Retirement Account Management Options

There are many different ways to review, access and change your CCOERA retirement account(s) - including phone, website, fax and mail. The following suggestions can help you get the most out of your CCOERA account service experience.

• **Phone/Automated Response Line**, when you want basic account information fast, or want to make an investment change fast, this line works very well because you don't have to wait for someone to answer it. You just call (800) 352-0313 (Press 1) and select various menu options on your phone's keypad.

• **Phone Services**, when you want to speak to CCOERA Client Services or a GWRS (Great West Retirement Services) Call Center representative, you will use one of our phone service options. Our GWRS call center representatives at (800) 352-0313 (Press 0) can help you execute investment changes as well as answer your questions about the plan services, your account/investment balances, how to make account changes, etc. However, if you want more personalized retirement & investment counseling, you will want to speak to a CCOERA Client Services representative at (800) 352-0313 (Press 2).

• **Website Services**, this is our most comprehensive automated service alternative that not only gives you basic account information and account change capability, but also provided you with much more detailed investment & retirement research options, see page 2 of this handout.

• **Fax/Mail Service**, anything that involves a Form will require you to fax or mail your request to CCOERA or GWRS. Faxing is best because you can keep the original and save on postage. All forms can be faxed, only a few of them will have additional requirements. CCOERA's fax number is (303) 713-9413. Please note that you may "not" make investment changes via fax or mail.

We hope this information makes it easier for you to get the most out of the full range of services available to you through your CCOERA retirement plans. Please save this handout as a quick reference guide to managing your CCOERA account(s).

Speak to a CCOERA/GWRS Plan Services Representative

Call Toll Free 1 (800) 352-0313

Press 0 - GWRS Call Center Services (7 am - 6 pm)
- GWRS Phone Service Representatives
- Simple Account Inquiries
- Investment Changes and Transfers

Press 1 - Automated Response Line (24/7)
- Touch tone phone access to account

Press 2 - CCOERA Client Services (8 am - 5 pm)
- CCOERA Client Service Staff
- Retirement & Investment Education & Counseling
- Advanced Plan Design/Consulting Inquiries

Create a login for web access to your account

1. <u>Obtain Temporary PIN</u> Call (800) 352-0313, Press 0, and ask one of our account specialists for a temporary PIN (Personal Identification Number). It is good for only 24 hours.

2. <u>Establish Your Online Account</u> Go to www.ccoera.org and click on the "Your Account" tab. In the SECURE ACCOUNT ACCESS section, click on the "Don't have a Username? Register here" link. Enter your Social Security number, the temporary PIN, and click continue. Then follow the instructions to change your Username, create a Security Question, and create your permanent PIN.

Once completed, you can access your account through the CCOERA website at any time by just entering your username and PIN under the "Your Account" tab. If you forget your login information, you just need to answer the appropriate question under the SECURE ACCOUNT ACCESS section or simply repeat the process described above.

Use the internet to make account inquiries and changes

Log on to "Your Account" at ccoera.org

View Account	Change Account	Investment Options	File Cabinet	Education	Planning Tools	Forms
• Balance Info	• Redirect Fut Cont	• Online Prospectus	• What is it?	• Plan Ahead	• Dream Tracker	• F1-457 SDA Enrlmt
• Balance Comp	• Fund Transfer	• Fund Overview	• Consent/Election	• Save for Future	• Paycheck Comp	• F3-Beneficiary Chg
• Balance History	• Cancel Transfer	• Fund Values	• Statements	• Wise Investors	• College Planner	• F4-Rollover/Trnsfr
• Acct Summary	• Rebalancer	• Fund Vauesl Graph	• Online Prospectus	• Asset Classes	• Loan Calculator	• F5-Info Change
• Current Allocation	• Chg Registration	• Ticker Symbols	• Change E-mail	• Plan Q & A		• F11-Distribution
• Asset Allocation	• Dollar-Cost Ave		• Freq Asked Qstns			• F13-Alt Payee Dist
• Allocation Comp	• Change PIN					• F17-Auto Min Dist
• Pending Transfers	• Manage SDBA					• F19-EFT/ACH Form
• My Rate of Return	• Beneficiary Chg					• F23-Dth Bnft Claim
• Transaction Hist	• Forms Link					• F27-Sal Dfrl Change
• Beneficiary Info						• F30-457 Catch-up

Tips for making investment changes

• **<u>Review Your Investment Options</u>** Obtain copies of CCOERA's Asset Allocation Worksheet, Investment Results and Fund Profiles. If you need any assistance determining what options may work best for you, please contact a CCOERA Client Services representative at (800) 352-0313, Press 2.

• **<u>Types of Investment Changes</u>**
- **Future Contributions**, the investment allocations used for each new contribution to your account.
- **Existing Fund Balances**, the investments you currently own in your account
- **Rebalance Portfolio**, change all allocation percentages for Existing Funds and Future Contributions (if elected).

• **<u>Phone Service Changes</u>** Call (800) 352-0313, Press 0, and ask one of our account specialists to change your Future Contribution, transfer Existing Fund(s) or Rebalance all funds to new allocation percentages.

• **<u>Online Changes</u>** Go to www.ccoera.org, click the "Your Account" tab and login to your account. All types of investment changes can be made from the links under the "Change Account" tab, see the above map of the "Your Account" section of the CCOERA website. You just need to click the link and follow the online instructions for the particular change you want to make - Redirect Future Contributions; Make Fund Transfers; Rebalance All Existing Fund Allocations (Rebalancer).