

SMART Capital Preservation Fund



Volatility Meter*

The Investment volatility, when shown, is a function of the investment option's Morningstar 3-year Risk Rating. The Asset Category volatility is based on the average standard deviation of investment options in this asset category.

Low	Moderate	High
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▲ Asset Category

**For illustrative purposes only. The Asset Category volatility measure will always be displayed. If the Investment volatility measure is not displayed, the investment may have fewer than three years of history or the data may not be available.*

Asset Category

Fixed Interest

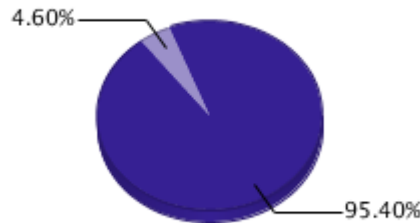
Investment Objective & Strategy

The Fund seeks to provide a relatively high fixed income yield with little market-related risk. Of primary importance is the preservation of principal and earned interest while providing for liquidity according to the terms of the Plan. An additional objective is generating, over time, a composite yield in excess of short-term yields available in the fixed income market.

Risk Profile

The investment may be most appropriate for someone wanting to safeguard principal value or to balance a portfolio which contains more aggressive investments. The investor may be requiring stability and asset liquidity.

Asset Allocation¹



% of Assets

Bonds.....	95.40
Cash.....	4.60

Bond Sector Diversification

% of Assets

Treasury Obligations.....	42.70
Investment Grade Corporate.....	23.60
Cash & Equivalents.....	7.50
Agency.....	6.70
Commercial Mortgage Backed Securities.....	6.60
Asset Backed.....	4.60
Mortgage Backed Securities.....	3.80
Collateralized Mortgage Oblig.....	3.10
Municipal.....	1.00
Other.....	0.40

Credit Quality - Bond²

% of Assets

AAA.....	76.30
AA.....	2.90
A.....	12.70
BBB.....	8.00
Not Rated.....	0.10

Bond Characteristics

Average Effective Duration..... 3.13 yrs

Interest Crediting Method

The actual return applied to participant accounts will be the net blended return of all Income Fund investments and may fluctuate daily.

Transfer Information

Direct transfers from any investment option offered under the Plan to the SMART Capital Preservation Fund are allowed. However, direct transfers from the SMART Capital Preservation Fund to the TD Ameritrade SDB Money Market is not permitted. If a transfer is processed from the SMART Capital Preservation Fund to another core investment option offered under the Plan, no trades may be placed to the TD Ameritrade SDB Money Market for 90 days.

Fixed

Period Ending: 03/31/2017

Net Expense Ratio

.38%

Gross Expense Ratio

.38%

Total Net Assets (MM)

\$1,821.412

Inception Date

02/28/1994

Data Effective Date

03/31/2017

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your Plan, you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from your registered representative or Plan website. Read them carefully before investing.

The gross and net expense ratio, if shown, reflect the most current data available at the time of production, which may differ from the data effective date. The Net expense ratio shown is net of any fee waivers or expense reimbursements.

Glossary & Investment Option Disclosures

3-Year Risk Rating	An annualized measure of a fund's downside volatility over a three-year period. Morningstar Risk Rating is derived directly from Morningstar Risk, which is an assessment of the variations in a fund's monthly returns, with an emphasis on downside variations, in comparison to similar funds. In each Morningstar Category, the top 10% of investments earn a High rating, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Investments with less than three years of performance history are not rated.
Fixed	Stability of principal is the primary objective of this investment option. The fixed account guarantees a minimum rate of interest for the life of an annuity contract, but may credit a higher interest rate from time to time. Interest is credited to the principal and the investment increases through compound interest to create a book value amount to the participant. Amounts allocated to the fixed account are held in funds offered through an insurance company's general account or separate account. Please consult your plan sponsor on specific provisions of your stable value fund.

All Glossary terms are sourced from Morningstar, Inc., except "Fixed" and/or "Stable Value" when shown.

Funds may impose redemption fees and/or transfer restrictions, if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

All trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

Holdings and composition of holdings are subject to change.

Although data is gathered from reliable sources, the completeness or accuracy of the data shown cannot be guaranteed.

The responsibility for the content contained in the website(s) provided (if shown) is entirely that of the website owner. Endorsement is neither declared nor implied. Fee and performance information on the website(s) listed may differ for funds offered through an individual or group variable annuity.

U.S. Treasury securities, where listed, are guaranteed as to the timely payment of principal and interest if held to maturity. Investment options are neither issued nor guaranteed by the U.S. government.

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.

The Inception Date listed is the date the fund began operations. The Data Effective Date is the date for which the most current data is available. The Period Ending Date is the date for which the fund fact sheet is produced.

¹The allocations shown here are subject to change. The fund allocations are based on an investment strategy based on risk and return.

For credit quality, the credit rating information provided by the fund company includes ratings from *Fitch Ratings*, *Moody's Investors Service*, and *Standard & Poor's Ratings Services*. For further information about the rating agency methodology, please visit the following websites: www.fitchratings.com, www.moody.com and www.standardandpoors.com/aboutcreditratings.

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