Retirement solutions that never stop working

GET THE GREAT-WEST ADVANTAGE

THE Great-West Life ASSURANCE COMPANY

COUNT ON US
to take care of your unique needs

Gain from our skills, knowledge and experience in providing superior products and services tailored to the unique needs of you and your employees. Help meet your retirement and savings plans needs with the quality products and services of Great-West Life and its subsidiaries London Life and Canada Life.

Get exceptional value and practical solutions supported by a strong commitment to accountability. Great-West has introduced ideas that have molded the group retirement industry and our careful analysis means that our services have become an industry standard.

[Select Great-West and get a strong organization that stands behind you.]

WHY GREAT-WEST?

It's important that your plan runs smoothly – benefit from our distinguished expertise, information and tools to help you manage your obligations effectively. You also want a financial services organization that supports your employees as they plan and save for a secure financial future.

As a plan sponsor you'll:

- Get the most for members with a cost-effective plan design
- Save time with the convenience of online administration
- Obtain support in meeting your capital accumulation plan guideline responsibilities by using our
  - Tool kit
  - Consultation
  - Business processes and materials that incorporate guideline requirements
- Have one point of contact to a dedicated, personalized customer service team that knows your plan

Plan members benefit from:

- Maximizing investment returns associated with lower than retail investment management fees
- An easy way to save with convenient payroll deductions
- Taking advantage of market fluctuations through dollar cost averaging
- Ability to manage plan assets conveniently online or by phone
- Guidance toward achieving financial goals with industry leading statements
- Options available upon termination or retirement

Investment solutions that OFFER CHOICE

Supported by our stringent investment manager review process, you'll gain access to one of the largest and most diversified selection of investment options in the Canadian group retirement marketplace.

- Create your plan's investment menu based on funds managed by respected retail investment managers and/or institutional managers, some of which are exclusive to our group plans
- Tailor your group plan with a combination of investment funds and guaranteed investment options
- Keep investments on track with members' retirement goals through automatic investment rebalancing service
- Choose investment options to meet your objectives, with assistance from one of our specialists or your plan advisor

Simple yet sophisticated

Asset allocation funds offer members the advantage of diversification through a single fund. Benefit from our established record of performance and expertise in designing asset allocation fund solutions.

Asset allocation funds:

- Manage downside risk and volatility compared to the funds' benchmark by using efficient frontier theory and investment history
- Are rebalanced daily to perform within the funds' stated objectives
- Offer several solutions including target risk or target date funds

Education motivates PARTICIPATION

SmartPATH education program takes employees from enrolment to retirement. With the *smartPATH* education program, members can access user-friendly information and then move through four easy steps:

1. Envision their retirement lifestyle
2. Calculate how much to save
3. Select their funds
4. Enrol in the plan

Once employees join the plan, they'll have plenty of choices to help them stay on track. They can customize their educational path by choosing educational resources according to where they're at in the retirement process: *Getting started, Getting serious* and *Getting close*.

This education program helps members maximize the advantages of your plan and helps you meet your responsibilities under the capital accumulation plan guidelines.

Get in-depth, objective financial planning education through our exclusive relationship with Acquaint Financial Inc. For a nominal fee, this independent company offers members comprehensive personal financial information online and through customized group financial planning seminars. Your members will develop a better understanding of their complete financial picture and be better able to make educated investment decisions. This includes continuing to take advantage of your group savings plan – on an ongoing basis.

smartPATH

GET THE BIG PICTURE
with member statements

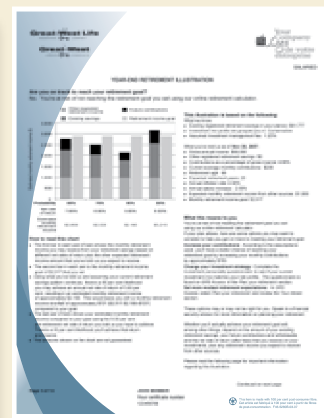
Members want a concise, mailed statement that shows the complete picture of their account. Our statements give members what they've been asking for – a snapshot of their account with relevant information that's easy to read.

Encourage members to make informed decisions with *Smart messages*.

- Unique to each member's situation
- Based on members' portfolios, not their demographic group
- Help members stay on track with action oriented messages that require their attention

Year-end statements with retirement income illustrations help members set realistic retirement expectations and encourage them to take an active role in planning their retirement. Members can:

- Compare their potential retirement income to their desired retirement goal
- See the likelihood of achieving various growth assumptions based on historical returns
- Determine if they're on track to retire in the lifestyle of their choice



Make your member statements as unique as your members. You have over 40 options to choose from including mailing frequency and adding your own messages. At Great-West, customization is more than just colours and logos.

INVESTMENT ADVICE
give plan members what they want

Research shows that plan members want – and expect – advice about where to invest their group retirement savings. Because of the risk associated with providing advice, many sponsors are hesitant to offer it. Our investment advice, available for a fee, matches each member's risk profile to help improve chances of achieving specific retirement goals. The key to the quality of advice provided is the research-tested process, used for over a decade. This process establishes a member's risk profile, and analyzes and recommends combinations of funds to maximize returns while minimizing volatility. We stand behind this advice with a written agreement that states that Great-West is accountable for the quality of the investment advice we provide.

[We stand behind our advice with a written agreement.]

UNPARALLELED
expertise and support

With 13 sales and service offices located coast to coast, you'll have access to the largest network of group retirement specialists in Canada. Our support teams have a local understanding of your community plus a unique ability to respond to your organization's needs. You'll have a dedicated expert team who are familiar with your plan and a customer service specialist as your primary contact to take care of your daily plan administration needs. Support is only a phone call away.

POINTS OF CONTACT
for you and members

Administer your plan more effectively with tools designed for you and allow your members to manage their savings in a way that suits them.

FOR YOU
a strong combination of services:

- High-level plan administration from your field service representatives
- Day-to-day administration from your customer service specialists
- Regular updates about changes, product enhancements and industry trends through a quarterly newsletter, *The Link*
- Convenient management of your plan with a transactional website and tools that allow you to:
  - Transfer files
  - Create reports
  - Access key information for plan administration
  - Allow guest access for non-members to explore and use select features, including online enrolment

FOR MEMBERS
education and support:

- Education sessions available on an ongoing basis
- Meaningful topics and news in a semi-annual newsletter, *Simply Speaking*
- Secure, transactional website, *GRS Access*, where members can:
  - Review and make changes to their plan(s)
  - Access the entire retirement planning process, from assessing the cost of retirement to selecting their investment options
- Bilingual phone service, *Access Line*, provides:
  - Automated phone service 24 hours a day, seven days a week
  - Access to a client service representative from 8 a.m. to 8 p.m. ET
  - Services in over 150 languages (for a nominal fee)
  - Detailed education and information about investments offered in your group plan or to explore income options upon retirement from a qualified salaried investment and retirement specialist, employed by us

ADVANCED TECHNOLOGY

is a key component of all ongoing initiatives

Our sponsor and member services are backed by real-time, 24-hour a day server based technology. This robust technology offers flexibility and was developed specifically for capital accumulation plans and is designed in a way that allows us to enhance our system and make changes more efficiently. This technology allows us to be more responsive and proactive to the needs of you and your members. With dedicated support teams, security at each access point, and daily file back-up, you can be comfortable your plan is in good hands.

Safeguards and compliance

WE'VE GOT YOU COVERED

Support to help you meet your obligations by using our business processes, careful plan design, ongoing education and safeguards.

Section 5970 report

- Highlights the internal control procedures in place to safeguard the assets of your and your members' plans
- Includes report from an independent third party auditor

Business continuity plan

- Ensures annual compliance reporting and is reviewed and tested at least annually

Privacy guidelines

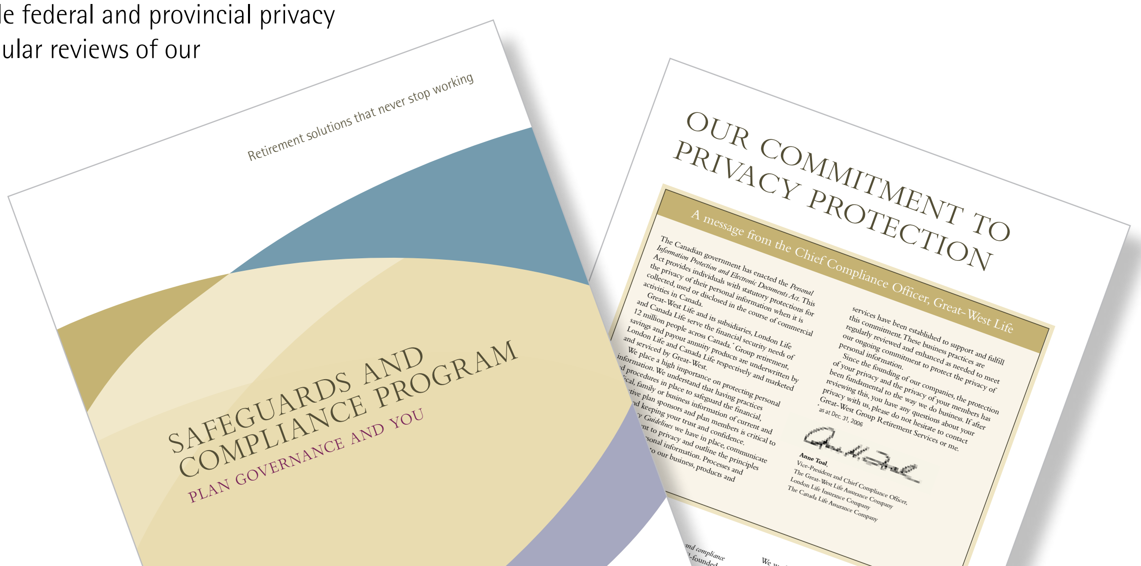
- Demonstrate our dedication to the protection of personal information
- Adhere to applicable federal and provincial privacy legislation with regular reviews of our business practices

Investment manager selection and monitoring

- Combines quantitative analysis and face-to-face meetings
- Determines compliance with stated objectives and investment style
- Provides investment manager monitoring reports available for your review
- Addresses your responsibilities for monitoring the investment options in your plan

Capital accumulation plan (CAP) guidelines tools and support

- Help meet your responsibilities under the guidelines with our materials and processes
- Assess your compliance status
- Turn your responsibilities into best practices



GET THE ADVANTAGE

Take advantage of the strength and quality of services that Great-West and its subsidiaries London Life and Canada Life provide. Great-West represents a significant presence in the Canadian group retirement savings and pension industry with a strong record of oversight and an equally strong risk management philosophy.

- Over $34 billion* under administration
- A leader in capital accumulation plans with nearly 17,000 group retirement savings plans and 1.2 million members under administration
- Service to one in three group capital accumulation plans in Canada
- Great-West and its subsidiaries are members of the Power Financial Corporation group of companies

In the U.S., Great-West Retirement Services, a business unit of Great-West Life & Annuity Insurance Company:

- Fourth-largest retirement plan record keeper based on total participants as ranked by *Plan Sponsor* magazine in June 2007
- Provides service to approximately 20,000 plans and more than $115 billion* in assets

We are a member of Assuris, a consumer protection organization that protects Canadian policyholders against loss of benefits due to the financial failure of a member company.

*as at Dec. 31, 2007

Don't just take our word for it

You can rely on our rock-solid foundation to help build a secure future for your employees. Our credit ratings* are comparable, if not superior, to those of other major financial institutions.

Standard & Poor's: AA
Moody's: Aa3
A.M. Best: A+

*As at June 2008

For more information visit
www.grsaccess.com
or call us at 1-800-452-0025

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THE
Great-West Life
ASSURANCE COMPANY