

Empower Retirement LLC 401(k) Savings Plan - 99501-01

Investment Performance as of 10/29/2021



Performance data quoted represents past performance and is not a guarantee or prediction of future results. 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. Current performance may be lower or higher than performance data shown. Performance for a share class before its inception is derived from the historical performance of the oldest share class. If the newer fund has lower expenses, the extended performance is not adjusted for the lower expenses; had it, returns would have been higher. For performance data current to the most recent month-end, please visit empowerretirementplan.com.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

INVESTMENT OPTION	Ticker	Gross/Net Expense Ratio ¹⁰	Inception Date	Returns as of Month Ending 10/29/2021						Returns as of Quarter Ending 09/30/2021					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	2020	2019	2018
Lifetime																	
Great-West Lifetime 2015 Trust ²⁷	N/A	0.43 / 0.43	12-19-2014	2.22	7.72	16.50	11.01	8.86	7.21	-0.20	13.08	8.77	8.08	6.95	12.09	15.54	-3.42
Great-West Lifetime 2020 Trust ²⁷	N/A	0.43 / 0.43	05-11-2016	2.46	8.33	17.95	11.43	9.40	9.20	-0.39	14.20	8.91	8.51	8.85	11.78	16.84	-3.87
Great-West Lifetime 2025 Trust ²⁷	N/A	0.42 / 0.42	12-19-2014	2.67	9.05	20.09	12.46	10.43	8.31	-0.60	16.00	9.65	9.46	7.99	13.32	18.41	-4.52
Great-West Lifetime 2030 Trust ²⁷	N/A	0.44 / 0.44	05-11-2016	3.06	10.43	23.15	13.31	11.43	11.15	-0.81	18.35	10.04	10.32	10.71	13.29	20.41	-5.20
Great-West Lifetime 2035 Trust ²⁷	N/A	0.43 / 0.43	12-19-2014	3.53	11.95	26.93	14.63	12.68	9.85	-1.08	21.23	10.86	11.40	9.41	14.57	22.47	-6.19
Great-West Lifetime 2040 Trust ²⁷	N/A	0.44 / 0.44	05-11-2016	3.98	13.46	30.37	15.50	13.45	13.07	-1.32	23.81	11.28	12.04	12.46	14.79	23.96	-6.91
Great-West Lifetime 2045 Trust ²⁷	N/A	0.43 / 0.43	12-19-2014	4.26	14.27	32.44	16.02	13.86	10.67	-1.49	25.37	11.54	12.38	10.12	15.11	24.76	-7.35
Great-West Lifetime 2050 Trust ²⁷	N/A	0.44 / 0.44	05-11-2016	4.32	14.48	33.10	16.13	13.92	13.54	-1.59	25.91	11.62	12.43	12.87	15.16	24.97	-7.60
Great-West Lifetime 2055 Trust ²⁷	N/A	0.44 / 0.44	12-19-2014	4.27	14.31	33.18	16.03	13.81	10.62	-1.70	26.05	11.48	12.33	10.07	14.95	24.92	-7.80
Great-West Lifetime 2060 Trust ²⁷	N/A	0.42 / 0.42	07-26-2019	4.29	14.25	33.14	N/A	N/A	15.87	-1.82	25.99	N/A	N/A	14.27	14.77	N/A	N/A
Asset Allocation																	
Great-West Con Profile Fund Inst ^{19,26}	MXK VX	0.51 / 0.43	05-01-2015	1.40	5.76	12.83	8.08	6.46	5.80	-0.20	10.93	6.71	6.03	6.10	8.63	11.87	-2.79
Great-West Mod Profile Fund Inst ^{18,26}	MXITX	0.63 / 0.57	05-01-2015	2.65	10.90	24.15	11.98	9.95	8.80	-0.71	20.07	9.20	9.08	9.29	11.64	18.00	-5.91
Great-West Agg Profile Fund Inst ²⁶	MXGTX	0.80 / 0.80	05-01-2015	4.26	17.83	40.23	16.10	14.00	12.54	-1.43	33.00	11.43	12.49	13.31	12.53	26.52	-10.24
International Funds																	
American Funds Capital World G/I R6 ⁶	RWIGX	0.42 / 0.42	05-01-2009	4.82	13.35	33.04	16.56	13.60	11.54	-2.12	23.94	11.65	12.10	12.01	15.78	25.74	-9.97
American Funds EuroPacific Gr R6 ⁶	RERGX	0.46 / 0.46	05-01-2009	1.94	6.03	28.40	17.65	13.08	9.80	-2.35	24.76	13.21	12.17	10.63	25.27	27.40	-14.91
BlackRock MSCI EAFE Equity Index Fund M ⁶	N/A	0.05 / 0.05	03-20-2012	2.46	11.27	34.60	11.91	10.15	7.42	-0.38	26.14	7.97	9.17	7.21	8.25	22.43	-13.49
MFS Intl Diversification R6 ^{6,16}	MDIZX	0.75 / 0.73	10-02-2017	3.25	7.78	26.26	14.82	12.34	9.07	-2.39	18.64	10.28	10.94	9.71	15.43	26.09	-10.92
MSCI EAFE Index ^{1,2,4,11}	N/A	- / -		2.46	11.01	34.18	11.54	9.79	7.37	-0.45	25.73	7.62	8.81	8.10	7.82	22.01	-13.79

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Small Cap Funds																	
American Beacon Small Cap Value R6 ⁷	AASRX	0.80 / 0.80	02-28-2017	3.59	24.41	59.38	12.26	11.38	11.88	-2.05	60.78	6.91	10.01	13.18	4.03	23.50	-15.59
Vanguard Small Cap Index Instl ⁷	VSCIX	0.04 / 0.04	07-07-1997	4.91	18.92	48.17	17.90	16.05	14.26	-2.61	44.07	11.99	13.99	15.34	19.12	27.40	-9.32
Wells Fargo Small Co Growth I ^{7,22}	WSCGX	1.01 / 0.94	03-31-2008	5.01	14.67	43.39	18.85	18.52	15.16	-2.68	38.56	12.05	16.02	16.27	28.78	26.46	-3.63
Russell 2000 Index ^{1,2,4,14}	N/A	- / -		4.25	17.19	50.80	16.47	15.52	13.50	-4.36	47.68	10.54	13.45	14.63	19.96	25.52	-11.01
Mid Cap Funds																	
Artisan Mid Cap Institutional ⁷	APHMX	0.96 / 0.96	07-03-2000	6.29	18.34	40.16	33.75	25.05	17.76	3.12	30.15	26.05	22.27	18.29	59.10	38.45	-3.78
Vanguard Mid Cap Index Fund - Admiral ⁷	VIMAX	0.05 / 0.05	11-12-2001	6.61	22.93	45.22	20.69	16.79	14.86	0.00	36.09	14.74	14.59	15.55	18.24	31.03	-9.23
Wells Fargo Special Mid Cap Value CIT E2 ⁷	N/A	0.53 / 0.53	09-23-2019	5.27	23.72	47.72	N/A	N/A	15.70	-0.61	41.15	N/A	N/A	13.49	1.93	N/A	N/A
Wells Fargo Spec Md Cp Val I ⁷	WFMIX	0.81 / 0.81	04-08-2005	5.19	23.09	46.70	16.88	12.57	13.91	-0.75	40.30	12.20	11.19	14.90	3.28	35.53	-13.10
S & P MidCap 400 Index ^{1,2,4,13}	N/A	- / -		5.89	22.32	48.90	17.07	14.89	13.90	-1.76	43.68	11.08	12.97	14.72	13.66	26.20	-11.08
Large Cap Funds																	
American Cent US Premier Lrg Cp Gr Trs I ²⁹	N/A	0.50 / 0.50	03-20-2020	7.73	23.27	45.29	N/A	N/A	72.46	1.54	29.59	N/A	N/A	69.30	N/A	N/A	N/A
American Funds Growth Fund of Amer R6 ²⁹	RGAGX	0.30 / 0.30	05-01-2009	8.69	22.07	45.37	26.78	22.59	18.34	1.05	30.43	19.24	20.12	18.53	38.28	28.54	-2.60
BlackRock Equity Index Fund M ²⁹	N/A	0.01 / 0.01	03-15-2012	7.01	24.06	42.94	21.53	18.96	9.42	0.58	30.04	16.05	16.93	9.15	18.46	31.53	-4.36
Dodge & Cox Stock ²⁹	DODGX	0.52 / 0.52	01-04-1965	4.48	30.02	60.21	16.88	16.25	15.39	-1.30	50.41	12.89	15.17	16.13	7.16	24.83	-7.07
Pioneer Fundamental Growth Y ²⁹	FUNYX	0.76 / 0.76	04-07-2009	6.33	19.58	36.32	24.25	20.69	17.21	0.08	24.38	19.08	18.77	17.54	27.36	34.27	-0.31
Pioneer Large Cap Growth Port Cl RI ²⁹	N/A	0.38 / 0.38	12-30-2016	6.36	19.96	36.65	24.55	N/A	21.32	0.20	24.74	19.43	N/A	20.17	27.36	34.76	0.48
S & P 500 Index ^{1,2,4,12,29}	N/A	- / -		7.01	24.04	42.91	21.48	18.93	16.21	0.58	30.01	15.99	16.90	16.63	18.40	31.49	-4.38
Bond Funds																	
Great-West Multi-Sector Bond Inst ^{3,8,20,26}	MXUGX	0.57 / 0.55	05-01-2015	-0.20	1.10	5.68	6.90	5.07	5.52	0.35	6.11	6.41	5.05	6.00	9.49	12.16	-2.80
Great-West US Govt Securities Fund Inst ^{8,17,26}	MXDQX	0.26 / 0.25	05-01-2015	-0.10	-1.66	-1.24	4.54	2.48	2.43	0.08	-1.72	4.39	2.40	2.44	6.37	6.36	0.92
Putnam Income R6 ^{8,21,25}	PINHX	0.50 / 0.38	07-02-2012	-0.37	-3.00	-0.46	5.61	4.30	4.14	-0.54	-0.31	5.39	4.24	4.25	7.42	11.67	0.65
Vanguard Total Bond Market Index Inst ⁸	VBTIX	0.04 / 0.04	09-18-1995	-0.02	-1.59	-0.33	5.67	3.11	2.96	0.11	-0.91	5.42	2.95	2.98	7.74	8.73	-0.01
Bloomberg Barclays Cap US Agg Bond Idx ^{1,2,4,15}	N/A	- / -		-0.03	-1.58	-0.48	5.63	3.10	3.00	0.05	-0.90	5.36	2.94	3.01	7.51	8.72	0.01
Employer Stock																	
Great-West Life Stock ^{1,28}	GWO.C	- / -	01-12-1995	-5.53	24.30	40.56	11.18	5.72	8.64	5.86	54.85	11.67	7.63	9.90	-3.48	23.89	-15.28
Current Guaranteed Certificate Funds Rate(s)																	
Guaranteed Certificate Fund: ^{5,9,24} 36 months	N/A																
Guaranteed Certificate Fund: ^{5,9,24} 60 months	N/A																

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				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	2020	2019	2018
Guaranteed Certificate Fund:		^{5,9,24} 84 months 4.00%															
Current Stable Value Fund Rate(s)																	
Great-West Stable Value Fund:		⁵ 1.55%															
Current Short Term Funds Rate(s)																	
Short Term Fund I:		^{5,9,23} 4.00%															

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.

Performance returns reflect deduction for fund operating expenses. Your Plan may also assess an administrative fee which would further reduce the performance shown above.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

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The Great-West Trusts are offered by Great-West Trust Company, LLC and the investment adviser is Great-West Capital Management, LLC. Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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Funds exempt from SEC registration do not have ticker symbols.

The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

¹ * Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.

² Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.

³ Certain Great-West Funds are managed by sub-advisers who manage other mutual funds having similar names and investment objectives. While their investment management may be similar to, or modeled after, those other mutual funds, the Great-West Funds are not directly related to any other mutual funds. Consequently, the investment performance and other features of other mutual funds and any similarly named Great-West Fund may differ substantially.

⁴ A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. You cannot invest directly in a benchmark index.

⁵ This fixed fund is offered through a group fixed and variable deferred annuity contract issued by Great-West Life & Annuity Insurance Company. A ticker symbol is not available for this investment option.

⁶ Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

⁷ Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

⁸ Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks including changes in credit quality, market valuations, inflation, liquidity, and default. High-yield bonds have a greater risk of default.

⁹ This investment option is no longer available. From time to time an investment option under the Plan may be closed. Closed investment options are no longer available for new deposits or transfers.

¹⁰ The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Voluntary fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are

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voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

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¹² The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.

¹³ The S&P MidCap 400 Index is a registered trademark of Standard & Poor's Financial Services LLC and an unmanaged index considered indicative of the domestic mid-cap equity market.

¹⁴ Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

¹⁵ Bloomberg Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.

¹⁶ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 30-SEP-2022.

¹⁷ The Fund has a Contractual Expense Ratio Waiver in the amount of .01% which expires on 30-APR-2022.

¹⁸ The Fund has a Contractual Expense Ratio Waiver in the amount of .06% which expires on 30-APR-2022.

¹⁹ The Fund has a Contractual Expense Ratio Waiver in the amount of .08% which expires on 30-APR-2022.

²⁰ The Fund has a Contractual Expense Ratio Waiver in the amount of .02% which expires on 30-APR-2022.

²¹ The Fund has a Contractual Expense Ratio Waiver in the amount of .12% which expires on 28-FEB-2022.

²² The Fund has a Contractual Expense Ratio Waiver in the amount of .07% which expires on 30-SEP-2022.

²³ The Short Term Fund I is backed by the general assets of GWL&A.

²⁴ The Guaranteed Certificate Fund is backed by the general assets of GWL&A.

²⁵ Putnam is affiliated with Empower Retirement, LLC and its affiliates.

²⁶ Great-West Funds are underwritten by affiliate, GWFS Equities, Inc. The investment adviser is its affiliate, Great-West Capital Management, LLC.

²⁷ The Great-West collective investment trusts (CITs) are offered and maintained by trustee Great-West Trust Company, LLC and managed by its affiliate, Great-West Capital Management, LLC. The CITs are not mutual funds and are exempt from SEC registration and applicable securities laws of any state or other jurisdiction. Designed for and exclusively sold to qualified retirement plans and their participants and other eligible trusts, CITs are not available to individual retail investors. Please see the applicable CIT disclosure for more information.

²⁸ Company stock invests in the stock of one company and has more risk than a diversified portfolio. Company stock is not offered by GWFS Equities, Inc.

²⁹ Securities that invest in stocks may decline in value.