

S.T.A.R.T.[®] SMART

Announcing a New Service for Hoosier S.T.A.R.T. Participants

By Auditor of State Connie Nass

Over the years, I have enjoyed being able to communicate many different improvements to Hoosier S.T.A.R.T.[®] to help you grow your retirement accounts. We have continuously sought improvement to ensure Hoosier S.T.A.R.T. continues to be a viable way for Indiana employees to save and plan for retirement. Today, I am pleased to announce a service enhancement that will provide additional value for participants. This new service offering is called Reality InvestingSM.

Reality Investing is a three-tiered service that answers some of the most challenging questions we all face as we plan for retirement:

1. Where should I invest?
2. How much should I save?
3. Will I have enough?

As part of this new service, you can choose the level of assistance you may need when making your investment decisions. Your choices include Online Investment Guidance (free), Online Investment Advice (\$6.25 per quarter) and a Managed Account service (0.30%-0.60% of your account balance annually). These services are structured to cater to different investor styles. Whether you are a knowledgeable investor who prefers to take a hands-on approach or someone who does not have the time or inclination to manage your Hoosier S.T.A.R.T. investment options, you'll find a service that meets your needs.

As part of the launch of this program enhancement, group meetings are scheduled throughout the state to provide more education on the value Reality Investing can offer. Approximately 200 meetings will be held at 60 different locations over the next four weeks, which will allow everyone an opportunity to attend. I encourage you to take the time to attend a meeting that is convenient for you.

The importance of saving for retirement cannot be overemphasized. It is one of the most critical things

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

you can do today that you will thank yourself for down the road. But it's about more than just saving—it's about saving the right way to meet your unique goals. Reality Investing can give you confidence that you're on the right track. By attending one of the scheduled meetings, you'll gain new insight into your own investing style.

I am truly excited about the prospects that Reality Investing brings to Hoosier S.T.A.R.T. participants. It is my hope that you'll share my excitement and attend an upcoming meeting to learn how to put yourself in a position to enjoy a more secure financial future.

Auditor's Corner

Introducing Reality InvestingSM

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 or regularly read any financial news publications? Yes No
3. Do you understand how changing market conditions might affect the value of your account? Yes No
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

If you answered yes zero to three times, and you answered no to questions 1 and 5, you might be a

Do-It-For-Me InvestorSM

If you answered yes three to four times, you might be a

Help-Me-Do-It InvestorSM

If you answered yes four or five times, you might be a

Do-It-Myself InvestorSM

Introducing Reality Investing

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As a **Do-It-For-Me Investor**, 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?”

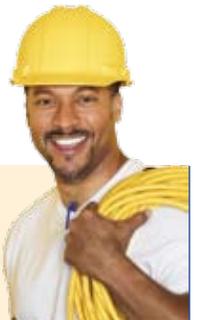
With the Managed Account service, a qualified financial professional makes investment choices for you. The choices are based on your personal goals and financial situation. Your account is monitored and rebalanced over time as market fluctuations and life changes occur to ensure your strategy stays on track. The fee for this convenient service ranges from .30% to .60% of your account balance, depending on your account balance, and is reduced as your balance increases.



“As a Marengo Cave spelunker, I know exactly what it feels like to be in the dark. So when it comes to my retirement strategy, I’m all for exploring a service that will shed some light on the right investments for my unique needs.”

As a **Help-Me-Do-It Investor**, 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.

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 Online Investment Advice service can help you make investment choices based on your chosen retirement goals. The fee for the Online Investment Advice service is only \$6.25 every three months.



“If I can get quality investment advice for about 50 cents a week, I’ll take it. That leaves me with the time and peace of mind to take an occasional trip to South Bend to watch the Fighting Irish defend their home turf.”

As a **Do-It-Myself Investor**, 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. You may not be an investment expert today, but there’s a chance you could become one. After participating in the Managed Account service or using the Online Investment 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 Investment Guidance service is there for you.



“I’ve run in several mini-marathons and hiked every mile of the Monon Trail. With those accomplishments under my belt, I think I’m up for the challenge of investing on my own. But I wouldn’t mind a little nudge in the right direction.”

To enroll in the Reality Investing service that best fits your reality, visit the Web site at www.hoosierstart.com or call (877) 728-6738 (option 2).¹



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. 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. 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, Do-It-For-Me InvestorSM, Help-Me-Do-It InvestorSM and Do-It-Myself InvestorSM are service marks of Great-West Life & Annuity Insurance Company. All rights reserved. Not intended for use in New York. Form# CB1069N (6/30/06)