

## Volatility Meter\*

\*As compared to the other options in your plan.



\*For illustrative purposes only. The

Investment volatility 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.

## Asset Category

Stable Value

## Investment Managers

Galliard Capital Management Inc.

## Expense Ratio

0.40%

## Inception Date

October 1, 2012

## Turnover Ratio

36.09%

## Investment Objective

The Fund seeks safety of principal and consistency of returns while attempting to maintain minimal volatility. The Fund is primarily comprised of investment contracts including Guaranteed Investment Contracts (GICs), Separate Account GICs, and Security Backed Investment Contracts. GICs are issued by insurance companies which guarantee the return of principal and a stated rate of interest. Separate Account GICs are issued by an insurance company and are maintained in a separate account. Security Backed Investment Contracts are comprised of investment contracts and underlying fixed income portfolios.

## Risk Profile

The investments 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 Allocation<sup>1</sup>

% of Assets

Stable Value 100.00

## Performance as of 12/31/17

Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit [www.westrock.empower-retirement.com](http://www.westrock.empower-retirement.com). The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Inception
Wells Fargo Stable Return	0.48%	1.29%	1.29%	1.23%	1.13%	N/A	1.18%
US Treasury T-Bill 90 Day	0.30%	0.93%	0.93%	0.43%	0.28%	0.32%	N/A

Returns reflect deduction of fund operating expenses. Your Plan may also assess administrative fees which would reduce the results shown above.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses and disclosure documents from your registered representative. Read them carefully before investing.

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