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This investment option is offered through an individual flexible premium variable annuity, which is sold by prospectus only. Before purchasing an annuity, you should carefully consider its investment options' objectives and all the risks, charges and expenses associated with the annuity and its investment options. For this and other important information, you can view the prospectus for the annuity or its underlying funds online. Please read prospectuses carefully before investing or sending money.

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio	Inception Date	Returns as of Month Ending 01/31/2018						Returns as of Quarter Ending 12/29/2017					Calendar Year Returns		
				1 Month	YTD	1 Year	3 Year	5 Year	10 Year/Since Inception	3 Month	1 Year	3 Year	5 Year	10 Year/Since Inception	2017	2016	2015
Guaranteed Retirement Income																	
Great-West SecureFoundation Balanced Inv ^{2,15,18,21}	N/A	0.65 / 0.63	05-29-2014	2.32	2.32	13.33	6.92	N/A	6.12	3.19	11.99	5.94	N/A	5.60	11.99	7.81	-1.51
Bond																	
Federated Fd for US Govt Sec II Primary ^{2,6}	N/A	0.82 / 0.76	05-15-1997	-1.19	-1.19	-0.16	-0.36	0.30	1.79	-0.21	1.06	0.49	0.44	2.10	1.06	0.75	-0.33
Great-West Loomis Sayles Bond Fund Inv ^{2,6,13}	N/A	0.91 / 0.90	04-29-2016	0.37	0.37	4.14	N/A	N/A	5.43	0.43	5.37	N/A	N/A	5.50	5.37	N/A	N/A
Invesco VI High Yield I ^{2,6}	N/A	0.98 / 0.98	05-15-1997	0.29	0.29	4.43	3.60	3.43	5.96	0.15	5.40	3.72	3.61	5.73	5.40	10.27	-3.99
Janus Henderson Flexible Bond Svc ^{2,6}	N/A	0.84 / 0.84	04-23-2007	-1.02	-1.02	1.19	0.01	0.99	3.83	-0.08	2.48	0.97	1.10	4.12	2.48	1.36	-0.91
PIMCO VIT Emerging Markets Bond Admin ^{2,6}	N/A	1.00 / 1.00	04-28-2017	-0.06	-0.06	N/A	N/A	N/A	3.16	0.49	N/A	N/A	N/A	3.22	N/A	N/A	N/A
PIMCO VIT High Yield Admin ^{2,6}	N/A	0.76 / 0.75	06-16-2003	0.19	0.19	5.05	4.53	4.18	5.60	0.00	5.72	4.77	4.32	5.56	5.72	11.53	-2.48
PIMCO VIT Low Duration Admin ^{2,6}	N/A	0.65 / 0.65	06-16-2003	-0.28	-0.28	0.20	-0.05	-0.11	1.73	-0.30	0.49	0.17	-0.10	1.95	0.49	0.55	-0.54
PIMCO VIT Real Return Admin ^{2,6}	N/A	0.91 / 0.65	05-29-2014	-0.87	-0.87	0.88	-0.30	N/A	-0.27	1.10	2.78	1.13	N/A	-0.04	2.78	4.31	-3.53
PIMCO VIT Total Return Admin ^{2,6}	N/A	0.66 / 0.65	05-01-2006	-1.02	-1.02	2.35	0.58	1.05	3.63	-0.17	4.03	1.80	1.18	4.07	4.03	1.81	-0.40
Putnam VT American Government Inc IB ^{2,6}	N/A	0.89 / 0.89	05-15-1997	-1.02	-1.02	-0.17	-0.90	0.09	2.63	0.00	1.10	-0.35	0.20	3.00	1.10	-0.64	-1.50
Putnam VT Income IA ^{2,6}	N/A	0.59 / 0.59	05-01-2015	-0.71	-0.71	2.67	N/A	N/A	0.62	0.78	5.01	N/A	N/A	0.91	5.01	1.40	N/A
TVST Touchstone Bond ^{2,6}	N/A	0.70 / 0.70	05-15-1997	-1.22	-1.22	1.62	-0.73	0.46	3.02	0.31	2.79	0.19	0.50	3.28	2.79	-0.04	-2.12
Templeton Global Bond Sec CI2 ^{2,4,6}	N/A	0.80 / 0.75	05-01-2014	0.95	0.95	2.29	-0.19	N/A	-0.24	-1.99	1.06	-0.71	N/A	-0.51	1.06	2.07	-5.11
VanEck VIP Uncons Emerg Mkts Bd I ^{2,3,6}	N/A	1.34 / 1.10	05-15-1997	1.41	1.41	11.11	0.36	-1.20	1.51	-0.32	11.29	0.40	-1.58	1.65	11.29	5.52	-13.82
Index																	
Deutsche Small Cap Index VIP A ²	N/A	0.55 / 0.50	02-02-2004	2.55	2.55	15.92	10.92	12.15	8.55	3.06	13.36	8.77	12.94	7.51	13.36	20.00	-5.40

Schwab OneSource Choice Variable Annuity New York - 9003905-02 (Continued)

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NVIT Mid Cap Index II ^{2,5}	N/A	0.62 / 0.62	06-16-2003	2.75	2.75	15.91	11.02	12.45	9.37	5.86	14.60	9.55	13.38	8.36	14.60	19.00	-3.59
Schwab S&P 500 Index Portfolio ^{2,7}	N/A	0.03 / 0.03	05-15-1997	5.66	5.66	25.28	13.49	14.70	8.70	6.39	20.69	10.27	14.57	7.43	20.69	10.73	0.31
Asset Allocation/Other																	
American Century VP Balanced I ²	N/A	0.91 / 0.78	06-16-2003	3.51	3.51	15.34	6.73	8.14	6.18	3.83	12.95	5.00	7.98	5.46	12.95	6.09	-3.40
BlackRock Global Allocation V.I. I ^{2,4}	N/A	0.74 / 0.73	05-01-2014	3.63	3.63	15.00	5.95	N/A	4.84	2.33	12.89	4.69	N/A	3.95	12.89	3.23	-1.55
Janus Henderson Balanced Svc ²	N/A	0.89 / 0.89	04-23-2007	3.59	3.59	18.64	8.03	9.13	7.42	4.87	17.13	6.45	8.99	6.80	17.13	3.44	-0.44
Putnam VT Global Asset Allocation IA ²	N/A	0.90 / 0.88	04-29-2016	2.57	2.57	16.25	N/A	N/A	13.34	4.09	14.69	N/A	N/A	12.40	14.69	N/A	N/A
Large-Cap																	
Alger Capital Appreciation Pftl I-2 ²	N/A	0.94 / 0.94	05-01-2015	8.36	8.36	33.79	N/A	N/A	13.04	6.31	29.97	N/A	N/A	10.15	29.97	-0.35	N/A
Alger Large Cap Growth I-2 ²	N/A	0.88 / 0.88	06-16-2003	7.97	7.97	29.65	11.31	14.11	7.97	4.58	27.38	8.10	13.24	5.82	27.38	-1.67	0.86
AB VPS Growth A ²	N/A	1.15 / 1.15	05-15-1997	7.05	7.05	36.54	16.33	17.17	9.81	7.78	33.37	13.08	16.63	7.72	33.37	0.26	8.14
AB VPS Growth and Inc A ²	N/A	0.61 / 0.61	05-15-1997	4.57	4.57	22.97	12.38	13.57	7.52	5.92	17.92	9.48	13.79	6.37	17.92	10.36	0.84
American Century VP Income & Growth I ²	N/A	0.70 / 0.70	05-29-2014	5.43	5.43	24.05	11.04	N/A	9.91	6.58	19.47	7.95	N/A	8.56	19.47	12.52	-6.42
American Century VP Value I ²	N/A	0.98 / 0.79	06-16-2003	4.29	4.29	12.01	9.95	11.97	7.92	4.10	7.83	7.07	12.45	7.10	7.83	19.46	-4.70
Columbia VP Large Cap Growth 2 ²	N/A	1.05 / 1.05	05-15-1997	7.58	7.58	31.07	*	*	*	4.09	26.76	*	*	*	26.76	N/A	N/A
Delaware VIP Value Series Std ²	N/A	0.70 / 0.70	04-28-2017	5.43	5.43	N/A	N/A	N/A	16.29	5.29	N/A	N/A	N/A	10.30	N/A	N/A	N/A
Dreyfus VIF Appreciation Initial ²	N/A	0.82 / 0.82	05-15-1997	4.84	4.84	29.10	12.17	11.03	8.00	7.35	26.25	9.32	10.95	6.80	26.25	7.43	-3.69
Dreyfus VIF Growth & Income Init ²	N/A	0.90 / 0.90	05-15-1997	6.34	6.34	23.15	12.84	14.12	8.43	6.92	18.70	9.26	14.06	6.81	18.70	9.42	0.43
Deutsche Capital Growth VIP A ²	N/A	0.50 / 0.50	05-15-1997	6.33	6.33	29.01	14.45	16.25	9.71	5.71	25.23	11.71	15.83	8.19	25.23	3.36	7.70
Deutsche Core Equity VIP A ²	N/A	0.57 / 0.57	05-15-1997	5.72	5.72	25.34	14.18	15.56	9.34	6.02	19.99	11.11	15.67	8.07	19.99	9.54	4.36
Deutsche CROCI US VIP A ²	N/A	0.81 / 0.72	05-15-1997	4.31	4.31	24.38	4.85	8.43	4.60	4.63	21.84	2.17	8.73	3.51	21.84	-5.20	-7.66
Invesco VI Comstock I ²	N/A	0.79 / 0.78	05-15-1997	4.91	4.91	21.91	11.84	12.89	8.08	7.28	16.85	8.21	13.13	7.16	16.85	16.31	-6.78
Invesco VI Growth and Income I ²	N/A	0.80 / 0.78	05-15-1997	5.38	5.38	18.98	12.76	13.25	7.95	4.53	13.35	8.94	13.45	6.77	13.35	18.68	-3.88
Pioneer VCT I ²	N/A	0.75 / 0.75	05-15-1997	5.71	5.71	24.79	12.36	13.79	7.37	6.12	20.69	9.20	13.63	6.22	20.69	8.89	-0.91
Putnam VT Equity Income IB ²	N/A	0.84 / 0.84	02-02-2004	4.83	4.83	21.29	11.48	13.00	8.96	6.15	17.77	8.46	13.35	7.98	17.77	12.68	-3.86
Putnam VT Investors IA ²	N/A	0.69 / 0.69	05-01-2014	6.14	6.14	27.63	13.26	N/A	12.43	7.46	22.10	9.76	N/A	10.94	22.10	11.39	-2.79
TVST Touchstone Common Stock ²	N/A	0.73 / 0.73	05-15-1997	6.32	6.32	25.76	13.40	13.62	9.01	5.41	20.47	9.70	13.54	7.73	20.47	10.32	-0.66
Touchstone VST Focused ²	N/A	1.17 / 1.17	05-15-1997	6.43	6.43	18.74	11.40	13.63	8.53	4.34	12.68	8.51	13.88	7.12	12.68	12.15	1.11
Wells Fargo VT Omega Growth 2 ²	N/A	1.07 / 1.00	05-01-2014	9.02	9.02	38.48	14.30	N/A	12.89	7.49	33.46	10.15	N/A	10.59	33.46	-0.33	0.49
Mid-Cap																	
Alger Mid Cap Growth I-2 ^{2,5}	N/A	0.99 / 0.99	06-16-2003	5.00	5.00	27.83	10.50	12.38	5.65	5.96	28.69	7.94	12.65	3.41	28.69	0.12	-2.40

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AB VPS Small/Mid Cp Val A ^{2,5}	N/A	0.83 / 0.83	05-02-2011	2.18	2.18	13.66	11.58	12.94	10.42	5.84	12.19	9.25	14.09	10.21	12.19	24.03	-6.29
American Century VP Mid Cap Value II ^{2,5}	N/A	1.16 / 1.00	10-29-2004	3.44	3.44	12.97	11.66	13.75	10.41	4.41	10.52	9.49	14.27	9.63	10.52	21.68	-2.41
ClearBridge Variable Mid Cap Core I ^{2,5}	N/A	0.85 / 0.85	04-29-2016	1.80	1.80	10.86	N/A	N/A	13.94	3.28	11.84	N/A	N/A	13.53	11.84	N/A	N/A
Delaware VIP Smid Cap Core Series Std ^{2,5}	N/A	0.82 / 0.82	05-15-1997	3.54	3.54	18.93	12.16	13.25	11.63	5.08	17.64	10.44	14.06	10.10	17.64	7.38	6.63
Dreyfus IP MidCap Stock Init ^{2,5}	N/A	0.85 / 0.85	06-16-2003	3.20	3.20	16.64	10.11	12.67	9.33	7.92	14.40	8.26	13.55	8.35	14.40	14.49	-3.11
Deutsche Small Mid Cap Growth VIP A ^{2,5}	N/A	0.75 / 0.75	05-15-1997	5.21	5.21	23.89	11.36	13.75	8.24	3.96	21.09	8.77	13.81	6.33	21.09	8.15	-1.73
Deutsche Small Mid Cap Value VIP A ^{2,5}	N/A	0.83 / 0.83	05-01-2006	0.87	0.87	9.38	9.04	10.29	7.31	2.13	9.59	7.30	11.63	6.55	9.59	15.90	-2.74
Great-West GoldmanSachs MdCpVal Fund Inv ^{2,5,11}	N/A	1.24 / 1.15	04-29-2016	2.63	2.63	17.26	N/A	N/A	19.11	6.94	16.00	N/A	N/A	18.39	16.00	N/A	N/A
Great-West T Rowe Price MdCp Gr Fund Inv ^{2,5,13}	N/A	1.03 / 1.02	04-28-2017	6.32	6.32	N/A	N/A	N/A	19.55	4.09	N/A	N/A	N/A	12.44	N/A	N/A	N/A
Invesco VI Mid Cap Core Equity I ^{2,5}	N/A	0.97 / 0.95	09-10-2001	2.84	2.84	14.94	8.94	9.41	6.31	3.60	13.95	6.84	10.03	5.48	13.95	12.47	-4.84
LVIP Baron Growth Opportunities Svc ^{2,5}	N/A	1.33 / 1.21	05-15-1997	4.61	4.61	29.42	9.64	11.97	9.59	5.03	26.16	7.63	12.48	8.49	26.16	4.68	-5.58
MFS VIT III Mid Cap Value Initial ^{2,5}	N/A	0.81 / 0.81	04-28-2017	2.92	2.92	N/A	N/A	N/A	12.39	4.42	N/A	N/A	N/A	9.21	N/A	N/A	N/A
Neuberger Berman AMT M/C Intrinsic Val S ^{2,5,14}	N/A	1.31 / 1.26	05-15-1997	4.24	4.24	16.88	8.87	12.34	7.83	2.96	15.36	6.37	12.93	6.55	15.36	15.00	-9.30
Pioneer Mid Cap Value VCT II ^{2,5}	N/A	0.96 / 0.96	05-15-1997	3.32	3.32	12.72	8.57	11.92	6.60	5.50	11.91	6.19	12.40	5.79	11.91	15.25	-7.15
Pioneer Select Mid Cap Growth VCT I ^{2,5}	N/A	0.86 / 0.86	04-30-2014	5.15	5.15	31.10	12.66	N/A	12.02	8.32	28.93	10.15	N/A	10.81	28.93	2.86	0.77
Wells Fargo Advantage VT Discovery ^{2,5}	N/A	1.18 / 1.15	05-15-1997	6.19	6.19	30.91	12.92	13.67	10.53	5.86	28.04	10.12	13.63	8.55	28.04	6.73	-2.30
Wells Fargo Advantage VT Opportunity 2 ^{2,5}	N/A	1.10 / 1.00	05-15-1997	4.86	4.86	20.76	11.58	12.28	8.72	6.50	19.42	8.49	12.62	7.58	19.42	11.28	-3.90
Small-Cap																	
ClearBridge Variable Small Cap Growth I ^{2,5}	N/A	0.83 / 0.83	05-01-2015	2.35	2.35	21.80	N/A	N/A	8.93	5.91	23.21	N/A	N/A	8.30	23.21	4.91	N/A
Columbia VP Small Cap Value 2 ^{2,5}	N/A	1.23 / 1.23	05-15-1997	0.81	0.81	14.09	13.58	12.41	8.38	2.85	13.02	11.38	13.41	7.87	13.02	31.62	-7.11
Delaware VIP Small Cap Value Series Std ^{2,5}	N/A	0.79 / 0.79	06-16-2003	3.06	3.06	13.45	13.36	12.75	10.18	4.95	11.10	10.41	13.34	9.43	11.10	30.29	-7.01
Franklin Small Cap Value VIP 2 ^{2,5}	N/A	0.92 / 0.90	05-15-1997	0.63	0.63	10.49	11.52	10.65	8.16	5.55	9.72	9.15	11.87	7.81	9.72	29.09	-8.17
Great-West Invesco SmCap Value Fund Inv ^{2,5,12}	N/A	1.46 / 1.18	04-29-2016	2.77	2.77	10.17	N/A	N/A	17.76	0.72	5.91	N/A	N/A	16.88	5.91	N/A	N/A
Invesco VI Small Cap Equity I ^{2,5}	N/A	0.96 / 0.96	08-29-2003	3.97	3.97	16.15	8.29	9.65	7.89	3.78	13.09	5.59	10.25	6.57	13.09	11.12	-6.32
JPMorgan Insurance Tr Small Cap Core I ^{2,5}	N/A	0.88 / 0.87	05-01-2014	3.90	3.90	19.38	11.49	N/A	10.64	3.00	14.25	8.55	N/A	9.77	14.25	19.20	-6.08
Oppenheimer Main Street Small Cap VA ^{2,5}	N/A	0.81 / 0.80	05-01-2014	2.05	2.05	14.28	9.56	N/A	9.26	1.56	13.19	7.32	N/A	8.89	13.19	17.05	-6.70
Putnam VT Small Cap Value IA ^{2,5}	N/A	1.01 / 1.01	05-01-2015	0.84	0.84	8.08	N/A	N/A	9.24	2.73	7.23	N/A	N/A	9.23	7.23	26.71	N/A
TVST Touchstone Small Company ^{2,5}	N/A	0.79 / 0.79	05-15-1997	2.72	2.72	19.05	12.97	13.47	9.64	6.06	18.11	11.27	14.25	8.60	18.11	19.21	-2.17
International																	
AB VPS Intl Growth A ^{2,4}	N/A	1.27 / 1.27	05-01-2006	4.50	4.50	33.17	7.87	6.13	1.38	2.58	33.88	6.35	5.83	-0.03	33.88	-7.66	-2.70
ALPS/Red Rocks Listed Private Eq I ^{2,4,10}	N/A	2.98 / 1.95	04-29-2016	7.05	7.05	27.99	N/A	N/A	21.43	1.08	24.43	N/A	N/A	17.81	24.43	N/A	N/A

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American Century VP International I ^{2,4}	N/A	1.37 / 1.04	05-15-1997	7.14	7.14	34.06	9.12	7.52	3.44	3.79	30.10	6.79	6.73	1.69	30.10	-6.30	-0.09
American Funds IS New World 2 ^{2,4}	N/A	1.03 / 1.03	04-29-2016	5.66	5.66	30.19	N/A	N/A	21.22	4.77	28.35	N/A	N/A	18.52	28.35	N/A	N/A
Delaware VIP Emerging Markets Std ^{2,3,4}	N/A	1.40 / 1.36	05-01-2014	6.74	6.74	38.10	12.92	N/A	7.86	3.42	39.36	10.10	N/A	6.16	39.36	12.97	-15.23
Deutsche Global Small Cap VIP A ^{2,4}	N/A	1.08 / 0.78	05-01-2014	3.95	3.95	21.03	8.31	N/A	4.83	3.56	19.01	6.33	N/A	3.84	19.01	0.71	0.30
Invesco VI International Growth I ^{2,4}	N/A	0.93 / 0.92	05-15-1997	4.86	4.86	24.06	7.12	6.70	4.00	2.91	21.96	5.24	6.47	2.55	21.96	-1.29	-3.17
Ivy VIP International Core Equity ^{2,4}	N/A	1.17 / 1.17	05-01-2015	5.68	5.68	25.24	N/A	N/A	5.59	4.05	22.11	N/A	N/A	3.62	22.11	0.23	N/A
Janus Henderson Global Research Inst ^{2,4}	N/A	0.67 / 0.67	05-01-2006	5.88	5.88	27.61	9.63	10.85	5.00	4.84	25.95	7.29	10.87	3.91	25.95	1.20	-3.11
Lazard Retirement Emerging Mkts Eq Ser ^{2,3,4}	N/A	1.38 / 1.38	05-15-1997	8.01	8.01	30.34	9.36	3.63	2.77	5.86	26.74	6.36	2.18	1.34	26.74	19.76	-20.73
MFS VIT II International Value Svc ^{2,4}	N/A	1.16 / 1.15	05-15-1997	3.59	3.59	27.27	11.27	11.21	6.88	5.76	25.75	10.93	11.61	5.82	25.75	2.96	5.42
Oppenheimer Global VA Non-Svc ^{2,4}	N/A	0.77 / 0.77	06-16-2003	7.47	7.47	40.21	14.39	12.41	7.95	7.08	35.51	11.49	12.15	6.25	35.51	-0.77	3.06
Oppenheimer International Growth VA ^{2,4}	N/A	1.09 / 1.00	04-30-2014	5.32	5.32	29.50	9.52	N/A	4.80	3.38	25.22	7.62	N/A	3.44	25.22	-2.95	2.56
Putnam VT International Equity IA ^{2,4}	N/A	0.86 / 0.86	04-29-2016	6.08	6.08	30.16	N/A	N/A	17.53	3.06	25.86	N/A	N/A	14.44	25.86	N/A	N/A
Putnam VT International Value IA ^{2,4}	N/A	0.92 / 0.92	05-01-2015	5.04	5.04	26.50	N/A	N/A	5.68	2.41	24.00	N/A	N/A	3.95	24.00	0.42	N/A
Templeton Foreign VIP 2 ^{2,4}	N/A	1.08 / 1.06	04-30-2014	3.73	3.73	15.94	6.13	N/A	0.71	2.44	15.71	4.47	N/A	-0.27	15.71	6.27	-7.28
Speciality																	
AB VPS Real Estate A ^{2,8,9}	N/A	1.08 / 1.08	01-09-1997	-3.48	-3.48	2.59	1.47	6.08	6.59	1.69	5.63	4.10	7.69	6.80	5.63	6.85	-0.05
Columbia VP Seligman Global Tech 2 ^{2,4,8}	N/A	1.49 / 1.49	05-15-1997	6.07	6.07	31.97	22.44	21.93	13.06	2.77	33.78	19.79	21.55	11.02	33.78	18.01	8.89
Goldman Sachs VIT Multi-Strat Alts Svc ^{2,8}	N/A	3.02 / 1.52	04-29-2016	1.62	1.62	4.98	N/A	N/A	4.27	0.52	4.47	N/A	N/A	3.50	4.47	N/A	N/A
Invesco VI Technology I ^{2,8}	N/A	1.05 / 1.05	05-15-1997	10.32	10.32	40.17	15.96	15.33	9.95	2.74	33.99	11.77	13.79	7.43	33.99	-1.60	5.91
Janus Henderson Global Technology Svc ^{2,8}	N/A	1.05 / 1.04	05-01-2014	9.17	9.17	47.44	23.48	N/A	20.93	7.51	43.69	18.95	N/A	18.63	43.69	12.89	3.76
MFS VIT Utilities Svc ^{2,8}	N/A	1.03 / 1.03	05-01-2008	0.99	0.99	11.40	2.67	6.46	4.78	0.00	13.52	1.91	7.06	4.72	13.52	10.29	-15.48
PIMCO VIT Commodity Real Ret Strat Admin ^{2,8,20}	N/A	1.32 / 0.89	05-01-2014	1.74	1.74	2.48	-4.03	N/A	-11.19	4.76	1.29	-5.20	N/A	-11.86	1.29	14.18	-26.33
Putnam VT Global Health Care IB ^{2,8}	N/A	1.02 / 1.02	05-15-1997	7.03	7.03	19.04	4.05	13.76	9.95	-2.35	14.32	2.41	13.81	9.01	14.32	-12.10	6.87
T. Rowe Price Health Sciences Port II ^{2,8}	N/A	1.20 / 1.20	05-01-2014	8.36	8.36	30.55	9.04	N/A	15.25	1.30	26.23	7.61	N/A	13.15	26.23	-11.47	11.52
VanEck VIP Global Hard Assets S ^{2,8,20}	N/A	1.30 / 1.30	05-15-1997	2.28	2.28	-4.12	-1.10	-4.86	-2.57	7.40	-2.80	-3.11	-4.47	-3.37	-2.80	42.20	-34.19
Money Market																	
Schwab Government Money Market Portfolio (7-day SEC yield: *%) ^{1,2}	N/A	0.49 / 0.35	05-15-1997	0.00	0.00	-0.33	-0.67	-0.73	-0.61	-0.02	-0.41	-0.69	-0.75	-0.58	-0.41	-0.83	-0.84

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

GWFS Equities, Inc. is the principal underwriter for the Schwab OneSource Choice AnnuityTM (Form ICC14-J465/J465 Series), Schwab OneSource Advisor Choice AnnuityTM (Form ICC14-J466/J466 Series), Schwab OneSource Annuity[®] (Form J444 Series), and Schwab Select Annuity[®] (Form J434), flexible premium variable annuity contracts issued by GWL&A. GWL&A is not licensed to do business in New York. These variable annuity contracts are not available in all states.

Schwab OneSource Choice Variable Annuity New York - 9003905-02 (Continued)

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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.

Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

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¹ 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.

² Offered through an individual flexible premium variable annuity issued by Great-West Life & Annuity Insurance Company, or in New York, Great-West Life & Annuity Insurance Company of New York. Returns prior to the date the annuity contract was first offered for sale are hypothetical and are based on the inception date of the underlying investment option, adjusted to reflect the deduction of fees and charges associated with the annuity contract. A ticker symbol is not available for this investment option.

³ Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

⁴ Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

⁵ Equity securities of small and mid-size companies may be more volatile than securities of larger, more established companies.

⁶ Compared to more highly rated securities, high-yield bond investment options are subject to a greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

⁷ "Standard & Poor's(R)", "S&P(R)", "S&P 500(R)", "Standard & Poor's 500" and "500" are trademarks of the McGraw-Hill Companies, Inc., and have been licensed for use by the Schwab S&P 500 Fund. The Schwab S&P 500 Fund is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the fund.

⁸ Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a singular issuer could cause greater volatility than with a more diversified fund.

⁹ Real estate securities and trusts involve greater risks than other non-diversified investments, including but not limited to: declining property values, varying economic conditions, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risk, including currency fluctuations and political developments.

¹⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of 1.03% which expires on 29-APR-2018.

¹¹ The Fund has a Contractual Expense Ratio Waiver in the amount of .09% which expires on 30-APR-2018.

¹² The Fund has a Contractual Expense Ratio Waiver in the amount of .28% which expires on 30-APR-2018.

¹³ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-APR-2018.

¹⁴ The Fund has a Contractual Expense Ratio Waiver in the amount of .05% which expires on 31-DEC-2021.

¹⁵ The Fund has a Contractual Management Fee Waiver in the amount of .02% which expires on 30-APR-2018.

¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .04% which expires on 31-JUL-2018.

¹⁷ Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data shown cannot be guaranteed. Where data obtained from Morningstar, (C)2017 Morningstar, Inc. All rights reserved. The Data: (1) is the proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

¹⁸ **If you purchase shares of (or allocate account value to) the Great-West SecureFoundation[®] Balanced Fund, you are required to purchase the Great-West SecureFoundation[®] guaranteed income benefit offered through a variable annuity rider issued by Great-West Life & Annuity Insurance Company or, in New York, Great-West Life & Annuity Insurance Company of New York. The guaranteed income benefit does not guarantee the investment performance of the Fund, and the expenses associated with the guaranteed income benefit are not reflected in the performance of the Fund. Please see the product prospectus for more information.**

¹⁹ The Guaranteed Portfolio Fund is backed by the general assets of GWL&A.

Schwab OneSource Choice Variable Annuity New York - 9003905-02 (Continued)

²⁰ *The value of commodity-linked investments may be affected by financial factors, political developments and natural disasters. As such, investment options that invest primarily in commodities may experience greater volatility than investments in traditional securities.*

²¹ *The principal underwriter of Great-West Funds, Inc. is its affiliate GWFS Equities, Inc., Member FINRA/SIPC. The Great-West SecureFoundation® ETF Fund is not an Exchange Traded Fund (ETF), instead it is an asset allocation fund that invests in underlying ETFs which are typically open-end investment companies or unit investment trusts. This Fund is managed by Great-West Capital Management, LLC (GWCM) and invests primarily in exchange-traded funds (ETFs) managed by The Vanguard Group, Inc. The Vanguard Group, Inc. is not affiliated with Great-West Funds, Inc., Great-West Capital Management, LLC, or their affiliates.*

²² *The principal underwriter of Great-West Funds, Inc. is its affiliate GWFS Equities, Inc., Member FINRA/SIPC. Great-West Capital Management, LLC is the investment adviser.*

²³ *Shares of Great-West Funds, Inc. are not sold directly to the general public but are offered to permitted accounts as defined in the prospectus. Asset allocation funds of Great-West Funds may invest in funds that are advised by Great-West Capital Management, LLC or are sub-advised by affiliates of GWCM. Asset allocation funds may also invest in a fixed-interest contract issued by GWL&A. While certain sub-advised funds may be managed similar to or modeled after other mutual funds with similar names and investment objectives, the Great-West Funds are not directly related to them. Consequently, the investment performance and other features of other mutual funds and any similar named Great-West Funds may differ substantially.*