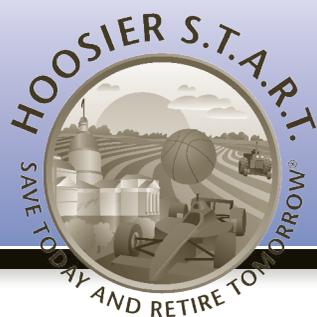


State of Indiana

457/401(a) RETIREMENT PLANS

HOOSIER S.T.A.R.T.®



Hoosier S.T.A.R.T. Spring Cleaning

As you do your annual spring cleaning around your house, consider doing the same thing with your Hoosier S.T.A.R.T. The following is a checklist of items you can use as a guide to your Hoosier S.T.A.R.T. Plan spring cleaning.

		Action to be Taken	
Do you know how much you will need to retire?	Yes ↓	No →	On the website, you will find a calculator that can help you determine the amount of money you'll need to retire. Go to www.hoosierstart.in.gov ¹ and click on "Access Your Account." Then click on the "Planning Tools" tab and "DreamTracker SM ."
Are you contributing enough?	Yes ↓	No →	Fill out a Paycheck Contribution Election form. You can access the form online at www.hoosierstart.in.gov . Click on "Access Your Account," then "Forms." You can also make the change directly through the website. Simply log in and click on "Change Account," then "Deferral." Need help? Contact the Hoosier S.T.A.R.T. office at 877-728-6738 to schedule an individual appointment.
If you are over age 50, have you taken advantage of the catch-up contribution option?	Yes ↓	No →	If you are age 50 and older, you can contribute an additional \$5,500 in 2012 to your Hoosier S.T.A.R.T. account. To begin making catch-up contributions, fill out the Application for Catch-up form. You can find the form on the website— www.hoosierstart.in.gov . Click on "Access Your Account," then "Forms."
Have you signed up for electronic statement delivery?	Yes ↓	No →	Log in to your account at www.hoosierstart.in.gov . Click on "Access Your Account." Then click on the "Online File Cabinet [®] " tab and "Consent." You can begin reducing your paperwork clutter and saving the environment today! Don't have a Username or Personal Identification Number (PIN) ² ? Click on the links in the login box to get a Username and/or temporary PIN.
Have you reviewed your asset allocation mix? ³	Yes ↓	No →	You should review your investment selections to ensure that they are still in alignment with your goals. You can change your allocations by logging into your account online and clicking on "Change Allocations." Learn more about the fundamentals of investing by viewing the "asset allocation" E-learning seminar under the "Education" tab of the website.
Do you have a beneficiary on file and is your beneficiary current?	Yes ↓	No →	You can select or change your beneficiary(ies) online. Log in to your account at www.hoosierstart.in.gov . Click on "Change Account" then click on "Change Beneficiary". You can also download the Beneficiary Designation forms by clicking on "Change Account" and then click on "Forms".
Have you taken advantage of the online tools and resources available to you?	Yes ↓	No →	There is a wealth of information on the Hoosier S.T.A.R.T. Plan website at www.hoosierstart.in.gov . You have the power to manage your account online 24/7. If you have lost or forgotten your PIN, you can call 877-728-6738 to have a new one issued to you. To meet with a Hoosier S.T.A.R.T. representative, you can request an appointment via email at hoosierstart@gwrs.com or by calling 877-728-6738 .
Have you updated your personal information?	Yes ↓	No →	Please take a few minutes to enter or update your personal information, including your email address, at www.hoosierstart.in.gov . Once you log in, click on "Change Account" and "Change Personal Profile."

How Will You Finance Your Retirement?

Working Americans typically have one source of income: their jobs. But after you retire, your income is likely to come from a few different places, although it may not be enough to pay for all of your needs.

Sources of retirement income

Retirees typically rely on several sources of income. These can include:

- Social Security
- Pensions and/or an annuity
- Income from retirement savings accounts, such as the Hoosier S.T.A.R.T. Plan, IRAs and brokerage accounts

According to the Employee Benefit Research Institute, 23% of retirees have worked for pay in retirement, but 74% of current workers expect to work for pay when retired.⁴

Contribute to your Hoosier S.T.A.R.T. account

That's why saving for retirement now is so important. Strive to contribute as much as you can to your retirement plan.

In 2012 you can contribute up to \$17,000 before-tax or after-tax Roth dollars to Hoosier S.T.A.R.T.

Catch-up

You may also contribute \$22,500 if you're age 50 or older. If you are within three years of retirement age you may contribute \$34,000. You can use only one catch-up option at a time.

Consider alternatives

If retirement is on the horizon, you may choose to work longer in order to be able to save more. Or you could work part-time while retired. Another option: Postpone taking Social Security, for which you are eligible at age 62, if you can afford to do so. Your benefit increases each year you delay collecting it. ■

Maximize Your Paycheck

A change in your withholding may help you save more

Effective management of your paycheck withholding could mean an increase in your take-home income—and the potential to save more for retirement.

Less is more on the W-4

Your W-4 Employee's Withholding Allowance Certificate (Form W-4) is used by your employer to calculate how much federal income tax to withhold from your pay. The more dependents you claim, the smaller the tax bite (and vice versa).

Whether you owe money to the IRS or get a refund, the goal here is to get your tax withholding as close as you can to your actual tax liability. The danger: Withhold too little and you may receive a tax bill. Withhold too much and get a refund. A refund may seem like a good deal on paper, but in practice it's money

that sat in Uncle Sam's pocket all year long when it could have been in yours, potentially earning interest in your Hoosier S.T.A.R.T. account.

Put your money to work

Hoosier S.T.A.R.T. is your most powerful savings tool. You can save up to \$17,000 of your pre-tax income (\$22,500 if you're

age 50 or older and \$34,000 if you're within three years of retirement age). Contribute the maximum allowed for the year if you can; you'll maximize your tax-deferred growth potential and reduce your taxable income. You may also contribute Roth (after-tax) dollars to Hoosier S.T.A.R.T. Visit the website at www.hoosierstart.in.gov to get more information. ■

In 2012 you can contribute up to **\$17,000** to Hoosier S.T.A.R.T.



Congratulations Fee Holiday Participants!

We'd like to congratulate all the participants who qualified for and took action to receive a fee holiday! **Over 4,000** participants received the fee holiday. These participants enjoyed a full quarter of no administrative fees (0.26% of account balance) in the first quarter, **which amounted to more than \$110,000 in savings.** We encourage everyone to participate next year!

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.

1 Access to KeyTalk and the 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.

2 The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services immediately if you suspect any unauthorized use.

3 Asset allocation does not ensure a profit and does not protect against loss in declining markets.

4 "2011 Retirement Confidence Survey," ebri.org. 2011.

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