is subject to ordinary income tax except for an in-service transfer to purchase service credit.

What are my distribution options?

When you are eligible for a distribution, you may:

1. Leave the value of your account in the Plan until a future date.
2. Receive:
 - A lump sum;
 - A partial lump sum;
 - Periodic payments; or
 - Annuity payments.
3. Roll over your account balance to an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or IRA.⁵

What happens to my account when I die?

Your designated beneficiary(ies) will receive the remaining value of your account, if any. Your beneficiary(ies) must contact a CCAO representative to request a distribution.

Fees

Are there any recordkeeping or administrative fees to participate in the Plan?

There are currently no explicit fees charged to the participants for recordkeeping or administrative services, and there is currently no annual Contract Maintenance Charge.

Are there any fees for the investment options?

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading individual securities in the underlying investment options and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges.

CCAO is paid a fee from fund revenue for providing oversight and staff and to cover other costs to operate the Plan.

Are there any fees for participating in the SDBA?

There is a fee of \$15 per quarter deducted from your account. There are also transaction fees charged by TD Ameritrade and investment management fees for the investment options you select.

Are there any fees for participating in Great-West SecureFoundation®?

The Great-West SecureFoundation Guarantee Benefit Fee is in addition to the fees and expenses of the Plan. For more important information regarding Great-West SecureFoundation, including product specifics and fees, refer to the Great-West SecureFoundation Summary Disclosure Statement attached to the Enrollment Form and also located on your Plan's website.

Are there any distribution fees?

There are no Plan distribution fees.

Loans

May I take a loan from my account?

Check with your local office by calling KeyTalk at **800-284-0444** to find out if your county allows loans.³

If your county allows loans, you may borrow the lesser of \$50,000 or 50% of your total account balance. The minimum loan amount is \$2,500 and you have up to five years to repay your loan — up to 15 years if the money is used to purchase your primary residence. There is also a \$75 origination fee that is deducted from the loan proceeds for each loan, plus an ongoing \$35 annual fee, assessed at \$8.75 quarterly.

For more information about loans or to apply for a loan, please visit the website at www.ccao457.com or call KeyTalk toll free at **800-284-0444**.³

Taxes

How does my participation in the Plan affect my taxes?

Because your contributions are taken out of your paycheck before taxes are calculated, you pay less in current income tax. You do not report any current earnings or losses on your account on your current income tax return. Your contributions and any earnings are tax-deferred until withdrawn, usually after retirement.

Distributions from the Plan are taxable as ordinary income during the years in which they are distributed or made available to you or to your beneficiary(ies).

Investment Assistance

How can I get help choosing my investment options?

Your Plan offers access to three different levels of investment advisory tools and services called Reality Investing® Advisory Services (Advisory Services), offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. If you prefer to manage your retirement account on your own, there are two services you can use: Online Investment Guidance and/or Online Investment Advice. A third service option is to have AAG manage your retirement account for you. These services provide a retirement strategy based on your investment goals, time horizon and tolerance for risk.

There is no guarantee that participation in Advisory Services will result in a profit or that your account will outperform a self-managed portfolio.

For more detailed information, please visit your Plan's website at www.ccao457.com³; enter your Username and passcode⁴ and then click the "Reality Investing" tab. You may also call KeyTalk at **800-284-0444**³; enter your Social Security number and PIN⁴ to speak to an AAG adviser representative.²

What fees do I pay to participate in Advisory Services?

While there is no cost to use Online Investment Guidance, there is a \$25 annual fee, assessed at \$6.25 quarterly, for Online Investment Advice.

If you choose to have AAG manage your account for you, the annual Managed Account fee will be based on your account balance, assessed quarterly, as follows.

Participant Account Balance	Annual Managed Account Fee
Less than \$100,000	0.45%
Next \$150,000, up to \$250,000	0.35%
Next \$150,000, up to \$400,000	0.25%
Greater than \$400,000	0.15%

For example, if your account balance subject to the Managed Account service is \$50,000, the fee will be 0.45% of the account balance. If the account balance subject to the Managed Account service is \$500,000, the first \$100,000 will be subject to a fee of 0.45%; the next \$150,000 will be subject to a fee of 0.35%; the next \$150,000 will be subject to a fee of 0.25%; and amounts more than \$400,000 will be subject to a fee of 0.15%.

How do I get more information?

Visit the website at www.ccao457.com or call KeyTalk toll free at **800-284-0444** for more information.³

The website provides information regarding your Plan, financial education, financial calculators and other tools to help you manage your account. Empower Retirement also has full-time, local representatives available to all CCAO plan participants. Please contact your representative to schedule an appointment.

The Ohio Service Center is located at:

Empower Retirement, Ohio Service Center, 8515 E. Orchard Road, Greenwood Village, CO 80111

- 1 All references to a 457 plan are to a governmental 457(b) plan.
- 2 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.
- 3 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 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.
- 4 The account owner is responsible for keeping the assigned PIN/passcode confidential. Please contact Client Services immediately if you suspect any unauthorized use.
- 5 You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

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.

Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. All rights reserved. Used with permission. Additional information can be obtained by calling TD Ameritrade at (866) 766-4015. TD Ameritrade and GWFS Equities, Inc. are separate and unaffiliated.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO, and its subsidiaries and affiliates. Managed Account, Guidance and Advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company. More information can be found at www.adviserinfo.sec.gov. Other than those owned by the County Commissioners Association of Ohio or indicated otherwise, the trademarks, logos, service marks and design elements used are owned by GWL&A. ©2016 Great-West Life & Annuity Insurance Company. All rights reserved. Form# CB1065PH (01/2016) PT250249



Paycheck Contribution Election
Governmental 457(b) Plan

County Commissioners' Association of Ohio Deferred Compensation Program

340001-01

Use black or blue ink when completing this form. For questions regarding this form, visit the Web site at www.ccao457.com or contact Service Provider at 1-800-284-0444.

A Participant Information

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension _____ Social Security Number (Must provide all 9 digits) _____

Last Name _____ First Name _____ M.I. _____ () _____
Daytime Phone Number

Division/Payroll Center _____ () _____
Alternate Phone Number

B Payroll Election(s)

Paycheck Contribution Election (Payroll Deductions)

Select One: Start Restart Change Stop

I elect to contribute to the Plan the following of my eligible compensation indicated below (per pay period):

Before-Tax Contributions \$ _____ or _____ % (\$10.00 - \$18,500.00 or 1% - 100%)

Roth Contributions \$ _____ or _____ % (\$10.00 - \$18,500.00 or 1% - 100%)

Payroll Effective Date (mm/dd/yyyy) ____/____/____ Date of Hire (mm/dd/yyyy) ____/____/____

The total annual before-tax and Roth contributions cannot exceed \$18,500.00 of my eligible compensation in the 2018 tax year.

Catch-Up Election

Age 50 457 Catch-Up:

I elect to contribute to the Plan additional Age 50 Catch-Up amounts of my eligible compensation as indicated below (per pay period):

Before-Tax Contributions \$ _____ or _____ %

Roth Contributions \$ _____ or _____ %

Payroll Effective Date (mm/dd/yyyy) ____/____/____

The total before-tax and Roth Age 50 Catch-Up amount cannot exceed \$6,000.00 of my eligible compensation in the 2018 tax year.

I elect to cancel my Catch-Up contribution election.

C Signatures and Consent (Signatures must be on the lines provided.)

Participant Consent (Please sign on the 'Participant Signature' line below.)

My signature acknowledges that I have read, understand and agree to all pages of this form and affirms that all information that I have provided is true and correct. I also understand that:

- Until cancelled, superseded or I cease to be an eligible employee, all election(s) shall apply to all eligible compensation allowed by the Plan paid from the effective date specified unless a different effective date is required under the terms of the Plan and cancels all previous elections.
- Payroll elections must be entered into prior to the first day of the month that the deferral will be made.
- If I am increasing or decreasing my payroll deductions, the new deferral amount will take effect on the first pay period after the first of the month in which the change was made.
- If I am stopping payroll deductions, all existing deferrals will be cancelled.
- I may change the amount of compensation contributed as allowed under the terms of the Plan.
- It is my responsibility to comply with any Internal Revenue Code deferral limits and that I may be responsible for any costs, including taxes and penalties that I may incur as a result of excess contributions.
- My Plan Administrator may take any action that may be necessary to ensure that my participation is in compliance with any applicable requirement of the Plan Document and the Internal Revenue Code.
- I authorize the payroll deduction as indicated on this form.

Any person who presents false or fraudulent information is subject to criminal and civil penalties.

Participant Signature _____ Date (Required) _____

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

C	Signatures and Consent <i>(Signatures must be on the lines provided.)</i>
	Authorized Plan Administrator Signature <i>(Please sign on the 'Authorized Plan Administrator Signature' line below.)</i>
	I authorize the election indicated by the participant above.
	Authorized Plan Administrator Signature _____ Date (Required) _____ <i>A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.</i>
	Print Full Name _____
D	Mailing Instructions
	Participant forward this form to: Empower Retirement 8515 East Orchard Road Greenwood Village, CO 80111 Fax #: 1-855-801-5717 Employer DO NOT send this form to Service Provider. Please retain for your records.

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.
 Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.



Participant Enrollment Governmental 457(b) Plan

County Commissioners' Association of Ohio Deferred Compensation Program

340001-01

Participant Information

Last Name			First Name			MI			Social Security Number								
Address - Number & Street									E-Mail Address								
City			State			Zip Code			<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried		<input type="checkbox"/> Female		<input type="checkbox"/> Male		
Mo			Day			Year			Mo		Day		Year				
() ()						() ()						Date of Birth			Date of Hire		
Home Phone						Work Phone						Annual Income					

Do you have a retirement savings account with a previous employer or an IRA? Yes No

Would you like help consolidating your other retirement accounts into your account with CCAO?* Yes, I would like a representative to call me at phone # _____ - _____ - _____ to review my options and assist me with the process. The best time to call is _____ to _____ A.M./P.M. (circle one - available 8:00 A.M. to 6:00 P.M. MST). *Rollovers are subject to your Plan's provisions.

Statement Delivery - Participant quarterly statements are sent regular mail via the U.S. Postal Service. If you prefer an environmentally friendly alternative, please visit www.ccao457.com for fast and easy enrollment in our Online File Cabinet service.

Payroll Information

I elect to contribute \$ _____ or _____ % (\$10.00 - \$18,000.00 or 1% - 100%) per pay period of my compensation as before-tax contributions to the Governmental 457(b) Deferred Compensation Plan until such time as I revoke or amend my election.

Payroll Effective Date: _____
Mo Day Year

Payroll Center Name			Payroll Center Number					
Division Name			Division Number					

Managed Accounts Service Information

The Managed Accounts Service provided by Advised Assets Group, LLC ("AAG") will automatically direct your investment election for future contributions and will rebalance your account quarterly, if necessary. This election will be effective the day of receipt if received in good order by Service Provider prior to New York Stock Exchange market close. Any request received after New York Stock Exchange market close will be considered received the next business day. By electing the Managed Accounts Service, I agree to the fees associated with this service and understand the fee will be deducted from my account on a quarterly basis in accordance with the attached Managed Accounts Agreement. If you prefer to make your own investment decisions and not participate in this service, simply select the Select My Own Investment Options box and enter your investment instructions in the Investment Option Information section.

Select My Own Investment Options:

- I elect to direct my own investments. By declining the Managed Accounts Service, I agree to, understand and acknowledge the following:
 - I had the opportunity to have an investment expert, Advised Assets Group, LLC ("AAG"), make investment decisions on my behalf and I chose not to accept this option.

2. I am required to direct all the investments of my accounts (current balance, future contributions and rollover monies) in this Plan by completing the investment election in the Investment Option Information section.
3. I take full responsibility for my own investment elections.
4. I have received and reviewed the information in my enrollment kit about my investment choices and have had an opportunity to freely choose how my accounts are invested. I further understand and agree that my employer and other Plan fiduciaries will not be liable for the results of my personal investment decisions.

Make your investment election for future deposits in the Investment Option Information section.

If I do not complete the Investment Option Information section, I understand I will remain in the Managed Accounts Service.

Do not complete this section if you are electing the Managed Accounts Service.

Investment Option Information (applies to all contributions) - Please refer to your communication materials for information regarding each investment option.

I understand that 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. I will refer to the fund's prospectus and/or disclosure documents for more information.

INVESTMENT OPTION			INVESTMENT OPTION		
NAME	TICKER CODE	%	NAME	TICKER CODE	%
*Great-West SF Balanced Trust.....	N/A	SFBACC	ASTON/Fairpointe Mid Cap N.....	CHTTX	CHTTX
Aggressive Profile.....	N/A	PS5000	Invesco American Value Y.....	MSAIX	MSAIX
Moderately Aggressive Profile.....	N/A	PS4000	Touchstone Mid Cap Growth A.....	TEGAX	TEGAX
Moderate Profile.....	N/A	PS3000	AllianzGI NFJ Dividend Value A.....	PNEAX	PNEAX
Moderately Conservative Profile.....	N/A	PS2000	American Century Growth Inv.....	TWCGX	20-GF
Conservative Profile.....	N/A	PS1000	American Funds Fundamental Inv A.....	ANCFX	AF-FND
American Funds Capital World G/I R3.....	RWICX	RWICX	Fidelity Contrafund.....	FCNTX	FD-CNT
American Funds EuroPacific Growth Fund A.....	AEPGX	AF-EPG	Janus Twenty Fund T.....	JAVLX	JA-TF
Oppenheimer Global Fund A.....	OPPAX	OP-GLB	Jensen Quality Growth J.....	JENSX	JENSX
AllianzGI NFJ Small-Cap Value Admin.....	PVADX	PVADX	Fidelity Spartan 500 Index Inv.....	FUSEX	FUSEX
Baron Small Cap Retail.....	BSCFX	BSCFX	PIMCO Real Return Admin.....	PARRX	PARRX
Buffalo Small Cap.....	BUFSX	BUFSX	PIMCO Total Return Admin.....	PTRAX	PI-TRT
Diamond Hill Small Cap Fund A.....	DHSCX	DHSCX	TCW Total Return Bond N.....	TGMNX	TGMNX
Artisan Mid Cap Inv.....	ARTMX	ARTMX	CCAO Stable Value Fund.....	N/A	CCPORT
			MUST INDICATE WHOLE PERCENTAGES = 100%		

Participation Agreement

***Great-West SecureFoundation®** - I understand that a Summary Disclosure Statement is attached to this form which contains information regarding the Guaranteed Lifetime Withdrawal Benefit. Additional documentation concerning the features associated with the Guaranteed Lifetime Withdrawal Benefit is available at www.ccao457.com. If you have any questions, please call your Service Provider at 1-866-696-8232.

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator/Trustee to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

Investment Options - I have elected to enroll in the Managed Accounts Service unless I have checked the Select My Own Investment Options box and completed the Investment Option Information section of the enrollment form. I also agree that if I have not accurately completed these steps, my election is void and I will remain in the Managed Accounts Service. Dollar Cost Averaging and Asset Models are not available in the Managed Accounts Service. If I elect to direct my own investments, I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Compliance With Plan Document and/or the Code - I agree that my employer or Plan Administrator/Trustee may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

Incomplete Forms - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned

to the payor as required by law. Once an account has been established on my behalf, I understand that I must call KeyTalk[®] or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after an account is established on my behalf will be applied to the investment options I have most recently selected.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

Managed Accounts Service Fee - If you elect the Managed Accounts Service, a quarterly fee will be assessed. If you wish to opt-out in the future please call an Advised Assets Group, LLC ("AAG") Representative at your Plan's KeyTalk[®] number.

Signature(s) and Consent

Participant Consent

I have completed, understand and agree to all pages of this Participant Enrollment form including the terms of the Managed Accounts Agreement. I understand that Service Provider is required to comply with the regulations and requirements of the Office of Foreign Assets Control, Department of the Treasury ("OFAC"). As a result, Service Provider cannot conduct business with persons in a blocked country or any person designated by OFAC as a specially designated national or blocked person. For more information, please access the OFAC Web site at:

<http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.
 Deferral agreements must be entered into prior to the first day of the month that the deferral will be made.

Participant Signature

Date

Participant forward to Plan Administrator/Trustee

Authorized Plan Administrator/Trustee Approval

Authorized Plan Administrator/Trustee Signature

Date

Plan Administrator forward to Service Provider at:
 Empower Retirement
 c/o: Ohio Service Center / 10 T 3, 8515 E. Orchard Rd.
 Greenwood Village, CO 80111
Phone #: 1-800-284-0444
Fax #: 1-855-801-5717
Web site: www.ccao457.com

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GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A). Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. All trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

**ADVISED ASSETS GROUP, LLC
ADVISORY SERVICES AGREEMENT**

Please read the following terms and conditions carefully before using or enrolling in any of the services described below. Your use of any service will signify your consent to be bound by the terms and conditions set forth in this Agreement.

ABOUT US

Advised Assets Group, LLC ("AAG") is a federally registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company ("Great-West"). AAG offers its services to retirement account recordkeepers for use by plan participants or to owners of a Great-West Lifetime Advantage Individual Retirement Account ("IRA"). Through these arrangements, AAG provides guidance, advisory, and management solutions to plan participants and IRA account holders.

FEES FOR THE SERVICE

AAG offers three levels of service: Online Investment Guidance, Online Investment Advice and Managed Account. Fees for each service are shown below. The fees are assessed on a billing period basis based on your account value on the date the fees are calculated. The chart below reflects the applicable billing period and annual fee amount.

Online Investment Guidance	Quarterly Fee	Annual Fee
	No Fee	No Fee
Online Investment Advice	Quarterly Fee	Annual Fee
	\$6.25	\$25.00
Managed Account	Quarterly Fee	Annual Fee
Participant Account Balance	Quarterly Fee	Annual Fee
≤ \$100,000.00	0.1125%	0.45%
Next \$150,000.00	0.0875%	0.35%
Next \$150,000.00	0.0625%	0.25%
≥ \$400,000.01	0.0375%	0.15%

For example, if your account balance subject to the Managed Account service is \$50,000.00, the maximum annual fee is 0.45% of the account balance. The amount collected quarterly would be 0.1125% based upon your account balance on the day of fee assessment as described above. If your account balance subject to the Managed Account service is \$500,000.00, the first \$100,000.00 will be subject to a maximum annual fee of 0.45% (quarterly 0.1125%), the next \$150,000.00 will be subject to a maximum annual fee of 0.35% (quarterly 0.0875%), the next \$150,000.00 will be subject to a maximum annual fee of 0.25% (quarterly 0.0625%), and any amounts over \$400,000.00 will be subject to a maximum annual fee of 0.15% (quarterly 0.0375%). All fees are assessed on a quarterly basis. For example, the maximum quarterly fee for an account balance less than \$100,000.00 (subject to maximum annual fee of 0.45%) would be 0.1125% quarterly, as demonstrated above.

The fees for Online Investment Advice and the Managed Account service will generally be debited from your account within the last five (5) to seven (7) business days of each billing period which may or may not correspond to a calendar month or quarter; however, if you cancel participation in the Managed Account service, the fee will be based on your account balance on the date of cancellation and will be debited from your account within five (5) to seven (7) business days of the end of the billing period in which the cancellation occurred. Use of Online Investment Advice at any time during a billing period will result in your account being debited the billing period fee. If your Plan terminates its agreement with AAG, the fee, based on your account balance on the date of termination, will be debited within the last five (5) to seven (7) business days of that billing period. If your Plan terminates its service agreement with its recordkeeper, the fee, based on your account balance on the date of termination, will be debited upon termination. The fee you are charged depends on the Plan you participate in, and in certain instances, the fees charged may actually be lower than the fee depicted.

IMPORTANT FOR RETIREMENT PLAN PARTICIPANTS

Your plan sponsor or recordkeeper may have negotiated lower fees or different billing periods. Your Managed Account fee may include an additional solicitation fee in an amount up to 0.25% annually of the total assets under management. If your plan sponsor has engaged a solicitor, your Managed Account fee will be higher than if a solicitor were not engaged. Please contact your plan sponsor or plan administrator to confirm your fees for AAG services and the applicable billing cycle.

Retirement plan participants may also receive the Managed Account service for a free look period of 90 days from the date of your initial enrollment, after which the appropriate fee listed above will be assessed to your account. If you do not opt-out by the end of the free look period, you will be assessed a fee for the entire billing period as described in the section entitled, "Fees for the Service." Please contact your plan sponsor to determine if the free look period applies to your plan. You may contact AAG for the date of your Managed Account enrollment.

Your acceptance of the terms and conditions of this Agreement constitutes your authorization for AAG to deduct the billing period fee. The fees are subject to change. AAG reserves the right to offer discounted fees or other promotional pricing.

CCAO REPRESENTATIVE TERRITORY MAP

To reach your CCAO representative, call your local office at (614) 220-0651 and enter the extension provided below.



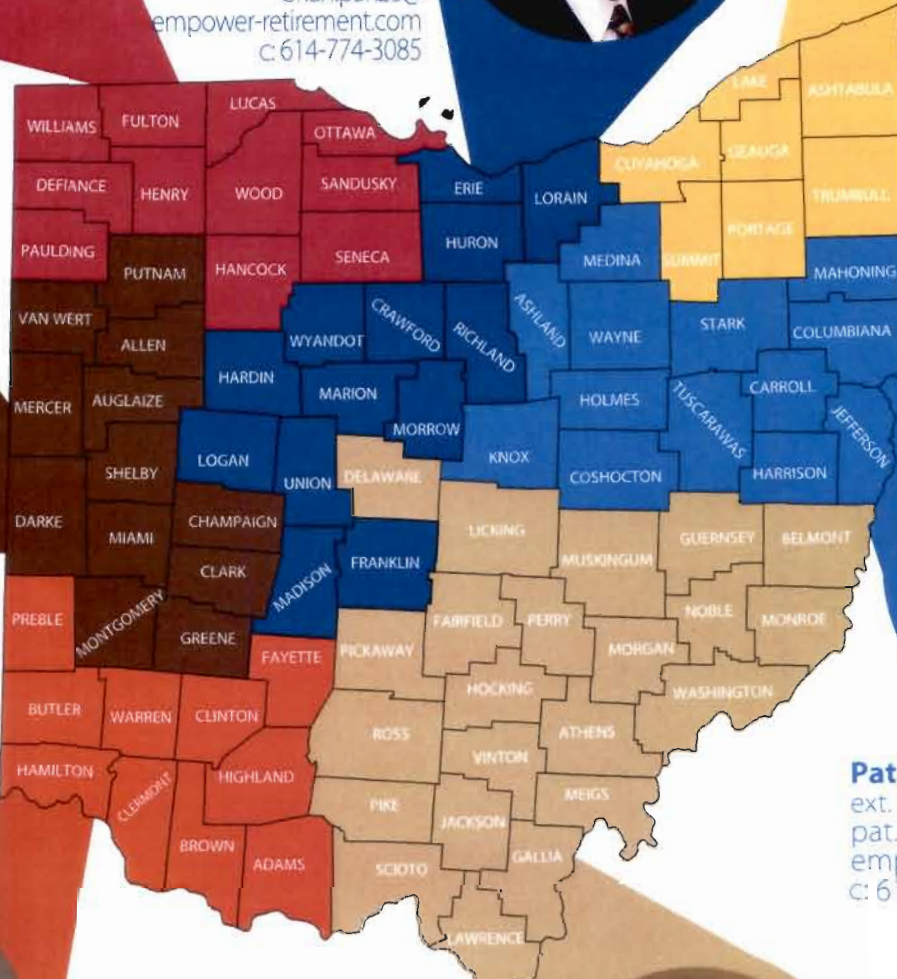
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