



KeyTalk® and Web Site Quick Reference Guide City of Riverside 457 Deferred Compensation Plan

Call KeyTalk at (800) 701-8255

- To order a new Personal Identification Number (PIN) or personalize your PIN²
- To obtain your account balance, investment option allocations and past transactions
- To transfer among funds¹
- To obtain loan information
- To change future contribution allocations
- To obtain daily unit/share values of your investment options

To Access KeyTalk, the Automated Telephone System:

- Call **KeyTalk** toll free at (800) 701-8255
- A message prompt will ask you to enter your **Social Security** number, **PIN²** and then **"#"**
If you're calling from a rotary phone, wait on the line and the call will be answered by a Retirement Plan Specialist.

Use This Guide to Navigate KeyTalk

KeyTalk Menu

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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. Transfer requests made via the Web site 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 Loan processing via KeyTalk or the Web site may not be available to all Plans.

⁴ Managed account, guidance and advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser. AAG and GWFS Equities, Inc. are wholly owned subsidiaries of Great-West Life & Annuity Insurance Company. GWFS Equities, Inc. is an affiliate of FASCore, LLC, and First Great-West Life & Annuity Insurance Company, White Plains, New York. 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 its subsidiary, 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.



Visit the Web Site at <https://riversidecadcp.gwrs.com>

- To order a new PIN or personalize your PIN²
- To view your account balance, investment option allocations and past transactions
- To transfer among funds¹
- To change future contribution allocations
- To obtain investment option information
- To use financial calculators and tools
- To obtain loan information and many other options

To Navigate the Web Site:

- Log on to the Web site at <https://riversidecadcp.gwrs.com>

View Account

- View your account balance, investment option allocations and asset allocation.
- Look at your contribution, transfer and withdrawal history and loan summary.
- See your individual rate of return.

Change Account

- Change your PIN.²
- Transfer among funds.¹
- Change future contribution allocations.
- Use the Rebalancer and Dollar Cost Averaging tools.⁵
- Request a loan.³

Fund Choices

- **Fund Overview** to view a one-page summary of each investment option.
- **Fund Performance** to view the historical investment option performance.⁶
- **Online Prospectuses** to view the prospectus for each investment option.
- **Fund Values** to view the unit/share fund values for the past 18 months.
- **Fund Value Graph** to chart the unit/share values.

Personalized Home Page

- Customize your home page.
- Review important news about your Plan or Web site updates.
- Read financial planning articles from *SmartMoney*.⁷

Online File Cabinet[®]

- Elect to receive statements electronically.

Education

- Read about planning ahead, saving and investing for your future and becoming a wise investor.
- Review general questions and answers about your Plan.

Reality Investing[®] Advisory Services⁴

- Determine the type of investor you are.
- Various investment advice services are provided for each investor type.

* Reality Investing may not be available to all plans.

Remember to log out when you leave the Web site to protect the security of your personal information!

⁵ Dollar Cost Averaging and/or Rebalancer do not ensure a profit and do not protect against loss in declining markets. Investors should consider their financial ability to continue a dollar cost averaging and/or rebalancing plan during periods of fluctuating price levels.

⁶ Past performance is not a guarantee or prediction of future results.

⁷ GWFS Equities, Inc. is not affiliated with *SmartMoney*.

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