

# Your retirement plan is taking a bold new path

Your account is moving to Empower Retirement

effective June 3, 2019

Together with Empower Retirement, we're committed to offering you the help you need to boldly pursue the future you want



This change to your Associated Eye Care 401(k) Plan account is designed to give you more ways to access and manage your account, improve your overall retirement planning experience and empower you to make the journey to retirement as rewarding as every day after.

### **As part of the move, you'll enjoy these great features:**

- Roth after-tax contributions to give you more savings options
- Advisory services to help with your investment selection. There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.\*
- An enhanced online tool that estimates your monthly income in retirement, including healthcare expenses
- A phone number with more automated options to help you get to the right place more quickly



\*Empower Retirement Advisory Services are offered by Advised Assets Group, LLC, a registered investment adviser.

## NOW IS A GOOD TIME

We believe the journey to retirement should be as amazing as every day after, and that taking care of your financial future empowers you to enjoy the here and now.

### Empower named Retirement Leader of the Year.<sup>1</sup>

We're helping more than 8 million people save for retirement.<sup>2</sup> We define success as helping people like you work toward replacing — for life — the income they earned while working.



<sup>1</sup> 23rd annual Mutual Fund Industry Awards, 2016

<sup>2</sup> As of March 2018. Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates, including Great-West Life & Annuity Insurance Company of New York, marketed under the Empower Retirement brand.



# What you need to know

## **Transition**

Your account will automatically transfer effective June 3, 2019. No action is required from you for the transfer of your:

- Contribution elections.
- Investment elections.
- Loan or distribution arrangements if applicable.

## **Blackout period**

You will have limited access to your account beginning May 28, 2019, until June 28, 2019. This blackout period will allow for the transfer of the plan's administrative records to Empower.

Contributions to your account will continue uninterrupted. When the blackout period ends, you will have full access to your plan account.

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### **A special note to participants not actively employed by Associated Eye Care Inc.**

You are receiving this announcement because you have a balance in the Associated Eye Care 401(k) Plan. Even though you are not actively contributing to your account, you can still take advantage of other benefits the plan offers.

# Important dates and contact information

## May 28, 2019

### Deadline for account changes

- This is your last day to contact DST, Dimensional Retirement Plan Services to request account transactions, including contribution changes, investment election changes, loans (if applicable) or withdrawals

## May 28, 2019, at 4 p.m. Eastern time

### Transition period begins

- You will have limited access to your account.
- Payroll deductions and any matching contributions will continue during the blackout period.



## June 28, 2019

### Transition period ends

- Enjoy full access to your retirement account online and by phone.
- Gain the ability to make requests and changes.

### Contact Empower at:

800-338-4015

[empowermyretirement.com](https://empowermyretirement.com)

*Dates and times are subject to change. Please see your plan representative for more information.*

# How your account will transfer

As part of your move to Empower, your account will transfer as shown in the table below. If you would like your account to transfer differently, simply change the elections for your current balance and your future contributions (if you are an active participant) by contacting DST, Dimensional Retirement Plan Services by May 28, 2019. You can also make changes after the move is complete.

This transfer may result in an increase or decrease of your investment risk exposure and may or may not be consistent with your target strategy or investment style. You are urged to review your account prior to and/or after the blackout period and make adjustments to your asset allocation if necessary.

BALANCES IN THESE FUNDS	AUTOMATICALLY TRANSFER TO
Vanguard Real Estate Index Admiral VGSIX	DWS Reef Real Estate Securities R6 RRRZX
DFA International Real Estate Sec I DFITX	Cohen & Steers Global Realty Z CSFZX
DFA US Micro Cap I DFSCX	iShares Russell 2000 Small-Cap Index K BDBKX
DFA Commodity Strategy Institutional DCMSX	PIMCO CommoditiesPLUS Strategy Instl PCLIX
DFA US Large Cap value I DFLVX	American Funds American Mutual R6 RMFGX
DFA International Core Equity I DFIEX	American Funds Intl Gr And Inc R6 RIGGX
DFA Emerging Markets Core Equity I DFCEX	American Funds New World R6 RNWGX
DFA International Value I DFIVX	iShares MSCI Total International Index K BDOKX
DFA International Small Cap value I DISVX	Oakmark International Small Cap Instl OANEX
DFA US Small Cap Value I DFSVX	Delaware Small Cap Value R6 DVZRX
DFA US Core Equity 2 I DFQTX	iShares S&P 500 Index K WFSXP1
DFA Global Allocation 60/40 I DGSIX	American Funds Capital Inc Bldr R6 RIRGX
Vanguard Short-Term Bond Index Adm VBIRX	BlackRock Low Duration Bd Instl BFMSX
Vanguard Total Bond Market Index Adm VBTLX	iShares U.S. Aggregate Bond Index K WFBIX
State Street Instl US Govt MMkt Premier GVMXX	Key Guaranteed Portfolio Fund KGPGW

## New funds available to you

Beginning June 28, 2019, Associated Eye Care Inc. is also adding new funds to give you more options to diversify your account. More information about all of your investment options will be available after the move at [empowermyretirement.com](https://empowermyretirement.com).

## What happens next

The move to Empower is designed to be as smooth and easy as possible. You do not need to do anything at this time unless you want to make changes to your account.



# Important notice concerning your rights in the Associated Eye Care 401(k) Plan

**March 29, 2019**

This notice is to inform you that your account in the Associated Eye Care 401(k) Plan will transfer to Empower Retirement effective June 3, 2019.

As a result of this change, you will be temporarily unable to check your account balance; transfer or diversify your investments in your Associated Eye Care 401(k) Plan account; or obtain a loan, withdrawal or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4 p.m. Eastern time on May 28, 2019, and ends June 28, 2019. During this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments or obtain a loan, withdrawal or distribution from your Associated Eye Care 401(k) Plan account.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

To review your plan account and request any changes to the account's investment allocation before the blackout period begins, contact DST, Dimensional Retirement Plan Services at 888-846-8469 or access your account online at <http://retirement.dimensional.com> by May 28, 2019. If you have questions concerning this notice, please contact Tammy Falzone at 567-661-0466 or by writing to:

Tammy Falzone  
1000 Regency Ct Suite 100  
Toledo, OH 46323

Once the blackout period ends, Empower will notify you, and you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Empower at **800-338-4015** or **[empowermyretirement.com](http://empowermyretirement.com)**.

Empower Retirement  
P.O. Box 173764  
Denver, CO 80217-3764



*Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.*

*You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.*

**Securities offered or distributed through GWFS Equities, Inc., Member FINRA/SIPC and a subsidiary of Great-West Life & Annuity Insurance Company.**

Great-West Financial<sup>®</sup>, Empower Retirement and Great-West Investments<sup>™</sup> are the marketing names of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY, and their subsidiaries and affiliates, including registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC.

GWFS Equities, Inc. registered representatives may also be investment adviser representatives of GWFS affiliate, Advised Assets Group, LLC. Representatives do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing.

GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services.

Core investment options offered through a variable annuity, a group fixed and variable deferred annuity issued by GWL&A or, in New York, by GWL&A of NY, mutual funds, separately managed accounts, and/or collective trust funds.

Diversification does not ensure a profit and does not protect against loss in declining markets.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time. Healthcare costs and projections, if applicable, are provided by HealthView Services. HealthView Services is not affiliated with GWFS Equities, Inc. Empower Retirement does not provide healthcare advice. A top peer is defined as an individual who is at the 90th percentile of the selected age band, salary range and gender.

DST, Dimensional Retirement Plan Services is not affiliated with GWFS Equities, Inc. or its parent company or affiliates.

**Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency**

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