



Make every paycheck count

Join your plan today for a better retirement tomorrow

Saving through your plan is a smart, simple way to work toward a more rewarding future. Enroll today to start taking advantage of tax savings and other important benefits.

Joining your plan is easy!

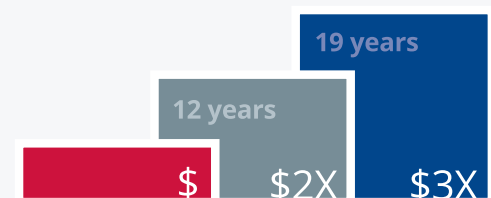
Log on: www.cojdcpl.com

Call: 904-630-1212 ext. 4304 to request an Enrollment form

Saving earlier could mean greater financial independence in the future

The money you start saving today could double in just 12 years — and triple in 19 years.

FOR ILLUSTRATIVE PURPOSES ONLY. This is a demonstration of the rules of 72 and 114, mathematical rules used to approximate the number of years it takes a given investment to double and triple, respectively, in value. It assumes a 6% rate of return and is not a guarantee of future results.



Assumes a \$100 balance and a 6% rate of return

NOW IS A GOOD TIME

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Investing involves risk, including possible loss of principal. Representatives of Empower Retirement 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. Please consult with your investment advisor, attorney and/or tax advisor as needed.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of NY, Home Office: NY, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission. Representatives of GWFS Equities, Inc. are not registered investment advisors and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed. ©2017 Great-West Life & Annuity Insurance Company. All rights reserved. ERMKT-FLY-7106-1708 AM242454 (8/2017)