

RETIREMENT GUIDE

CITY AND COUNTY OF BROOMFIELD  
**MONEY PURCHASE PLAN**



*FOR GENERAL EMPLOYEES*

# MONEY PURCHASE PLAN

## UNPREDICTABILITY

It's the one thing about the future we can all agree on. But while it's true that none of us can see the future, we can take steps to prepare for it. Your Money Purchase Plan is a tool that can help you manage unpredictability. It can help you plan for a future that may be a long way away, but one which will be here sooner than you think.

When it comes to retirement planning, you can't afford to say, "I'll cross that bridge when I come to it." What you do today affects how you'll live tomorrow. This guide will start you on the journey toward planning the retirement you want. It outlines the key steps you need to take to begin saving for retirement, which include:

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  - Investment Options
  - Changes
  - Rollovers
  - Withdrawals
  - Fees
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### ► Getting Started

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  - Designating/Updating Your Beneficiary
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- Investment Fundamentals
- Understanding Asset Allocation and Diversification
- Tax Deferred Investing
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- 

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## Questions

Resources are available on Broomfield's website at <http://www.broomfield.org/index.aspx?NID=445> or by contacting Human Resources at 303.438.6320.

# PLAN FEATURES AND HIGHLIGHTS

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

## About the 401(a) Plan

A 401(a) plan is a retirement savings plan designed to allow employers to supplement their employees' existing retirement benefits by contributing to the plan on the employees' behalf. Contributions and any earnings on contributions are tax-deferred until the money is withdrawn.

## Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of distributable events. Your contributions and any earnings are always 100% vested (including rollovers from previous employers).

The value of employer contributions to the Plan, and any earnings they generate, are vested as follows:

Years of Service	Vested Percentage of Employer Contributions
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

## Investment Options<sup>1</sup>

A wide array of core investment options is available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the website at [www.empower-retirement.com](http://www.empower-retirement.com) or by calling the voice response system toll free at (800) 360-2684. The website and voice response system are available to you 24 hours a day, seven days a week.<sup>2</sup>

## Deferrals, Transfers and Allocation Changes

Use your Personal Identification Number<sup>3</sup> (PIN) and Username to access the website, or you can use your Social Security number and PIN to access voice response system. You can move all or a portion of your existing balances among investment options (subject to Plan rules) and change how your payroll contributions are invested.<sup>2</sup>

## Rollovers

Only Plan administrator- approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan.

## Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 55 and 5 years of service
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59½ may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Plan Document for more information about distributions.

## Plan Fees

### Recordkeeping or Administrative Fees:

An annual recordkeeping and communication fee of \$61.44 will be charged on a monthly basis (\$5.12/month).

### Distribution Fees:

There are no Plan distribution fees.

### Investment Option Fees:

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment options and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges. Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document. Funds are subject to the risks of the underlying funds.

## Loans

Your Plan allows you to borrow the lesser of \$50,000 or 50% of your total vested account balance. The minimum loan amount is \$1,000, and you have up to five years to repay your loan. There is a \$75 origination fee for each loan that is deducted from the loan proceeds.

*Continued on next page*

## PLAN FEATURES AND HIGHLIGHTS (CONTINUED)

### How Can I Get More Information?

Visit the website at [www.empower-retirement.com](http://www.empower-retirement.com) or call the voice response system toll free at (800) 360-2684 for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

### Empower Retirement Advisory Services (Advisory Services)

Your Plan has a suite of services called Advisory Services. You can have a qualified investment adviser, Advised Assets Group, LLC (AAG), manage your retirement account for you. Or if you prefer to manage your retirement account on your own, you can use online investment guidance and advice tools. These services help create a personalized retirement strategy for you.

For more detailed information about Empower Retirement Advisory Services, including any applicable fees, visit your Plan's website at [www.empower-retirement.com](http://www.empower-retirement.com) or call the voice response system at (800) 360-2684 to speak to an AAG adviser representative.

1 All information contained on the website, in prospectuses, and in other investment option documents is offered in English. Please have this information translated for your understanding.

2 Access to the voice response system and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or the voice response system received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

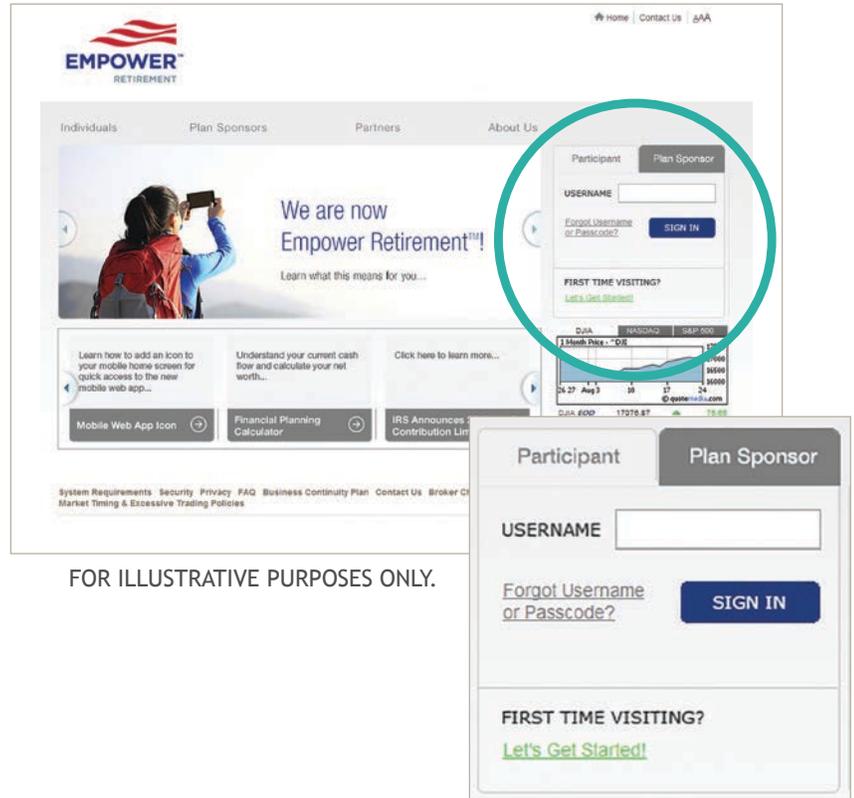
3 The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.



# LET'S GET STARTED

Go to [www.empower-retirement.com](http://www.empower-retirement.com), click on the “Let’s Get Started!” link under the Access Your Account box and follow the prompts. You will need to provide the following:

- **Personal Information** - Provide your name, address, Social Security number, date of birth, etc.
- **Fund Choices** - Build a diversified portfolio based on your retirement goals.<sup>1</sup>



FOR ILLUSTRATIVE PURPOSES ONLY.



<sup>1</sup> Diversification does not ensure a profit and does not protect against loss in declining markets.

# IT'S IMPORTANT TO SELECT YOUR BENEFICIARY

This simple and quick process helps you prepare for life's uncertainties, while ensuring your assets will pass on as you intended.

## All you have to do is:

- Login to your Plan's website at [www.empower-retirement.com](http://www.empower-retirement.com).<sup>1</sup>
- Click on the "Beneficiary" link under the My Profile tile.
- Review current beneficiary information and click "Update Beneficiary," if needed.
- Click "Change Beneficiaries."
- Fill in the information about your new beneficiary and then click "Submit Changes."  
(Please note: You will need a birth date and mailing address for each new beneficiary.)
- After verifying the information is correct, click "Continue."
- You will receive a Beneficiary Change Confirmation message. Please print the confirmation screen for your records.

The screenshot shows the Empower Retirement website interface. At the top, there is a navigation bar with links for Home, Account Settings, ABA, and Logout. The user is logged in as BETTY, and the account is identified as Company Retirement Plan-123456-01. The last login was on 04/04/2014 at 06:20 PM EDT. A link to the Statements & Message Center is also visible.

The main content area is divided into two sections. On the left, there is a "My Profile" section with a "MAIN MENU" icon and links for Personal Account Information, Go Paperless, and Beneficiary. On the right, there is a "SUGGESTED LINKS" section with links for Account Overview, Paycheck Contribution, and Advisory Services.

The "BENEFICIARY" section is highlighted with a blue header. Below the header, there is a "Primary Beneficiary:" label. A table displays the beneficiary information for Jane Doe:

SSN (last four):	1112	Address:	123 ANY ST
Birthdate:	03-NOV-1971	City:	ANYWHERE
Beneficiary Type:	AN INDIVIDUAL	State:	CA
Relationship:	SPOUSE	ZipCode:	12345
Percentage:	100%	Country:	US

An "UPDATE BENEFICIARY" button is circled in red, indicating the next step in the process.

FOR ILLUSTRATIVE PURPOSES ONLY.

<sup>1</sup> Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

# MUTUAL FUND LINEUP

Your plan offers seven distinct asset classes. Sign into your Empower account for Plan specific options.

## Cash/Stable Value

Money Market

## U.S. Fixed-Income

Intermediate-Term High-Quality Bond (core)

Short-Term High-Quality Bond

Inflation Protected

High Yield Bond

## International Fixed-Income

I.T. H.Q. Developed Market Hedged (core)

## U.S. Equity

Large Cap Blend (core)

Small Cap Blend

Multi-Cap Value

Multi-Cap Growth

## International Equity

Large-Cap Developed Markets (core)

Small-Cap Developed Markets

## Alternatives

Global Real Estate (REITs)

Commodities

## Target Maturity – Retirement Horizon

JP Morgan Smart Retirement Series I

For more fund information, please visit [www.empower-retirement.com](http://www.empower-retirement.com)



For the most current fund line-up information, please refer to Broomfield's website at <http://www.broomfield.org/index.aspx?NID=445>

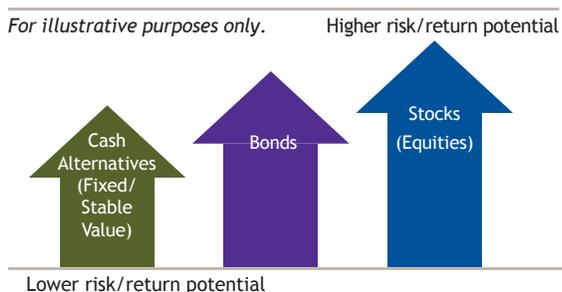
# INVESTMENT FUNDAMENTALS

## Investment Building Blocks

**Cash Alternatives**—Investments in which the underlying principal you invest is generally stable or preserved.<sup>1</sup>

**Bonds**—Investments in which you are lending money to the bond issuer to be repaid on a certain date with interest.

**Stocks, or Equities**—Investments in which you become part-owner of the company and share in its profits and losses.



## Managing Risks

**Asset Allocation**—Balance risk and return by putting a percentage of your money into the different asset classes (cash alternatives, bond funds and stock funds).<sup>2</sup>

**Diversification**—You can take asset allocation a step further and diversify or divide up your money within each asset class to also help balance risk.<sup>2</sup>

**Beware of Inflation**—Just as you should be aware of investing too aggressively, you should also be aware of being too cautious. When you're ready to retire, you'll most likely be living in a more expensive world than we live in today due to inflation.

**Invest for the Long Term**—The market will have ups and downs, but if you invest wisely and invest for the long term you'll have a better chance of reaching your long-term investment goals.

## Investment Risks

**Market Risk**—An investment may drop in value due to a decline in the financial markets.

**Business Risk**—An investment may drop in value due to a decline in a particular industry or company.

**Inflation Risk**—An investment may not outpace the rate of inflation.

**Interest Rate Risk**—An investment may fall in value if interest rates rise.

**International Risk**—An international investment may drop in value due to political, economic or currency instability.

**Risk of Not Investing**—The risk that you will not have enough retirement income for a secure future.

**Your Savings Target**—Consider the amount of money you need to save and invest for a comfortable retirement.

**Your Time Horizon**—Consider the amount of time you have to invest in your Plan before you retire.

**Your Risk Tolerance**—Consider your comfort level with the ups and downs in the value of your investments.



<sup>1</sup> Although these funds generally seek to preserve the value of your investment, it is possible to lose money while invested in a cash alternative-type option.

<sup>2</sup> Asset allocation and diversification do not ensure a profit and do not protect against loss in declining markets.

<sup>3</sup> Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

# ASSET ALLOCATION AND DIVERSIFICATION

## CITY & COUNTY OF BROOMFIELD MONEY PURCHASE PLAN

Asset allocation is the process of deciding what percentage of your money to put into the three different asset classes—stock funds, bond funds and cash alternatives. By investing in a mix of the asset classes, you can help balance the risk and return characteristics of each.

Generally, if your dollars are invested in materially different types of investments and market conditions cause one of your investments to perform poorly, not all of your money will be as adversely affected.

### DETERMINE YOUR RISK TOLERANCE

To determine the mix of investments that best meets your retirement needs, first identify your risk comfort level. Complete the survey below by circling the number that best describes how strongly you agree or disagree with each of the statements.

1. I am a knowledgeable investor who understands the trade-off between risk and return and am willing to accept a greater degree of risk for potentially higher returns.

Disagree 1 2 3 4 5 Agree

2. I am willing to invest on a long-term basis.

Disagree 1 2 3 4 5 Agree

3. If one of my investments dropped 20% in value over six months due to a stock market fluctuation, I would hold on to that investment, expecting it to recover its value.

Disagree 1 2 3 4 5 Agree

4. I have savings vehicles other than this Plan that make me feel secure about my financial future.

Disagree 1 2 3 4 5 Agree

Now add up the numbers you circled above to get your Risk Tolerance score: \_\_\_\_\_

Use your Risk Tolerance score to help determine your preferred Investor Type, shown here with the corresponding Asset Allocation example.

#### Conservative (4-8 points):

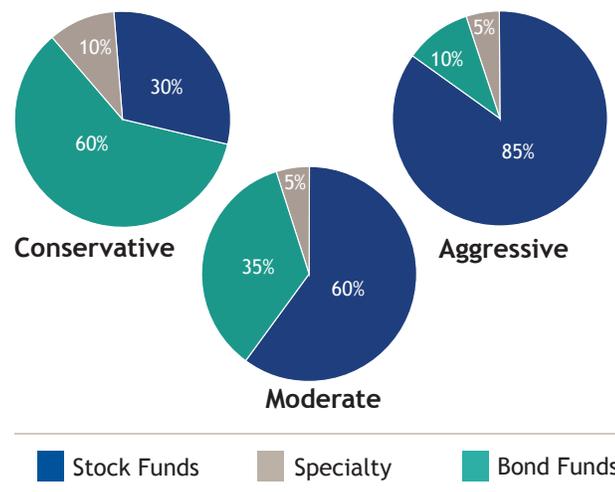
You are comfortable with investments that have a lower risk with potentially lower returns. The illustration to the right is an example of a conservative mix of assets.

#### Moderate (9-14 points):

You are comfortable with some volatility. This mix is a balance between lower and higher risk investments. The risk and return potential is greater than the conservative mix, but not as great as the aggressive mix. The illustration to the right is an example of a moderate mix of assets.

#### Aggressive (15-20 points):

You are comfortable with higher risk for potentially higher returns. The illustration to the right is an example of an aggressive mix of assets.



FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

## DIVERSIFYING YOUR INVESTMENTS

Now that you've learned how to allocate your assets based on your risk tolerance, you can take it one step further and diversify or divide up your money within each asset class.

Diversification within each asset class can help you manage your overall risk. For example, let's say all your investments are in small-cap funds. To help manage this risk, you may want to diversify by putting some of that money into large-cap, mid-cap and international funds. **All investments have risk, and diversifying your investments does not ensure a profit or protect against loss in declining markets.**

Your precise mix of investments will depend on your unique situation, such as your retirement savings goals, time horizon and risk tolerance.

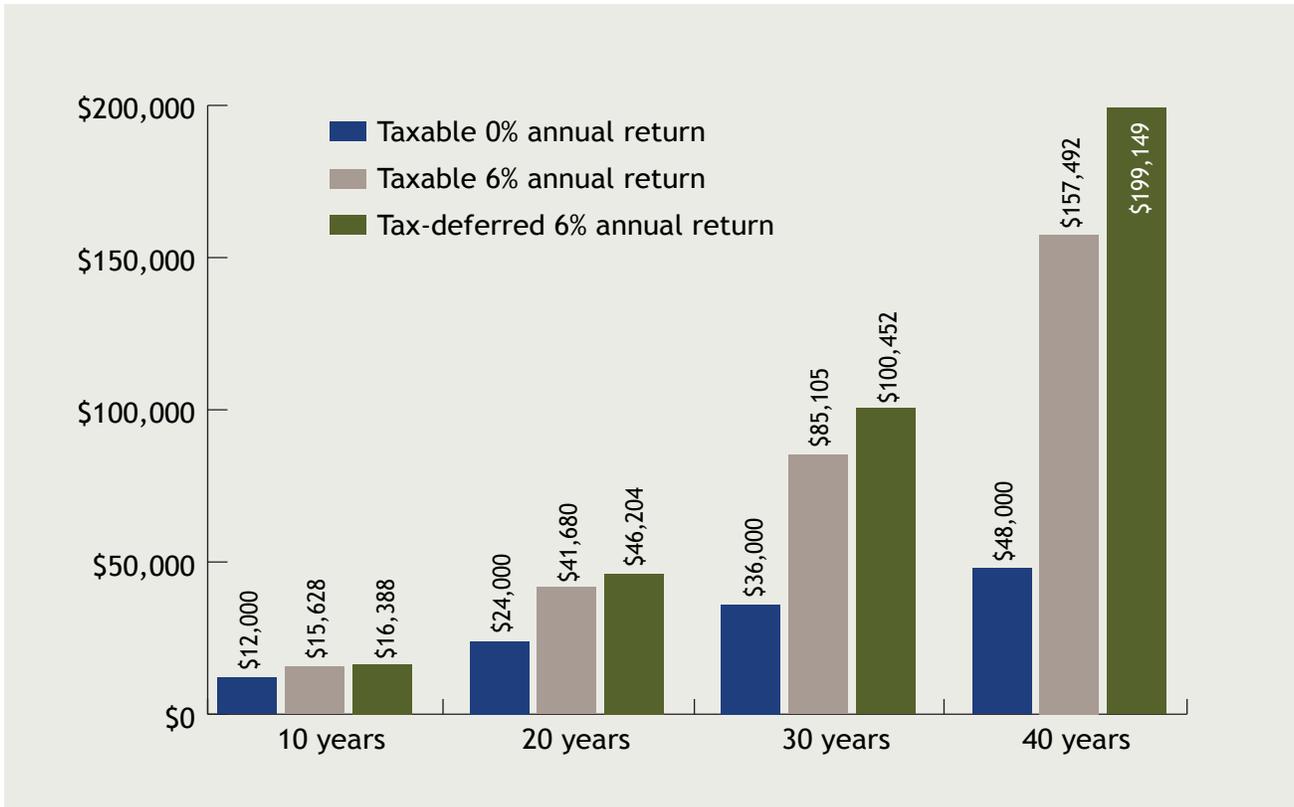


# TAX-DEFERRED INVESTING

## CITY & COUNTY OF BROOMFIELD MONEY PURCHASE PLAN

Contributing to your Plan is a great way to take advantage of tax-deferred investing. Contributions to your Plan and any potential earnings on those contributions are tax-deferred until money is withdrawn.

The chart below shows how monthly contributions over time in a tax-deferred retirement plan compare to monthly contributions and any potential earnings compounded in a currently taxable investment (such as a bank savings account).



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is intended to show a comparison between investing in a tax-deferred versus a taxable investment vehicle. It is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes **\$100** monthly contributions, a 0% and 6% annual rate of return, a 15% federal income tax bracket, and reinvestment of earnings with no withdrawals. Rates of return may vary. Distributions from a tax-deferred retirement plan may be taxable as ordinary income. The 10% early withdrawal penalty does not apply to 457 plan withdrawals. Assumes that the taxable account does not hold any investment for more than 12 months. Taxable investments held longer than 12 months may qualify for lower capital gains and/or qualified dividend tax rates, which may make the return on the taxable investments more favorable, thereby reducing the difference in performance between the accounts shown. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees had been deducted.

# SELECTING YOUR INVESTMENT OPTIONS

Investment Options

Investment Name	Asset Class	Investment Overview	Online Prospectus	Ticker Symbol
Dodge & Cox International Stock Fund	International	Download	View	DOOFX
Dreyfus International Stock Index	International	Download	View	DIISX
INVESCO International Small Company A	International	Download	View	IEGAX
MFS International New Discovery - A	International	Download	View	MIDAX
Oakmark International Fund	International	Download	View	OAKIX
Oppenheimer Global Fund A	International	Download	View	OPPAX
BlackRock Energy & Resources Inv A	Specialty	Download	View	SSGRX
INVESCO Real Estate A	Specialty	Download	View	IARAX
Columbia Acorn A	Small Cap	Download	View	LACAX
Dreyfus Small Cap Stock Index Fund	Small Cap	Download	View	DISSX
Loomis Sayles Small Cap Value Retail	Small Cap	Download	View	LSCRX
Lord Abbett Developing Growth A	Small Cap	Download	View	LAGWX
Lord Abbett Small-Cap Value Fund	Small Cap	Download	View	LRSCX
Managers Special Equity Fund	Small Cap	Download	View	MGSEX
Dreyfus Mid Cap Index Fund	Mid Cap	Download	View	PESPX
Lord Abbett Mid Cap Stock A	Mid Cap	Download	View	LAVLX
Rainier Small/Mid Cap Equity	Mid Cap	Download	View	RIMSX
RidgeWorth Mid-Cap Value Equity A	Mid Cap	Download	View	SAMVX
American Century Value Fund Inv	Large Cap	Download	View	TWVLX
Dreyfus S&P 500 Index	Large Cap	Download	View	PEOPX
Fidelity Spartan Total Market Index Inv	Large Cap	Download	View	FSTMX

FOR ILLUSTRATIVE PURPOSES ONLY.

All you have to do to access your investments is click on Investment Options on the Investments tile to see what is currently in your portfolio. You can also check your investment performance, investment trends, and do some investment research. Use the Investment Research tool to help identify investment options you would like to include in your retirement portfolio. Use the investment screener on this page to create a subset of the investment options available to you that meet the criteria you select. Select investment options to save as a watch list to monitor over time.

After you have selected and reviewed your investment options, you can choose to rebalance your investments.\* This is the process of moving money from one type of investment to another to maintain a targeted asset allocation within a portfolio. You can choose the frequency and when you would like this to start.

\*Rebalancing does not ensure a profit and does not protect against loss in declining markets.

Transfer requests received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

Transactions

Transfer My Investments    Cancel Transfers

Change Future Investments

Rebalance My Investments

Dollar Cost Average

SUGGESTED LINKS

Investment Performance

Investment Options

Advisory Services

Main Menu / Transactions / Change Future Investments

**CHANGE FUTURE INVESTMENTS**

Direct Future Contributions as follows:

Investment options	Percent
DFA US Large Cap Value I	50.00%
Vanguard 500 Index Admiral	50.00%

This allocation applies to future contributions only, and does not affect your current account balance.

You may elect to reallocate your current account balance according to your selections by checking the box below.

Reallocate Current Account Balance

You will have a chance to review your changes before submitting the request.

Continue    Cancel

DISCLAIMERS:

Funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.

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# WEBSITE TOOLS

There are a variety of website tools available to you. Take a couple of minutes to familiarize yourself with the twelve different tiles you see here. We encourage you to access each of the tiles when you have time to learn more about everything from your Account History which shows your rate of return, your balance over time and all of your transactions - to Financial Planning Tools where planning tools plus paycheck and retirement calculators are available.

**EMPOWER**  
RETIREMENT

Home | Account Settings | ABA | Logout

Welcome **BETTY**

Company Retirement Plan-123456-01

Last Login: 04/04/2014 09:20 PM EDT

Statements & Message Center

**AT-A-GLANCE**

**\$58,876.58** Balance Across Plans ?

**20.21%** Rate of Return ?

**\$192.00** Last Contribution Amount ?

**RETIREMENT INCOME**

Your current account converted to income at retirement may be:

**\$816** /month (after-tax) ?

**ARE YOU RETIREMENT READY?**  
Find out by opening your personal Retirement Income Control Panel

**MY ACTION PLAN**

Boost Your Contribution  
Go Paperless  
Build Savings Momentum

View all options

**My Account**

Account Overview  
Statements, Documents & Messages  
My Investments  
[+] More Options

**Investments**

Investment Options  
Investment Performance  
Investment Trends  
[+] More Options

**Transactions**

Transfer My Investments  
Change Future Investments  
Change Paycheck Contribution  
[+] More Options

**Account History**

Rate of Return  
Balance Over Time  
Transaction History

**Advisory Services®**

Enroll in Managed Accounts  
Learn More about Realty Investing®  
Advisory Services  
Access Advisory Services

**Retirement Income Control Panel**

Current Projection  
Projection Details  
Improve Your Projection

**Loans & Withdrawals**

Loan Request  
Withdrawal Request  
Loan Cost Calculator  
[+] More Options

**Financial Planning Tools**

Paycheck Calculators  
Retirement Calculators  
Planners  
[+] More Options

**Consolidate Accounts**

Move Other Account(s) into this Plan  
Benefits of Account Consolidation

**Retirement Center**

Great-West Lifetime Advantage IRA

**Forms**

Forms

**Help & Contact**

Frequently Asked Questions  
Contact Us

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# CERTIFIED FINANCIAL PLANNER

## STRATEGIES OFFERING

Strategies Capital Management is our investment advisor. As part of their services, you have access to a Certified Financial Planner™ to help you with investment decisions in the Money Purchase Plan.

Strategies' education representative is on site every other month for 30 minute one-on-one appointments. These appointments focus on investments in the money purchase plan and helping you determine your retirement readiness.

If you cannot meet one-on-one, you are welcome to set up a phone appointment to discuss the investments in the Money Purchase Plan. One-on-one and phone appointments are at no cost to you. See the Broomfield HR webpage for contact information.

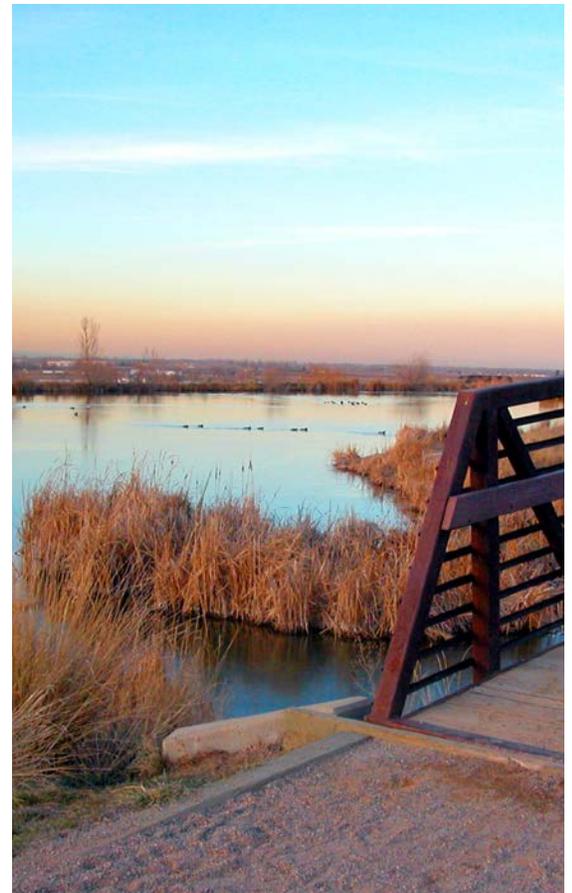
## FINANCIAL PLANNING OFFERING

Some of you may have more complex financial questions. Possibly you have outside investments you would like analyzed. You may want to know if you can save for a successful retirement and college tuition at the same time. You may be unsure if you should pay off your mortgage early or carry it into retirement.

These more complex questions cannot be addressed in a 30 minute appointment. However, if you'd like to purchase a financial plan from Strategies, that is available to you.

Starting at \$900 for retirement and investment analysis, the financial planning offering can help you address your overall financial picture. Additional goals such as college planning, debt reduction, or life insurance are additional.

The plans are custom created for you by a Certified Financial Planner™ and do NOT come with an additional sales pitch for other investment products.



**Basic Financial Plan**

**\$900 to include**

1/2 hour free consultation

**Retirement Readiness Analysis**

Client will receive two retirement scenarios. The scenarios can vary retirement age, income, and current savings rate as requested by the client.

**Investment Analysis**

One-on-One meeting with client to review Morningstar investment analysis that details current asset allocation, overlap of sectors and industries, and Morningstar rating of investments as applicable. Planner will suggest changes based on client’s risk tolerance, time horizon, and diversification of current portfolio.

**Follow-up**

Call with Planner to help with questions or implementation.

**ADDITIONAL PLANNING GOALS .....**

**College Funding/\$200**

Funding Goal Analysis

Estimating costs for college

Calculate annual savings goals

Discussion of college savings options

**Debt Analysis/\$200**

Budget analysis to determine potential areas of saving

Suggested payment plan to reduce debt more quickly

**Insurance Analysis/\$200**

Life insurance needs calculation

Discussion of Long Term Care needs

Discussion of appropriate types of life insurance

**Retirement Income Planning**

**\$500**

Suggested order in which to draw down assets for tax efficiency

Discussion of living situation (i.e. keep current home, downsizing, mortgage pay off)

New suggested investment allocation for withdrawals

Help with annuity and pension decisions (i.e. payout of lump sum, individual or joint with survivor options)

Analysis of timing to start Social Security/ Pensions payments

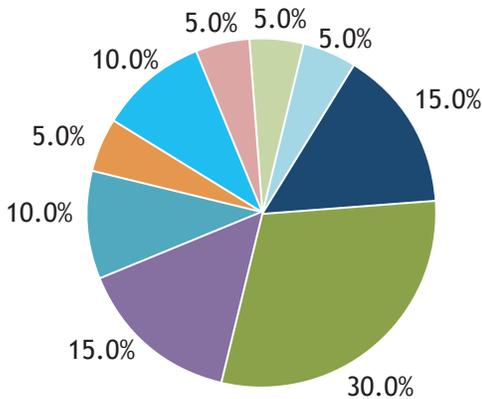
\* GWFS Equities, Inc. is not affiliated with Strategies Capital Management. Kristi Sullivan is not affiliated with GWFS Equities, Inc. Please note the Additional Planning Goals must be purchased with the Basic Financial Plan. *They are not stand alone offerings.* If all services above are purchased together, the cost is \$1,800. Relationship will not start until all documents requested by advisor are received to begin the analysis.

**SOME SAMPLE MODEL PORTFOLIOS FROM STRATEGIES FOR THE GENERAL MONEY PURCHASE PLAN**

Kristi Sullivan, CFP® | 1900 Wazee St. Ste #1535, Denver, CO 80202  
(303) 926-9600 | www.strategiescm.com

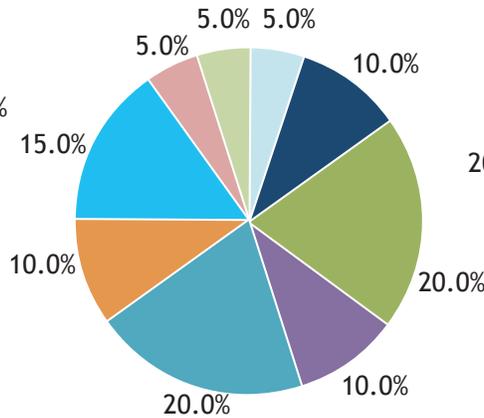
**Sample Fund Allocations**

**1-5 Years Until Withdrawal**



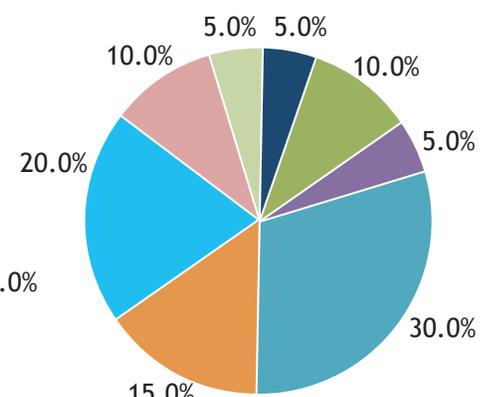
5% Cash  
60% Bond  
25% Stock  
10% Alternative

**5-10 Years Until Withdrawal**



5% Cash  
40% Bond  
45% Stock  
10% Alternative

**10+ Years Until Withdrawal**



0% Cash  
20% Bond  
65% Stock  
15% Alternative

- Federated Prime Obligations
- JP Morgan Short Duration
- Pimco Total Return
- Pimco Foreign Bond
- Vanguard 500 Index
- DFA US Micro Cap
- Pimco Commodity Real Return
- American Funds EuroPacific Growth
- Prudential Global Real Estate

These portfolios are not meant as investment advice. Before selecting a mix of investments, you should take into account your personal time horizon, risk tolerance, and understanding of the investments offered. Prospectus, fee, and other fund information are found on the Empower website. Consult your financial advisor or Strategies if you need help choosing an investment mix. The funds in this sample may not be current. A list of current funds offered in the plan is available on the Broomfield Retirement Plan website.

The pie charts above begin with the Federated Prime Obligations Money Market towards the top of the chart and continue clockwise in the same order as the legend below. The Legend is in order from most conservative to most aggressive, starting with the Federated Prime Obligations Money Market and ending with the Pimco Commodity Real Return.

These allocations are samples only and do not reflect all funds available to the plan. Please consider your investment choices carefully and read all available materials before investing any money. Individual investment allocations and goals will vary.

If you have any questions, please feel free to contact Strategies Capital Management at (303) 926-9600, Fax (303) 926-1613 or email at Guidance@strategiescm.com.

## RETIREMENT INCOME CONTROL PANEL

The Retirement Income Control Panel—a powerful tool that is offered exclusively on [www.empower-retirement.com](http://www.empower-retirement.com) and is brought to you by Advised Assets Group LLC, a registered investment adviser—helps you quickly and easily see if you're on track to meeting your retirement goals.<sup>1</sup>

It all starts by providing you with a projection of how your lump-sum account balance will translate into a monthly income amount. That's the important number to focus on because that's basically your income when you're no longer working.

Given the importance of that projected amount, the Retirement Income Control Panel lets you choose other income sources beyond the assets in your Plan so that your projected monthly amount is customized to you.

From that point, you can tailor the results even further by inputting your annual salary, your retirement age, and the percentage of income you want to replace.

Once you have the Retirement Income Control Panel dialed in with your information, you can see if there is a gap between what your income goal is and what the tool projects it to be. And if a gap does exist, you'll be provided with information on how to close it.

It could be as easy as contributing a little bit more to reach your goal, or you may choose to go with a new proposed asset allocation to help shrink the gap.

In just a few quick and simple steps, which are shown as examples on the next page, you can take greater control of your retirement readiness. And that is really just scratching the surface on what the Retirement Income Control Panel can do for you.



Visit [www.empower-retirement.com](http://www.empower-retirement.com) today and check it out. Retirement readiness may be just a couple mouse clicks away.

<sup>1</sup> The Retirement Income Control Panel is an educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. The Retirement Income Control Panel is brought to you by Advised Assets Group, LLC, a registered investment adviser. All rights reserved.

# RETIREMENT INCOME CONTROL PANEL

## KEY FEATURES OF THE RETIREMENT INCOME CONTROL PANEL

**AT AGE 65 YOUR PROJECTED RETIREMENT INCOME MAY BE** **\$2,684 MONTHLY (AFTER-TAX)**

How is this different than the number on my main menu?

**INCOME SOURCES**

- ✓ MY RETIREMENT ACCOUNT(S)
- ✓ PENSION
- ✓ SOCIAL SECURITY
- ✓ OUTSIDE ASSETS

**RETIREMENT INFORMATION USED** Edit

ANNUAL SALARY ?	\$50,000
RETIREMENT AGE	65
REPLACEMENT INCOME ?	100 %
SOCIAL SECURITY	INCLUDED

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### Your Projected Amount

This shows your projected monthly after-tax income amount based on the following:

- Your current balance
- Your current contribution amount
- Your current age
- Your retirement age

### Income Sources

This section displays the different income sources from which your projected retirement income is calculated.

### Variable Inputs

This area allows you to edit the fields shown to better personalize the results that the Retirement Income Control Panel provides.



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### Savings Gap

If there is a gap between your projected monthly amount and your possible monthly amount based on the retirement information being used, it will be shown here.

**YOUR PAYCHECK CONTRIBUTION**

	Current	Proposed
Annual Contribution	6.00%	14.00%
Monthly Retirement Income	\$2,684	\$3,253
Retirement Age	65	65

**YOUR ASSET ALLOCATION**

Proposed Asset Allocation

- Bonds: 37%
- Cash: 2%
- International: 18%
- Large Cap Growth: 10%
- Large Cap Value: 13%
- Mid Cap: 7%
- Mid Cap Growth: 1%
- Mid Cap Value: 2%
- Small Cap: 6%

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### Increase Your Contributions

If a gap exists, it's important to know the different ways you may be able to close it in order to meet your retirement income goal. You are provided with a proposed annual contribution percentage to help put you on the right track.

### Adjust Your Asset Allocation

You are also shown an asset allocation mix that may be more suitable to helping you reach your income goal.

# EMPOWER RETIREMENT ADVISORY SERVICES

Retirement planning is a journey. The reality is, many participants aren't retirement planning experts, nor do they want to be. In addition, they have unique investing styles and want help that accommodates their personal needs.

Empower Retirement Advisory Services<sup>1</sup> (Advisory Services), provided through Advised Assets Group, LLC (AAG), a federally registered investment adviser, is an approach offered by Empower Retirement designed to meet the unique needs of diverse participants. Advisory Services is based on a philosophy that individual participants typically fall into one of three common investor types: **Do-It-Myself<sup>SM</sup>**, **Help-Me-Do-It<sup>SM</sup>** and **Do-It-For-Me<sup>SM</sup>**. Advisory Services provides assistance to all of these investor types through its Managed Account, Online Investment Advice and Online Investment Guidance services by applying an innovative behavior-based approach to getting you on the right path toward reaching your retirement goals throughout your life. You have the opportunity to choose the level of assistance you want as you build a fundamentally sound retirement strategy that is tailored to and designed specifically for your unique needs.

## MANAGED ACCOUNT SERVICE PROVIDES:

Professional Portfolio Monitoring and Management

Retirement Readiness Assessment

Personalized Savings Strategy

Dedicated Team of Advisers for Consultation

## Do-It-Myself Investor

A Do-It-Myself Investor chooses the Online Investment Guidance service if you want some general guidelines to help you manage your own account and want to have asset allocation and savings rate recommendations that reflect your unique financial information, retirement time frame, goals and financial situation. **There is no fee to utilize this service.** There is no guarantee that participation in Advisory Services will result in a profit or that your account will outperform a self-managed portfolio.

## Help-Me-Do-It Investor

A Help-Me-Do-It Investor chooses the Online Investment Advice service when you want assistance with managing your account. Online Investment Advice provides fund-specific portfolio and savings rate recommendations based on your needs using the core funds available to you as part of your plan. These recommendations reflect your unique financial information, retirement time frame, goals and financial situation. **There is a \$25 annual fee, billed at \$6.25 quarterly.**

## Do-It-For-Me Investor

A Do-It-For-Me Investor generally chooses the Managed Account investment service by giving AAG the ability to make investment choices based on your personal goals and financial situation. The Managed Account service provides you with a personalized and strategically designed retirement portfolio that is automatically managed from quarter to quarter.

*The quarterly fee for this easy and convenient service is based on your account balance.*

Participant Account Balance	Annual Managed Account Fee
Less than \$100,000	0.50%
Next \$150,000	0.40%
Next \$150,000	0.30%
Greater than \$400,000	0.20%

<sup>1</sup> The Managed Account, Online Investment Guidance and Online Investment Advice services are offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company. More information can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# EMPOWER RETIREMENT ADVISORY SERVICES

## MANAGED ACCOUNT, ONLINE INVESTMENT ADVICE AND ONLINE INVESTMENT GUIDANCE

### THREE EASY WAYS TO ENROLL

#### 1. Call an AAG Representative and choose the Advisory Services option at (800) 360-2684

Investment adviser representatives from AAG, are available to answer questions, provide information to help you make informed decisions regarding your retirement, and assist you in enrolling in your desired service.

*Please note that fees may apply to the Managed Account and Online Investment Advice services. Please see the terms and conditions for each service for more information.*

#### 2. Visit the website – [www.empower-retirement.com](http://www.empower-retirement.com)<sup>1</sup>

##### FOR THE MANAGED ACCOUNT SERVICE:

Enter your Username and Personal Identification Number (PIN).<sup>2</sup>

Click on “Enroll in Managed Account” link under the Advisory Services section.

Fill in the necessary data on the form, read the service agreement, and check the appropriate box agreeing to the terms of service.

Press the “Enroll” button. You are now enrolled in the Managed Account service.

Write down your enrollment confirmation number.

##### FOR ONLINE INVESTMENT GUIDANCE AND ONLINE INVESTMENT ADVICE SERVICES:

Enter your Username and PIN.<sup>2</sup>

Click on “Learn more about Empower Retirement Advisory Services” link under the Advisory Services section.

Click on the “Take me to Advisory Services” button.

Read the terms of service agreement and click the “I Accept” button.

#### 3. Complete a paper Enrollment Form (Managed Account service only)

Contact your Empower Retirement representative or your Human Resources department for a paper enrollment form. Complete it and return it to the address listed on the form.

There is no guarantee that participation in the Advisory Services will result in a profit or that your account will outperform a self-managed portfolio.

<sup>1</sup> Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

<sup>2</sup> The account owner is responsible for keeping the assigned PIN confidential. Please contact Empower Retirement immediately if you suspect any unauthorized use. Representatives of GWFS Equities, Inc. cannot offer investment, fiduciary, financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

# TAKING A DISTRIBUTION PROS & CONS

## CITY AND COUNTY OF BROOMFIELD MONEY PURCHASE PLAN FOR PEACE OFFICERS

When you become eligible for a distribution, you generally have these options<sup>1</sup>:

1. Leave your money in your employer's Plan.
2. Roll over to an IRA or another employer plan<sup>2</sup>.
3. Take a distribution.  
*If you are considering a rollover to an IRA or other qualified plan, review the fee structure for both plans.*

The most important decision to consider is whether to leave your money in a tax-deferred account until retirement or take it out and pay the income taxes now.

For example, if a 45-year-old participant leaves a balance of \$50,000 in a tax-deferred account with a hypothetical 6% average rate of return per year until age 65, that participant could have \$165,510 when he or she retires.\*

While you may have good intentions of investing your retirement money after taking a distribution, there is always the possibility of spending it.

The table above shows the potential growth that could be missed if a participant cashed out all of his or her retirement plan account balance at age 45.

### Potential Growth Rates Compounded Annually

Annual Growth		
Age	4%	6%
45	\$50,000	\$50,000
55	\$74,542	\$90,970
65	\$111,129	\$165,510

\* FOR ILLUSTRATIVE PURPOSES ONLY. This illustration is hypothetical and does not represent the performance of any investment options. It assumes a 4% and 6% annual rate of return and reinvestment of earnings, with no withdrawals. Rates of return may vary. Taxes have not been calculated in this illustration. The illustration does not reflect any charges, expenses or fees that may be associated with your Plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted.

### Now let's look at what could happen to that \$50,000 if the participant took a full or lump-sum distribution.

A mandatory 20% of the distribution, or \$10,000, would be withheld to "pre-pay" the federal income tax. However, more or less than 20% may be owed, depending on the participant's specific tax situation. Let's say he or she is in the 25% tax bracket. At tax time, the participant will owe an additional 5%, or \$2,500, as illustrated at right. State taxes may also apply.

The Impact of Taxes <sup>2</sup>	
Account Balance	\$50,000
Federal Income Tax (Mandatory Withholding of 20%)	(\$10,000)
Federal Income Tax (Due at Tax Time, Additional 5%)	(\$2,500)
Potential Total (Less Taxes)	\$37,500

FOR ILLUSTRATIVE PURPOSES ONLY. Intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

# TAKING A DISTRIBUTION PROS & CONS

## Understand the Impact of Your Decision

Option	Tax Consequence	Pros	Cons
Leave your money in your employer's Plan.	None until distributed from the Plan.	<ul style="list-style-type: none"> <li>• Money is tax-deferred.</li> <li>• You may be able to access your account balance at any time.</li> <li>• Plan may offer diverse selection of investment options.</li> <li>• Potentially lower fees depending on investment options.</li> </ul>	<ul style="list-style-type: none"> <li>• Investment options are limited to those offered by the Plan.</li> <li>• A 20% federal income tax withholding applies when taking a distribution that otherwise would be eligible for rollover.</li> <li>• A 10% early withdrawal penalty may apply if rolled into an employer's 401(k), 403(b) or 401(a) plan or an IRA and a distribution is taken before age 59½.</li> </ul>
Direct rollover to your new employer's plan or an IRA <sup>2</sup> .	None until distributed from the new plan or IRA.	<ul style="list-style-type: none"> <li>• Money remains tax-deferred.</li> <li>• Plan or IRA may offer a diverse selection of investment options.</li> <li>• In an IRA and most plans, you control access to your savings.</li> <li>• Loans may be available from your new employer's plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Loans are not available from IRAs.</li> <li>• A 10% early withdrawal federal tax penalty may apply if rolled into an employer's 401(k), 403(b) or 401(a) plan or an IRA and a distribution is taken before age 59½.</li> </ul>
Take a distribution.	<ul style="list-style-type: none"> <li>• A mandatory 20% federal income tax withholding applies directly to distributions taken that could be eligible for rollover.<sup>3</sup></li> <li>• Distributions are taxed as ordinary income in the year received unless rolled into a new employer's plan or an IRA within 60 days of the distribution.</li> </ul>	<ul style="list-style-type: none"> <li>• Money less tax withholding will be available immediately.</li> <li>• You can still elect to roll over into a new employer's plan or an IRA within 60 days.<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Savings are no longer tax-deferred.</li> <li>• A mandatory 20% federal income tax withholding applies to distributions taken that are eligible for rollover.<sup>4</sup></li> <li>• A 10% early withdrawal federal tax penalty may apply if rolled into an employer's 401(k), 403(b) or 401(a) plan or an IRA and a distribution is taken before age 59½.</li> <li>• State taxes may also apply.</li> </ul>

1 The information in this material is not intended as tax, financial planning or investment advice. Please consult with your financial planner, attorney and/or tax advisor as needed.

2 You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

3 Withdrawals are subject to ordinary income tax.

4 If you elect to roll over within 60 days, you will be responsible for replacing the 20% withholding.

5 Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

# HOW TO ACCESS FREQUENTLY USED FORMS

There are several forms available to you, ranging from your beneficiary designee to taking out a loan. All you have to do is log in to your account at [www.empower-retirement.com](http://www.empower-retirement.com) and click on the Forms tile to access the form you need. Participants can also contact the voice response system at (800) 360-2684.

The screenshot displays the Empower Retirement website interface. At the top left is the Empower Retirement logo. The top right navigation bar includes links for Home, Account Settings, ABA, and Logout. Below this, a welcome message reads "Welcome BETTY" and shows the account name "Company Retirement Plan-123456-01" with a dropdown arrow and the last login time "Last Login: 04/04/2014 08:20 PM EDT".

The main content area features a "Forms" tile with a document icon and a pencil. To the right of this tile is a "SUGGESTED LINKS" section with three items: "Account Overview", "Loan Request", and "Investment Options".

Below the tile, a breadcrumb trail reads "Main Menu / Forms". The "FORMS" section is a list of 17 form categories, each with a light blue background and a right-pointing arrow:

- Participant Enrollment
- Paycheck Contribution Election
- Beneficiary Designation
- Incoming Transfer/Rollover
- Personal Information Change Request
- Account Reduction Loan Application
- Loan Offset Request
- Loan Payment
- Loan Prepayment Request
- Distribution/Transfer Request
- SecureFoundation Distribution Request
- SecureFoundation Summary Disclosure Statement
- Certification of Disability
- Direct Deposit (ACH)
- Hardship Withdrawal Request
- Death Benefit Claim
- Alternate Payee QDRO Distribution
- Automated Minimum Distribution Request (MDR)
- Spousal Consent

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## DISCLOSURES

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How to Access Frequently Used Forms

For more information, visit [www.empower-retirement.com](http://www.empower-retirement.com) or call (800) 360-2684.