



Contribution Limits

LA. Deferred Compensation 457

Thanks to the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), there has never been a better time to save through your 457 Deferred Compensation Plan. The contribution limit for your 457 Deferred Compensation Plan is described below.

Standard Limit

The maximum amount you may defer from your salary is 100% of your includible compensation as defined by the Internal Revenue Code or the amount listed in the table below, whichever is less.

2009 Standard Contribution Limit
\$16,500

After 2009, the standard limit will be indexed for inflation and may increase in increments of \$500.

Age 50+ Catch-Up

If you are or will turn age 50 or older by the end of the calendar year, you may contribute an additional amount to the Plan as listed in the table below.

2009 Age 50+ Catch-Up
\$5,500

After 2009, the Age 50+ Catch-Up limit will be indexed for inflation and may increase in increments of \$500.

Standard Catch-Up

Participants in the 457 Plan have another opportunity to catch up and contribute more during the final years of their career. "Standard Catch-Up" allows participants in the three calendar years prior to normal retirement age to contribute more (up to double the annual contribution limit—\$33,000 in 2009) to the 457 Plan. The additional amount that you may be able to contribute under the Standard Catch-Up option will depend upon the amounts that you were able to contribute in previous years but did not. Please contact your registered representative below for more information.

Rules described above are subject to the terms of your Plan.

For individual appointments or group meetings, call your Great-West Retirement Services® representative,

**Chris Burton, 225-663-5507 or
chris.burton@gwrs.com**

Securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of FASCore, LLC (FASCore Administrators, LLC in California) and First Great-West Life & Annuity Insurance Company, White Plains, New York.

Great-West Retirement Services® refers to products and services provided by Great-West Life & Annuity Insurance Company, FASCore, LLC (FASCore Administrators, LLC in California), First Great-West Life & Annuity Insurance Company, White Plains, New York, and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by FASCore, LLC. 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® and The Partnership Logo® are service marks of Great-West Life & Annuity Insurance Company. ©2009 Great-West Life & Annuity Insurance Company. All rights reserved. Form# 86654 (08/2009)

