

The Power of Partnering[™]



avrn.



Streamlined Contribution Processing **Payroll Bridge Program**

Traditionally, plan sponsors often act as the middleman between their payroll vendor and their recordkeeper to ensure that each has the needed information to keep things running smoothly. This can mean collecting and distributing the same information multiple times — when processing contributions each payroll cycle and when completing other critical tasks, such as compliance testing and eligibility reporting. Fortunately, Ceridian and Great-West Retirement Services (Great-West) offer a more efficient and effective alternative.

With Payroll Bridge from Ceridian and Great-West, you can significantly streamline contribution processing by reducing your middleman role in the transmission of contribution information. As its name implies, Payroll Bridge directly connects Ceridian and Great-West—in essence, building a bridge that allows them to exchange contribution

Without Payroll Bridge Program



Step 4 Upload file to Plan

Service Center

Step 5 Enter date and

Step 6 Load file to Plan Service Center

contribution total

Step 7 Validate file

Step 8 Confirm contribution total and complete transaction

FOR PLAN SPONSOR OR BROKER USE ONLY. Not for Use with Plan Participants

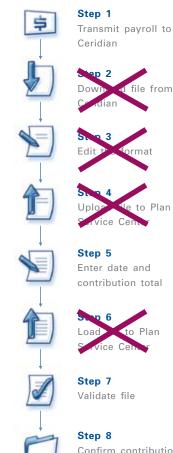
information automatically.

Rather than entering contribution data separately - or maintaining a separate file for contributions in addition to your payroll submission - you simply submit your information to Ceridian, and Ceridian transmits the relevant contribution data directly to Great-West.

The bottom line? Payroll Bridge transforms contribution processing by making it:

- » Simple Reducing the redundancy in gathering and submitting contribution data
- » Secure Ensuring the safe transmission of sensitive participant and contribution data
- » Automated Freeing you to devote more time to address participant needs and questions

WITH Payroll Bridge Program



Confirm contribution total and complete transaction

Cut Your Time in Half!



CERIDIAN

Streamlined Contribution Processing Payroll Bridge Program (continued)

Payroll Bridge focuses your involvement in contribution processing on those steps that require your review and approval. In short, you retain oversight and control of the process, but save valuable time by reducing the number of steps you participate in.

Building a Bridge to New Capabilities

The advantages of the Payroll Bridge program don't stop with contribution processing. The participant indicative data we receive from Payroll Bridge lays the groundwork for a host of other benefits. The opportunities include:

To find out more about how Payroll Bridge can dramatically simplify your contribution processing-and open the door to a wider range of benefits-contact Great-West Retirement Services' Sales Desk at (877) 630-4015 or your local Pension Consultant.

- » Easier compliance testing
- » Timely vesting and eligibility updates
- » Improved salary deferral analysis and tracking
- » Streamlined loan administration
- » Targeted marketing campaigns
- » A smoother transition to Managed Account and other programs¹

1 Managed account, guidance and advice services are offered by Advised Assets Group, LLC, (AAG) - a federally registered investment adviser.

Securities, when offered, are offered through GWFS Equities, Inc. AAG and GWFS Equities, Inc. are wholly owned subsidiaries of Great-West Life & Annuity Insurance Company. GWFS Equities Inc. is an affiliate of FASCore, LLC. and First Great-West Life & Annuity Insurance Company, White Plains, New York. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by its subsidiary, FASCore, LLC. Representatives of GWFS Equities, Inc. Inc. are not registered investment advisers, and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

Great-West Retirement Services* refers to products and services provided by Great-West Life & Annuity Insurance Company, FASCore, LLC (FASCore Administrators, LLC in California), First Great-West Life & Annuity Insurance Company, White Plains, New York and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary, First Great-West Life & Annuity Insurance Company. Other products and services may be sold in New York by FASCore, LLC. Great-West Life & Annuity Insurance Company, and its subsidiaries and affiliates are separate and unaffiliated with Ceridian. Great-West Retirement Services[®], The Power of PartneringSM and the Partnership Logo are service marks of Great-West Life & Annuity Insurance Company. ©2008 Great-West Life & Annuity Insurance Company. All rights reserved. Form# PB_PSProductSheet_GWRS version (2/08)