

Renewal rates for 2018 and 2019 effective dates

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Great-West Capital Choice™ index-linked annuities use an annual point-to-point crediting method. At the beginning of each contract year the cap¹ (maximum positive index performance) rates will change based upon the prevailing renewal rates established by Great-West Financial®.

At the end of each contract anniversary you have the choice of:

1. Renewing your current index and protection strategies with no changes for the upcoming contract year.
2. Reallocating all or a portion of contract value to a different combination of index strategies and protection options for the upcoming contract year.

Whether you choose to renew or reallocate, your contract will be subject to the renewal cap rates in effect on your contract anniversary.

You should discuss these options with your financial advisor before making a decision.

If you would like to make a change to your strategy(ies), you must give us notice no later than two business days prior to your contract anniversary.

Please contact the retirement resources operations center (RROC) at 866-543-7899, Monday through Friday, 7 a.m. to 5 p.m. Mountain time.

If you do not inform us that you want to make any change(s), you will stay in your current strategy(ies) subject to the cap rate(s) for the next contract year. Note: If the rebalancer option is elected, your contract value will be automatically rebalanced among the strategies in accordance with your most recent instructions.

The following pages in this document display the renewal cap rates for each available strategy option.

For a glossary of significant terms, please refer to the prospectus.

Please note: Allocations to the crediting method are not invested directly in an index. There is substantial risk of loss of principal depending upon the chosen index strategy. The cap may cause the investment to underperform the index.

Index-linked annuities are long-term, tax-deferred investments designed for accumulation. They have contract fees, involve investment risks associated with the underlying indices and may lose value. Earnings are taxable as ordinary income when distributed. Withdrawals in excess of the free amount, or full surrender of the contract, may be subject to withdrawal or surrender charges and may apply a market value (or similar) adjustment that may increase or decrease the amount an investor will receive. Withdrawals made prior to age 59½ may be subject to a 10% additional tax.

Any guarantees are subject to the terms and conditions of the contract and the claims-paying ability of the insurer.

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Renewal rates for 2018 and 2019 effective dates

S&P 500® Price Return Index²**0% FLOOR**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Contract anniversary renewal rate	4.20%	3.90%	3.85%	3.75%	3.60%	3.65%	3.65%	3.70%	3.60%	3.80%	4.35%	4.30%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	4.00%	4.00%	3.85%	3.85%	3.85%	3.85%	3.85%	4.00%	4.00%	4.50%	4.50%	
Contract anniversary renewal rate	4.40%	4.40%	4.30%	3.95%	4.05%	3.95%	3.95%	4.10%	4.25%	4.25%	4.45%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	5.00%	5.00%	4.75%	4.50%	Various	Various						
Contract anniversary renewal rate	4.75%	4.85%	4.85%	4.85%	4.65%	4.60%						

-10% FLOOR

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	11.25%	11.25%	11.25%	11.50%	11.50%	11.50%
Contract anniversary renewal rate	13.30%	10.90%	11.20%	10.95%	10.35%	11.10%	11.30%	11.65%	11.75%	12.05%	13.70%	13.20%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	11.50%	11.50%	11.35%	12.10%	12.10%	12.00%	12.00%	12.50%	12.50%	13.00%	13.00%	
Contract anniversary renewal rate	13.40%	13.30%	13.10%	13.00%	13.10%	13.25%	12.95%	13.25%	13.50%	13.25%	13.50%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	14.00%	13.75%	12.75%	12.50%	Various	Various						
Contract anniversary renewal rate	13.30%	13.35%	13.40%	13.45%	13.45%	12.50%						

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Renewal rates for 2018 and 2019 effective dates

S&P 500 Price Return Index²**-10% BUFFER**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	15.00%	15.00%	15.00%	14.50%	14.00%	13.75%
Contract anniversary renewal rate	15.30%	12.20%	14.15%	14.60%	14.70%	14.60%	13.65%	14.35%	14.55%	15.20%	15.35%	15.00%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	13.75%	13.75%	13.70%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	16.00%	16.00%	
Contract anniversary renewal rate	15.85%	15.90%	16.00%	16.35%	16.05%	16.10%	16.40%	16.35%	16.45%	16.20%	16.20%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	16.00%	15.75%	14.25%	13.25%	Various	Various						
Contract anniversary renewal rate	16.25%	16.10%	15.95%	16.05%	16.10%	14.70%						

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Renewal rates for 2018 and 2019 effective dates

Russell 2000 Price Return Index³**0% FLOOR**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%
Contract anniversary renewal rate	4.10%	3.65%	3.65%	3.55%	3.50%	3.50%	3.60%	3.65%	3.65%	3.65%	3.80%	3.90%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	3.65%	3.65%	3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%	4.50%	4.50%	
Contract anniversary renewal rate	4.25%	4.25%	4.05%	3.80%	3.90%	3.60%	3.60%	4.00%	4.25%	4.25%	4.45%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	5.00%	5.00%	4.75%	4.50%	Various	Various						
Contract anniversary renewal rate	4.75%	4.85%	4.85%	4.90%	4.80%	4.55%						

-10% FLOOR

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	11.75%	11.75%	11.75%	12.00%	12.00%	12.00%
Contract anniversary renewal rate	13.20%	11.20%	11.30%	11.05%	11.50%	11.60%	11.35%	11.95%	11.85%	12.40%	13.05%	13.10%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	12.00%	12.00%	11.85%	12.10%	12.10%	12.00%	12.00%	12.50%	12.50%	12.75%	12.75%	
Contract anniversary renewal rate	13.15%	13.20%	13.20%	13.10%	13.30%	13.00%	12.75%	13.15%	13.50%	13.05%	13.10%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	13.00%	12.75%	11.75%	11.50%	Various	Various						
Contract anniversary renewal rate	13.15%	12.80%	13.00%	13.20%	13.15%	12.25%						

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Renewal rates for 2018 and 2019 effective dates

Russell 2000 Price Return Index³**-10% BUFFER**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	16.00%	16.00%	15.00%	14.30%	13.55%	13.30%
Contract anniversary renewal rate	15.95%	13.25%	15.05%	14.65%	14.85%	14.90%	13.75%	14.85%	14.90%	15.35%	15.10%	15.05%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	13.30%	13.30%	13.15%	15.00%	15.00%	14.75%	14.75%	15.00%	15.00%	15.50%	15.50%	
Contract anniversary renewal rate	15.85%	15.95%	16.05%	16.25%	16.25%	16.05%	16.40%	16.20%	16.50%	16.15%	16.30%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	16.00%	15.75%	14.25%	13.00%	Various	Various						
Contract anniversary renewal rate	16.30%	15.95%	16.10%	15.95%	15.85%	14.75%						

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Renewal rates for 2018 and 2019 effective dates

NASDAQ-100 Price Return Index⁴**0% FLOOR**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Contract anniversary renewal rate	4.00%	3.65%	3.50%	3.50%	3.55%	3.40%	3.40%	3.40%	3.40%	3.45%	3.65%	3.75%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	3.50%	3.50%	3.35%	3.35%	3.35%	3.35%	3.35%	4.00%	4.00%	4.50%	4.50%	
Contract anniversary renewal rate	4.20%	4.20%	4.00%	3.75%	3.75%	3.60%	3.60%	3.95%	4.25%	4.25%	4.45%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	4.75%	4.75%	4.50%	4.25%	Various	Various						
Contract anniversary renewal rate	4.50%	4.60%	4.65%	4.65%	4.50%	4.35%						

-10% FLOOR

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	10.75%	10.75%	10.75%	11.00%	11.00%	11.00%
Contract anniversary renewal rate	13.05%	10.80%	11.10%	10.95%	11.10%	11.25%	11.00%	11.60%	11.45%	12.20%	12.85%	12.80%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	11.00%	11.00%	10.85%	11.85%	11.85%	11.75%	11.75%	12.25%	12.25%	12.50%	12.50%	
Contract anniversary renewal rate	12.75%	12.70%	12.20%	13.00%	13.10%	13.10%	12.50%	13.05%	13.25%	13.10%	13.05%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	12.50%	12.25%	11.25%	11.00%	Various	Various						
Contract anniversary renewal rate	13.00%	12.60%	12.95%	13.00%	13.10%	12.20%						

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NASDAQ-100 Price Return Index⁴**-10% BUFFER**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	15.00%	15.00%	14.85%	14.15%	13.40%	13.15%
Contract anniversary renewal rate	15.90%	12.70%	14.05%	14.25%	14.35%	14.40%	13.40%	14.50%	14.50%	15.20%	15.20%	14.50%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	13.15%	13.15%	13.10%	14.50%	14.50%	14.50%	14.50%	15.00%	15.00%	16.50%	16.50%	
Contract anniversary renewal rate	15.60%	15.95%	15.45%	15.95%	16.10%	16.00%	16.25%	16.30%	16.30%	16.05%	16.45%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	17.00%	16.75%	15.25%	13.00%	Various	Various						
Contract anniversary renewal rate	16.20%	16.95%	16.90%	16.25%	16.10%	14.90%						

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Renewal rates for 2018 and 2019 effective dates

MSCI EAFE Price Return Index⁵

0% FLOOR

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	3.60%	3.60%	3.60%	3.60%	3.60%	3.45%
Contract anniversary renewal rate	4.05%	3.70%	3.60%	3.40%	3.45%	3.40%	3.65%	3.60%	3.55%	3.85%	4.35%	4.20%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	3.45%	3.45%	3.30%	3.30%	3.30%	3.30%	3.30%	3.75%	3.75%	4.25%	4.25%	
Contract anniversary renewal rate	4.15%	4.20%	3.95%	3.55%	3.80%	3.55%	3.55%	3.90%	4.00%	4.00%	4.20%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	4.50%	4.50%	4.25%	4.00%	Various	Various						
Contract anniversary renewal rate	4.45%	4.35%	4.60%	4.50%	4.40%	4.05%						

-10% FLOOR

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	10.50%	10.50%	10.50%	11.00%	11.00%	10.75%
Contract anniversary renewal rate	13.15%	11.10%	11.40%	10.85%	11.00%	11.50%	11.30%	11.85%	11.70%	12.15%	13.20%	13.30%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	10.75%	10.75%	10.60%	10.60%	10.60%	10.60%	10.60%	11.00%	11.00%	12.50%	12.50%	
Contract anniversary renewal rate	13.40%	13.30%	13.30%	13.35%	12.90%	12.95%	12.20%	13.00%	13.40%	13.15%	13.15%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	12.50%	12.25%	12.25%	12.00%	Various	Various						
Contract anniversary renewal rate	13.10%	12.55%	13.10%	13.35%	13.40%	12.45%						

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Renewal rates for 2018 and 2019 effective dates

MSCI EAFE Price Return Index⁵**-10% BUFFER**

2018 Contract effective dates	2/12-2/25	2/26-3/11	3/12-3/25	3/26-4/8	4/9-4/22	4/23-5/6	5/7-5/20	5/21-6/3	6/4-6/17	6/18-7/1	7/2-7/15	7/16-7/29
Initial rate	—	—	—	—	—	—	14.50%	14.50%	14.50%	14.00%	13.25%	13.00%
Contract anniversary renewal rate	15.75%	12.15%	14.05%	14.20%	14.45%	14.75%	13.70%	14.40%	14.55%	15.40%	15.00%	14.65%
2018 Contract effective dates	7/30-8/12	8/13-8/26	8/27-9/9	9/10-9/23	9/24-10/7	10/8-10/21	10/22-11/4	11/5-11/18	11/19-12/2	12/3-12/16	12/17-1/6	
Initial rate	13.00%	13.00%	12.75%	12.75%	12.75%	12.75%	12.75%	13.00%	13.00%	15.00%	15.00%	
Contract anniversary renewal rate	16.05%	15.85%	16.15%	16.05%	16.20%	16.10%	16.20%	15.85%	16.25%	16.00%	16.25%	
2019 Contract effective dates	1/7-1/20	1/21-2/3	2/4-2/17	2/18-3/3	3/4-3/17	3/18-3/31						
Initial rate	15.25%	15.00%	13.50%	12.25%	Various	Various						
Contract anniversary renewal rate	16.10%	15.45%	15.75%	15.80%	15.90%	14.75%						

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Due to rate-lock provisions for newly issued contracts, the initial rate shown here may not be the same rate an individual policyholder received in their first contract year. On each contract anniversary, Great-West Financial retains the right to change the current cap at its discretion, subject to the minimum cap of 1.50%.



- 1 The percentage that determines how much the account can grow and may change each contract year based on the strategy chosen but will be no less than 1.5%.
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Effective as of June 1, 2019, Great-West reinsured a block of its individual life insurance and annuity non-NY business to Protective Life Insurance Company ("PLICO") and its individual life insurance and annuity NY business to Protective Life and Annuity Insurance Company ("PLAIC"). Both PLAIC and PLICO are subsidiaries of Protective Life Corporation. After a transition period where Great-West will continue to service this business, each of PLAIC and PLICO have agreed to provide, on behalf of Great-West, administration and policyholder servicing of the reinsured business. PLAIC will provide such service for the New York business and PLICO will provide such service for the non-New York business.

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before investing read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more information about the issuer and this offering. These documents are available for free by visiting EDGAR on the SEC website at sec.gov. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send the prospectus if requested; call toll free 866-543-7899.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

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Index-linked annuity contracts (ILVA-Core, ILMGA-Core, ILVA-RIA-Core, ILMGA-RIA-Core) and appropriate state variations are issued by GWL&A. GWL&A is not licensed to do business in New York. Contracts may not be available in all states.

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