

my reality

I'm a: *surprise-party thrower*
ring-tone downloader
hand-me-downs wearer
movie talker



Regardless of who you are in the real world, you may not be an investment expert. And you may not even know what type of investor you are or maybe should be. So what type of investor are you? Answer the questions below to help you find out.

1. Do you have the time necessary to manage your account? Yes No
2. Do you subscribe to any financial news publications? Yes No
3. Do you understand how changing market conditions might Yes No affect the value of your account?
4. Do you know how much money you will need to retire? Yes No
5. Do you know how to invest your money to achieve your goals? Yes No

Knowing your investor type will help you choose from three valuable services offered as part of Reality InvestingSM—Managed Account, Advice and Guidance.

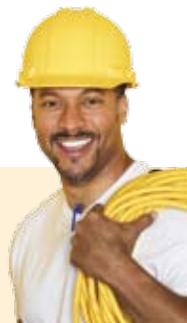
<p>If you answered yes zero to three times, and you answered no to questions 1 and 5, you might be a</p>	<p>If you answered yes three to four times, you might be a</p>	<p>If you answered yes five times, you might be a</p>
<p>Do-It-For-Me InvestorSM</p>	<p>Help-Me-Do-It InvestorSM</p>	<p>Do-It-Myself InvestorSM</p>



As a **Do-It-For-Me InvestorSM**, the *Managed Account* service could be the answer to that one question you often ask yourself: “Isn’t there somebody who can just take care of this for me?”

“Sure, I’ve been known to shed a tear or two at weddings, but who hasn’t? What really used to make me cry like a baby was trying to figure out how much I’d need to retire comfortably. Now, my Plan provider offers a service that takes care of that for me.”

With the Managed Account service, an investment advisory service firm, Advised Assets Group, LLC (AAG), makes investment choices for you. The choices are based on your personal goals and financial situation. Your account is monitored and rebalanced over time as market fluctuations and life changes occur to ensure your strategy stays on track. The fee for this convenient service is based on your account balance.



As a **Help-Me-Do-It Investor**SM, the *Advice* service may be a good fit. You have a good grasp of investing principles, but you may want some help with your fund selection.

“Do I look like the type of guy who’s easily fooled? If I can get quality investment advice for about 50 cents a week, I’ll take it. That just means I’ll have to say no to the whipped cream on my double soy latte every now and then.”

Even if you know that the difference between small cap and large cap has nothing to do with the size of your head, the Reality Investing Advice service can help you make investment choices based on your chosen retirement goals. The fee for the Advice service is only \$6.25 each quarter.



As a **Do-It-Myself Investor**SM, some *Guidance* may be all you need. You have a good grasp of investing principles, but you may be looking to validate your investment decisions.

“I worked two jobs to put myself through school. Investing for my retirement couldn’t be any more difficult than that. I think I’m up for the challenge of trying to figure it out on my own, but I wouldn’t mind a little nudge in the right direction.”

You may not be an investment expert today, but there’s a chance you could become one. After participating in the Managed Account or Advice service, you might want to try doing it yourself. If you are up to the challenge—or already do it yourself—the free online Guidance service offered as part of Reality Investing is there for you.



Next Steps

Enroll in the Managed Account Service

You have three ways to enroll:

- Call an AAG Adviser Representative at (800) 888-4952, extension 41066.¹
- Log in to your Plan’s Web site, **www.akdrb.com** and click on the “Express Enroll in Managed Account” button.¹
- Complete the Managed Account Election Form available from your Great-West Retirement Services[®] representative and return it to either your representative or the address on the form.

Access Online Investment Guidance and Advice

Log in to your Plan’s Web site, www.akdrb.com and click on the “Reality Investing” tab to access Online Investment Guidance and Investment Advice.¹

Please be advised that there is a fee to use the Online Investment Advice and Managed Account services. Visit your Plan’s Web site or call an AAG Adviser Representative at (800) 888-4952, extension 41066, to obtain information on your Plan’s specific fees.



¹ Access to KeyTalk[®] and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Great-West Retirement Services[®] refers to products and services provided by Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates. Reality Investing provides three levels of service, including managed account, guidance and advice services offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. Securities, when offered, are offered through GWFS Equities, Inc. AAG and GWFS Equities, Inc. are wholly owned subsidiaries of Great-West Life & Annuity Insurance Company. Investment options offered through a combination of mutual funds and a group fixed and variable deferred annuity issued by Great-West Life & Annuity Insurance Company. Your Plan may utilize one or more of the following annuity policy form numbers: GTSMF 1-84, GDCMF 1-84, GDCMF 190, GDC 990 FFSII, GTDAMF 92 ER, GTDAMF 92 VOL, GTDAGF 92 VOL, GTDAGF 92 ER, QGAC 1-94, STAC 1-95, GFF 1-97, GPF 1-00, GFAC 1-02, GFVAC 1-02. Representatives of GWFS Equities, Inc. are not registered investment advisers, and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed. Great-West Retirement Services[®], Reality InvestingSM, KeyTalk[®], the Partnership Logo, Do-it-for-me investorSM, Help-me-do-it investorSM, Do-it-myself investorSM, and Put Our Power Behind YouSM are service marks of Great-West Life & Annuity Insurance Company. All rights reserved. Not intended for use in New York. Form# CB1027RIQuiz (09/06)