

Retirement solutions that never stop working

Build your business with confidence

Succeed with Great-West Life

Group retirement and savings plans

You gain from our skills, knowledge and experience as you succeed in building your business. The strength of Great-West Life and its subsidiaries London Life and Canada Life creates a unique presence in the group retirement and savings plans marketplace, which allows us to provide you with innovative product solutions and unparalleled service.

You and your clients are supported locally by 13 sales and service offices and four administrative offices across Canada.

As a leading provider of capital accumulation plans, our large network of dedicated group retirement specialists is at your service.

You'll have the tools you need to succeed in the growing retirement and savings market.



Increase your business

Expand your client base and increase your income by working in the group retirement and savings plan market.

Consider the benefits:

- A flexible compensation plan
- New corporate and individual clients added to your practice
- Building relationships with key players regarding group benefits, disability top-up and buy/sell arrangements
- Increased cross-sell opportunities
- Opportunity to assist decision makers with their personal financial needs

Potential in a growing market

Take advantage of a growing group retirement market, which is being driven by:

- More Canadians focusing on retirement
- Small businesses achieving financial maturity
- Companies recognizing the need to offer benefit packages for employee retention
- A growing preference among employees for group plans instead of individual plans
- Companies moving towards defined contribution pension plans, group registered retirement savings plans (RRSPs), and deferred profit sharing plans (DPSPs) instead of defined benefit plans

Flexible products

We provide a full spectrum of investment and retirement solutions. It gives you choices so you can build a well-diversified investment menu that meets the diverse needs of companies of all sizes. Plan sponsors and members can benefit from our extensive investment menu that includes:

- A broad selection of quality investment options covering a wide range of asset classes and investment styles
- More than 200 funds managed by over 30 respected institutional and retail investment managers
- A variety of guaranteed investment options
- Target risk and target date asset allocation funds featuring the power of diversification through the simplicity of a single fund:
 - Four distinct target date fund solutions designed to match a member's anticipated retirement year
 - Three different target risk fund solutions based on five risk profiles including conservative, moderate, balanced, advanced and aggressive profiles
- No minimum number of employees required

Available plans

You can rely on our experience and expertise to provide administration, investment and record-keeping services for a wide variety of plans:

- Registered retirement savings plans
- Registered pension plans (defined contribution)
- Deferred profit-sharing plans
- Tax-free savings accounts
- Non-registered savings plans
- Investment-only plans
- Simplified pension plans (Manitoba and Quebec)
- Pooled registered pension plans
- Voluntary retirement savings plans

Unparalleled service

For advisors:

- Support to get you started and keep you up-to-date
- Custom marketing and communication materials to meet your clients' needs
- Flexible compensation plan
- *GRS Access* – our interactive, secure website that provides instant access to client information

For sponsors:

- Dedicated team approach for top-notch service
- The largest group retirement specialist and distribution team in Canada
- National cases handled with ease
- Timely administration and record keeping
- Cost-effective plan designs
- Capital accumulation plan (CAP) tool kits
- Dynamic reports generated via *GRS Access*

For members:

- Superior communication and education
- A unique retirement planning tool and full needs analysis to build a personal investment strategy
- Easy-to-use multimedia tools
- *My 1 per cent advantage* – a contributions calculator available online and through BlackBerry or iPhone devices
- *Access Line* – phone service in more than 150 languages and access to client service representatives. Members can choose a language from a multi-language interpretation service.
- *GRS Access* – password-protected, transactional website

Added advantage – with additional services

Offer your clients valuable extras for their members with optional fee-based services:

Acquaint Financial Inc.

- An exclusive service providing independent third-party financial education and seminars
- *iAcquaint* – a financial planning and educational website that allows members to create a comprehensive and customized personal financial plan

Members who are financially educated are more likely to seek additional information about life insurance, estate planning and retirement planning.

Automatic investment rebalancing

This optional service automatically re-adjusts a member's investments to ensure the investment options remain in line with the member's risk tolerance. Rebalancing is based on members' investment instructions determined by their investment personality profile and corresponding asset mix.

Member investment selection service

This optional service helps members choose their investment options. Members get help by calling Great-West Life plan investment consultants. Our non-commissioned, qualified investment professionals provide unbiased investment advice and help members select investments that best suit their retirement and savings goals. As an additional benefit, automatic investment rebalancing is included in this service.

Dependable strength

There's strength in numbers. As a leading provider, our companies have more than \$37 billion in assets under administration in group retirement savings and pension plans.* We administer more than 17,500 capital accumulation plans that include more than 1.3 million member accounts.*

*As at Dec. 31, 2012



For more information on
 how your business can
 benefit from a partnership
 with Great-West Life, visit
www.grsaccess.com

Contact an office nearest you

| REGION | LOCAL PHONE | TOLL-FREE PHONE | FAX |
|---------------------------|--------------------------|-----------------|--------------|
| British Columbia | | | |
| Vancouver | 604-689-1574 ext. 434 | 1-888-223-6311 | 866-255-3040 |
| Alberta | | | |
| Edmonton | 780-917-7845 | 1-877-917-7814 | 780-401-7929 |
| Calgary | 403-531-1472 | 1-866-333-4235 | 403-531-5791 |
| Saskatchewan | | | |
| Regina | 306-751-7112 | 1-866-347-0037 | 306-751-7176 |
| Manitoba | | | |
| Winnipeg | 204-949-1716 | 1-800-668-4161 | 204-944-0894 |
| Ontario | | | |
| Toronto | 416-359-3000 | 1-800-452-0025 | 416-359-3483 |
| Ottawa | 613-724-3490 | 1-800-375-9633 | 613-729-6280 |
| Hamilton | 905-317-2605 | 1-888-593-1093 | 905-529-8404 |
| London | 519-435-7438 | 1-866-499-5445 | 519-435-7800 |
| Sudbury | 705-692-4004 | 1-800-944-9626 | 705-692-3102 |
| Quebec | | | |
| Montreal | 514-350-5435 | 1-855-787-0690 | 514-350-4950 |
| Atlantic provinces | | | |
| Halifax | 902-429-8423 | 1-888-751-0557 | 902-422-1642 |
| Saint John | 506-648-0585 | 1-800-828-2422 | 506-696-0466 |