Investment Returns & Fee Comparison
455092-01 Data I/O Corporation Tax Deferral Retirement Plan
www.gwrs.com

Your employer's retirement plan may be one of the most valuable investments you'll make for you and your family's future. It may be a large part of the retirement income you'll need to help keep your current lifestyle. For most people, it will need to last at least 20 years.

It is important to remember that your retirement account has the potential to grow over time and benefit from being in a tax-deferred plan. In traditional retirement plans you benefit from saving money out of your paycheck before taxes are taken out. Taxes are paid later when you take the money out of the account. Another benefit is that you are paying yourself first and investing for your future by automatically contributing from your paycheck.

The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes important information to help you compare your Plan investment options and expenses. For more investment information including investment objectives or goals, principal strategies, risks, portfolio turnover rate, returns and expenses, please visit your Plan's website listed above. The website also includes education and tools designed to help you with making investment decisions. An online calculator is also available and it can assist you in determining the long-term effect of fees and expenses. A free paper copy of this disclosure is available by calling KeyTalk® at 1-800-338-4015**.**

SECTION	**Document Summary**
1	**Investment Rate of Return and Expense Information** - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses.
2	**Other Investment-Related Fees, Expense Information and Transfer Restrictions** - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	**Plan-Related Information** - Shows your Plan Related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments
Averaged Annualized Total Return as of 07/31/2012

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Investment Expenses ~
Asset Allocation									
American Century Strat Allc Cnsrv A[1,2]	ACCAX	-0.20%	6.10%	5.20%	8.50%	3.58%	5.54% $55.40 per $1,000	10/02/1996	1.26% $12.60 per $1,000
Morningstar Conservative Target Risk**		0.67%	5.36%	5.60%	7.07%	5.34%	6.00% $60.00 per $1,000	10/02/1996	
American Century Strat Allc: Agrsv A[1,2]	ACVAX	-2.68%	8.42%	2.01%	10.57%	1.46%	6.93% $69.30 per $1,000	10/02/1996	1.46% $14.60 per $1,000

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Investment Expenses ~
Morningstar Aggressive Target Risk**		-2.65%	7.84%	-0.13%	11.28%	0.66%	8.15% $81.50 per $1,000	10/02/1996	
T. Rowe Price Retirement 2015 Adv[1,2]	PARHX	-1.27%	7.62%	2.92%	10.54%	2.50%	1.78% $17.80 per $1,000	05/31/2007	0.90% $9.00 per $1,000
Morningstar Lifetime Moderate 2015**		-0.17%	7.42%	5.31%	10.86%	4.27%	*	05/31/2007	
T. Rowe Price Retirement 2020 Adv[1,2]	PARBX	-1.72%	8.09%	2.57%	11.01%	1.97%	6.14% $61.40 per $1,000	10/31/2003	0.94% $9.40 per $1,000
Morningstar Lifetime Moderate 2020**		-0.61%	7.73%	4.61%	11.31%	3.49%	*	10/31/2003	
T. Rowe Price Retirement 2025 Adv[1,2]	PARJX	-2.19%	8.40%	1.98%	11.24%	1.49%	0.71% $7.10 per $1,000	05/31/2007	0.97% $9.70 per $1,000
Morningstar Lifetime Moderate 2025**		-1.16%	7.96%	3.48%	11.60%	2.62%	*	05/31/2007	
T. Rowe Price Retirement 2030 Adv[1,2]	PARCX	-2.62%	8.70%	1.64%	11.53%	1.11%	6.18% $61.80 per $1,000	10/31/2003	0.99% $9.90 per $1,000
Morningstar Lifetime Moderate 2030**		-1.69%	8.07%	2.25%	11.68%	1.89%	*	10/31/2003	
T. Rowe Price Retirement 2035 Adv[1,2]	PARKX	-2.91%	8.86%	1.22%	11.58%	0.86%	0.08% $.80 per $1,000	05/31/2007	1.01% $10.10 per $1,000
Morningstar Lifetime Moderate 2035**		-2.05%	8.07%	1.27%	11.60%	1.46%	*	05/31/2007	
T. Rowe Price Retirement 2040 Adv[1,2]	PARDX	-3.13%	8.86%	1.06%	11.55%	0.85%	6.02% $60.20 per $1,000	10/31/2003	1.01% $10.10 per $1,000
Morningstar Lifetime Moderate 2040**		-2.24%	8.02%	0.69%	11.48%	1.28%	*	10/31/2003	
T. Rowe Price Retirement 2045 Adv[1,2]	PARLX	-3.16%	8.82%	1.08%	11.53%	0.85%	0.08% $.80 per $1,000	05/31/2007	1.01% $10.10 per $1,000
Morningstar Lifetime Moderate 2045**		-2.34%	7.95%	0.30%	11.36%	1.19%	*	05/31/2007	
International Funds									
American Funds EuroPacific Gr A[1,2]	AEPGX	-4.05%	7.25%	-9.61%	4.45%	-2.13%	8.67% $86.70 per $1,000	04/16/1984	0.84% $8.40 per $1,000
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	04/16/1984	
Oakmark International Fund I[2]	OAKIX	-4.67%	6.10%	-9.48%	6.54%	-1.56%	8.47% $84.70 per $1,000	09/30/1992	1.06% $10.60 per $1,000

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Investment Expenses ~
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	09/30/1992	
Oakmark International II[2]	OARIX	-4.75%	5.88%	-9.81%	6.16%	-1.86%	8.12% $81.20 per $1,000	11/04/1999	1.45% $14.50 per $1,000
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	11/04/1999	
Oppenheimer Developing Markets A[2]	ODMAX	-4.94%	8.36%	-8.70%	10.39%	3.24%	18.76% $187.60 per $1,000	11/18/1996	1.30% $13.00 per $1,000
Morningstar Emerging Markets GR USD**		-7.07%	4.41%	-16.26%	5.77%	0.07%	16.02% $160.20 per $1,000	11/18/1996	
Oppenheimer Developing Markets Y[2]	ODVYX	-4.87%	8.56%	-8.43%	10.73%	3.55%	19.02% $190.20 per $1,000	09/07/2005	1.00% $10.00 per $1,000
Morningstar Emerging Markets GR USD**		-7.07%	4.41%	-16.26%	5.77%	0.07%	16.02% $160.20 per $1,000	09/07/2005	
Oppenheimer Global Fund A[2]	OPPAX	-4.92%	5.18%	-7.15%	7.90%	-1.78%	7.58% $75.80 per $1,000	12/22/1969	1.16% $11.60 per $1,000
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	12/22/1969	
Oppenheimer Global Y[2]	OGLYX	-4.84%	5.36%	-6.88%	8.24%	-1.44%	7.92% $79.20 per $1,000	11/17/1998	0.92% $9.20 per $1,000
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	11/17/1998	
Vanguard Total Intl Stock Index Fund[1,2]	VGTSX	-5.36%	4.06%	-12.92%	3.51%	-4.66%	7.50% $75.00 per $1,000	04/29/1996	0.22% $2.20 per $1,000
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	04/29/1996	
Vanguard Total Intl Stock Index Signal[1,2]	VTSGX	-5.35%	4.08%	-12.88%	3.52%	-4.66%	7.50% $75.00 per $1,000	11/29/2010	0.18% $1.80 per $1,000
Morningstar Global Ex US GR USD**		-4.79%	4.57%	-12.13%	5.33%	-3.73%	8.91% $89.10 per $1,000	11/29/2010	
Small Cap Funds									
Baron Small Cap Retail[1,2]	BSCFX	-7.45%	5.99%	-3.97%	14.23%	1.95%	8.50% $85.00 per $1,000	09/30/1997	1.31% $13.10 per $1,000

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Investment Expenses ~
Morningstar Small Growth TR USD**		-3.76%	7.22%	0.76%	15.39%	3.07%	9.57% $95.70 per $1,000	09/30/1997	
Baron Small Cap Instl[1,2]	BSFIX	-7.40%	6.12%	-3.75%	14.50%	2.11%	8.58% $85.80 per $1,000	05/29/2009	1.06% $10.60 per $1,000
Morningstar Small Growth TR USD**		-3.76%	7.22%	0.76%	15.39%	3.07%	9.57% $95.70 per $1,000	05/29/2009	
Janus Triton A[2]	JGMAX	-4.77%	7.03%	3.80%	18.23%	6.85%	21.34% $213.40 per $1,000	07/06/2009	1.02% $10.20 per $1,000
Morningstar Small Growth TR USD**		-3.76%	7.22%	0.76%	15.39%	3.07%	18.92% $189.20 per $1,000	07/06/2009	
Janus Triton S[2]	JGMIX	-4.79%	7.00%	3.76%	18.04%	6.74%	21.19% $211.90 per $1,000	07/06/2009	1.19% $11.90 per $1,000
Morningstar Small Growth TR USD**		-3.76%	7.22%	0.76%	15.39%	3.07%	18.92% $189.20 per $1,000	07/06/2009	
Lord Abbett Small-Cap Value Fund[2]	LRSCX	-7.93%	2.60%	-3.85%	12.46%	2.64%	11.25% $112.50 per $1,000	12/13/1995	1.23% $12.30 per $1,000
Morningstar Small Cap TR USD**		-3.84%	7.11%	0.87%	15.89%	3.09%	9.88% $98.80 per $1,000	12/13/1995	
Maxim S&P SmallCap 600 Port Initial Cl[1,2]	MXISX	-3.30%	6.78%	3.36%	14.94%	2.21%	8.90% $89.00 per $1,000	12/01/1993	0.60% $6.00 per $1,000
Morningstar Small Cap TR USD**		-3.84%	7.11%	0.87%	15.89%	3.09%	9.88% $98.80 per $1,000	12/01/1993	
Oppenheimer Main Street Sm & Mid-Cap A[2]	OPMSX	-3.45%	8.72%	2.97%	13.42%	1.08%	8.61% $86.10 per $1,000	08/02/1999	1.25% $12.50 per $1,000
Morningstar Small Cap TR USD**		-3.84%	7.11%	0.87%	15.89%	3.09%	9.88% $98.80 per $1,000	08/02/1999	
Oppenheimer Main Street Sm & Mid-Cap Y[2]	OPMYX	-3.36%	8.98%	3.38%	13.89%	1.48%	9.09% $90.90 per $1,000	08/02/1999	0.83% $8.30 per $1,000
Morningstar Small Cap TR USD**		-3.84%	7.11%	0.87%	15.89%	3.09%	9.88% $98.80 per $1,000	08/02/1999	
Mid Cap Funds									
Ivy Mid Cap Growth Y[2]	WMGYX	-7.25%	2.77%	-2.30%	15.30%	5.19%	10.23% $102.30 per $1,000	07/10/2000	1.30% $13.00 per $1,000

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Investment Expenses ~
Morningstar Mid Core TR USD**		-4.17%	8.70%	5.08%	18.24%	2.92%	9.71% $97.10 per $1,000	07/10/2000	
JP Morgan Mid Cap Value Fund A[1,2]	JAMCX	-0.38%	11.62%	10.36%	17.37%	3.20%	9.62% $96.20 per $1,000	04/30/2001	1.40% $14.00 per $1,000
Morningstar Mid Value TR USD**		-3.84%	6.81%	2.09%	14.33%	0.47%	8.31% $83.10 per $1,000	04/30/2001	
JPMorgan Mid Cap Value Sel[1,2]	JMVSX	-0.34%	11.75%	10.57%	17.65%	3.45%	9.89% $98.90 per $1,000	10/31/2001	1.15% $11.50 per $1,000
Morningstar Mid Value TR USD**		-3.84%	6.81%	2.09%	14.33%	0.47%	8.31% $83.10 per $1,000	10/31/2001	
Large Cap Funds									
American Funds AMCAP A[1,2]	AMCPX	-3.46%	8.90%	4.78%	12.49%	1.80%	6.65% $66.50 per $1,000	05/01/1967	0.73% $7.30 per $1,000
Morningstar Large Growth TR USD**		-1.58%	15.50%	11.43%	15.77%	3.23%	5.80% $58.00 per $1,000	05/01/1967	
American Funds Fundamental Investors A[1,2]	ANCFX	-1.73%	9.22%	3.91%	11.62%	0.65%	8.09% $80.90 per $1,000	08/01/1978	0.63% $6.30 per $1,000
Morningstar Large Cap TR USD**		-0.43%	11.58%	10.16%	13.69%	1.22%	6.09% $60.90 per $1,000	08/01/1978	
American Funds Growth Fund of Amer A[1,2]	AGTHX	-3.20%	10.72%	2.15%	10.05%	-0.00%	7.38% $73.80 per $1,000	11/30/1973	0.68% $6.80 per $1,000
Morningstar Large Growth TR USD**		-1.58%	15.50%	11.43%	15.77%	3.23%	5.80% $58.00 per $1,000	11/30/1973	
Maxim S & P 500 Index[1,2]	MXVIX	-0.96%	10.65%	8.50%	13.44%	0.51%	4.94% $49.40 per $1,000	09/08/2003	0.60% $6.00 per $1,000
Morningstar Large Cap TR USD**		-0.43%	11.58%	10.16%	13.69%	1.22%	5.32% $53.20 per $1,000	09/08/2003	
Wells Fargo Advantage Growth Adm[1,2]	SGRKX	-7.04%	10.92%	7.15%	22.32%	8.12%	11.39% $113.90 per $1,000	08/30/2002	1.08% $10.80 per $1,000
Morningstar Large Growth TR USD**		-1.58%	15.50%	11.43%	15.77%	3.23%	5.80% $58.00 per $1,000	08/30/2002	
Balanced Funds									
American Funds American Balanced A[1,2]	ABALX	0.40%	9.31%	8.51%	12.25%	3.35%	6.73% $67.30 per $1,000	01/03/1933	0.62% $6.20 per $1,000

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Investment Expenses ~
Morningstar Moderate Target Risk**		-1.00%	6.82%	3.16%	9.68%	3.42%	7.52% $75.20 per $1,000	01/03/1933	
Bond Funds									
PACE Government Secs Fixed Income Y[1,2]	PFXYX	1.02%	2.66%	4.60%	6.23%	6.76%	5.11% $51.10 per $1,000	02/02/2001	0.88% $8.80 per $1,000
Morningstar Intermediate US Govt TR**		1.49%	2.37%	6.16%	6.62%	7.66%	5.71% $57.10 per $1,000	02/02/2001	
PIMCO Total Return A[2]	PTTAX	2.97%	7.34%	7.04%	8.05%	8.87%	6.62% $66.20 per $1,000	01/13/1997	0.85% $8.50 per $1,000
Morningstar Core Bond MCBI TR**		2.32%	3.89%	7.64%	6.75%	7.20%	5.82% $58.20 per $1,000	01/13/1997	
PIMCO Total Return Admin[2]	PTRAX	3.00%	7.43%	7.19%	8.23%	9.07%	6.83% $68.30 per $1,000	09/08/1994	0.71% $7.10 per $1,000
Morningstar Core Bond MCBI TR**		2.32%	3.89%	7.64%	6.75%	7.20%	5.82% $58.20 per $1,000	09/08/1994	
Pioneer High Yield A[1,2]	TAHYX	-0.34%	7.87%	1.42%	12.97%	5.11%	8.47% $84.70 per $1,000	02/12/1998	1.16% $11.60 per $1,000
BofAML US High Yield Master II TR USD**		2.73%	9.13%	7.25%	14.59%	9.27%	10.59% $105.90 per $1,000	02/12/1998	
Pioneer High Yield Y[1,2]	TYHYX	-0.26%	8.07%	1.86%	13.39%	5.62%	8.91% $89.10 per $1,000	02/12/1998	0.81% $8.10 per $1,000
BofAML US High Yield Master II TR USD**		2.73%	9.13%	7.25%	14.59%	9.27%	10.59% $105.90 per $1,000	02/12/1998	

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate or return. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit your plan's Web site or call KeyTalk® to find the current rate.

Fixed Return Investments as of 07/31/2012					
Investment Option	**Current Fixed Rate**	**Investment Expenses~**	**Minimum Rate**	**Frequency of Fixed Rate Setting**	**Term**
Key Guaranteed Portfolio Fund	1.45% $14.50 per $1,000	0.89% $8.90 per $1,000	0.00%	Quarterly	09/30/2012

General Account Fund Crediting Rates

General Account Fund crediting rates are net of both Great-West's required cost of capital and expenses.

Cost of Capital is the return Great-West requires on Great-West capital. Great-West is required by regulators to hold capital for the purpose of ensuring that Great-West can meet all of its obligations associated with the General Account Fund. The amount of Great-West's capital and required return will fluctuate over time based on regulatory requirements, capital market conditions, and the competitive environment. The actual return Great-West earns on its required capital (profit) will fluctuate based on its ability to achieve its expected results.

Expenses, such as asset defaults, investment and operating expenses, taxes, and other direct and indirect expenses are also netted from Great-West's General Account gross investment earnings in determining the crediting rates. This expense deduction is calculated annually in the aggregate for all General Account fixed funds used by Retirement Services and does not reflect any product- or plan-specific underwriting adjustments. At 12/31/2010, the estimated expense deduction imposed by Great-West is 0.89%, which is reflected in this Fee Disclosure Document as an estimated payment to an investment provider.

Great-West in its discretion may change its crediting rates, subject to the terms of your Group Annuity Contract, including the amount and nature of expenses and cost of capital it deducts in determining those rates. For more information on the General Account Fixed Funds, including termination options and any associated fees that may apply, please see your Group Annuity Contract. 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. For plans in New York, the contract and fixed account are provided through First Great-West Life & Annuity Insurance Company, White Plains, New York. Other products and services may be sold in New York by FASCore, LLC. The estimated expense deduction is the same at 0.89%.

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start date have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable, or not available at time of production.

~ Investment Expenses are fees earned by the investment option. These expenses reduce the return of the investment option. The rate of return shown has already been deducted by the amount of the Investment Expense. Part of these expenses may be shared with the retirement provider to help pay for recordkeeping fees.

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

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account if not paid by the Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances. Blank fields in the table can be assumed to be not applicable or zero.

There are no General Administrative Services Expenses to be included in the table at this time.

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 08/24/2012		
Investment Option	**Transfer Rule**	**Shareholder Type Fees^**
American Century Strat Allc Cnsrv A	8	
American Century Strat Allc: Agrsv A	8	
T. Rowe Price Retirement 2015 Adv	7	

Investment Option	Transfer Rule	Shareholder Type Fees^
T. Rowe Price Retirement 2020 Adv	7	
T. Rowe Price Retirement 2025 Adv	7	
T. Rowe Price Retirement 2030 Adv	7	
T. Rowe Price Retirement 2035 Adv	7	
T. Rowe Price Retirement 2040 Adv	7	
T. Rowe Price Retirement 2045 Adv	7	
American Funds EuroPacific Gr A	2	
Vanguard Total Intl Stock Index Fund	3	
Vanguard Total Intl Stock Index Signal	3	
Baron Small Cap Retail	5	
Baron Small Cap Instl	4	
Maxim S&P SmallCap 600 Port Initial Cl	4	
JP Morgan Mid Cap Value Fund A	1	
JPMorgan Mid Cap Value Sel	1	
American Funds AMCAP A	2	
American Funds Fundamental Investors A	2	
American Funds Growth Fund of Amer A	2	
Maxim S & P 500 Index	4	
Wells Fargo Advantage Growth Adm	2,4	
American Funds American Balanced A	2	
PACE Government Secs Fixed Income Y	6	Redemption Fee - 1% of money transferred within 3 month(s) of initial investment
Pioneer High Yield A	4	
Pioneer High Yield Y	4	
Key Guaranteed Portfolio Fund		Should the Plan Sponsor terminate the group annuity contract, transfer restrictions and/or possible termination fees may apply. If your Plan Sponsor terminates the group annuity contract, please call Great-West Retirement Services for more information.

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of $5000 or more into this fund will not be permitted if a prior transfer of $5000 or more was made out of this fund in the last 30 days.

Rule #3 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 60 days.

Rule #4 - Please refer to the investment company's prospectus or frequent trading policy and procedures regarding their Market Timing and Excessive Trading policies.

Rule #5 - Please refer to the investment company's prospectus or frequent trading policy and procedures regarding their Market Timing and Excessive Trading policies.

Rule #6 - Please refer to the investment company's prospectus or frequent trading policy and procedures regarding their Market Timing and Excessive Trading policies.

Rule #7 - Please refer to the investment company's prospectus or frequent trading policy and procedures regarding their Market Timing and Excessive Trading policies.

Rule #8 - Please refer to the investment company's prospectus or frequent trading policy and procedures regarding their Market Timing and Excessive Trading policies.

^Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's Web site.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact KeyTalk® or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling KeyTalk®.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 08/24/2012			
Service	**Fee Amount**	**Frequency**	**Description**
Loan Maintenance Fee	$12.50	Quarterly	This fee is for annual maintenance of your existing loan. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Loan Origination Fee	$75.00	Per Loan	This fee is for the processing of your loan. This fee is applied each time you request a loan from your retirement account and is taken from the proceeds prior to distribution.
Benefit Disbursement Fee	$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
ACH Special Handling Charge	$15.00	Per Distribution	ACH Charge
AAG Online Investment Advice	$6.25	Quarterly	This fee applies if you are enrolled in the Investment Advice option.
AAG Online Managed Accounts	Up to $100K = 0.162500% Next $150K = 0.137500% Next $150K = 0.112500% Over $400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the Managed Account service and is deducted from the assets within the Managed Accounts service.
EXPRESS Special Handling Charge	$25.00	Per Distribution	Express Delivery Charge
WIRE Special Handling Charge	$40.00	Per Distribution	Wire Charge

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - http://www.dol.gov/ebsa/publications/401k_employee.html.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan. To request additional Plan information, or a paper copy of certain information available online, free of charge, contact a representative at Great-West Retirement Services, PO Box 173764, Denver, CO 80217-3764.