WHAT WILL YOUR **FEES** DO WITH THEIR TIME OFF?

THEY'LL SAVE YOU MONEY. THAT'S WHAT THEY'LL DO.

As a reward for participating the Hoosier S.T.A.R.T. Deferred Compensation Plan, the State is instituting a fee holiday for all plan participants.

For the fourth quarter of 2008, you will not be charged the ordinary plan administrative fee, which is 0.265% of your account balance.

Even better, your fees will be waived for another quarter if you take action in one of the following ways throughout the quarter:*

- change your contribution from a dollar amount to a percentage amount
- set up an individual appointment with a local Hoosier S.T.A.R.T. representative to go over your account
- take advantage of the Reality Investing® services (Online Investment Guidance, Online Investment Advice or the Managed Account option)
- increase your contribution
- enroll in the Plan

*Note: all retirees will receive the second fee waiver.

HOOSIER S.T.A.R.T.
SAVE TODAY AND RETIRE TOMORROW®

For more information, visit the Web site **www.hoosierstart.in.gov**.

Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.
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