

TEXAS GUARANTY ASSOCIATION ACT
IMPORTANT INFORMATION ABOUT COVERAGE UNDER THE TEXAS LIFE,
ACCIDENT, HEALTH AND HOSPITAL SERVICE INSURANCE GUARANTY ASSOCIATION

Texas law establishes a system, administered by the Texas Life, Accident, Health and Hospital Service Insurance Guaranty Association (the "Association"), to protect Policyholders if their life or health insurance company fails to or cannot meet its contractual obligations. Only the Policyholders of insurance companies which are members of the Association are eligible for this protection. However, even if a company is a member of the Association, protection is limited and Policyholders must meet certain guidelines to qualify. (The law is found in the Texas Insurance Code, Article 21.28-D.)

BECAUSE OF STATUTORY LIMITATIONS ON POLICYHOLDER PROTECTION, IT IS POSSIBLE THAT THE ASSOCIATION MAY NOT COVER YOUR POLICY OR MAY NOT COVER YOUR POLICY IN FULL.

Eligibility for Protection by the Association

When an insurance company which is a member of the Association is designated as impaired by the Texas Commissioner of Insurance, the Association provides coverage to Policyholders who are:

- residents of Texas at the time that their insurance company is impaired.
- residents of other states, ONLY if the following conditions are met.
 - The Policyholder has a Policy with a company based in Texas;
 - The company has never held a license in the Policyholder's state of residence;
 - The Policyholder's state of residence has a similar guaranty association; and
 - The Policyholder is not eligible for coverage by the guaranty association of the Policyholder's state of residence.

Limits of Protection by the Association

Accident, Accident and Health, or Health Insurance:

- up to a total of \$200,000 for one or more Policies for each individual covered.
- does not apply to Self-Funded Plans.

Life Insurance:

- net cash surrender value up to a total of \$100,000 under one or more Policies on any one life; or
- death benefits up to a total of \$300,000 under one or more Policies on any one life.

Individual Annuities:

- net cash surrender amount up to a total of \$100,000 under one or more Policies owned by one Contractholder.

Group Annuities:

- net cash surrender amount up to \$100,000 in allocated benefits under one or more Policies owned by one Contractholder; or
- net cash surrender amount up to \$5,000,000 in unallocated benefits under one Contractholder regardless of the number of Contracts.

THE INSURANCE COMPANY AND ITS AGENTS ARE PROHIBITED BY LAW FROM USING THE EXISTENCE OF THE ASSOCIATION FOR THE PURPOSE OF SALES, SOLICITATION, OR INDUCEMENT TO PURCHASE ANY FORM OF INSURANCE.

When you are selecting an insurance company, you should not rely on coverage by the Association.

Texas Life, Accident, Health and Hospital Service Insurance Guaranty Association 301 Congress, Ste 500 Austin, Texas 78701 800-982-6362	Texas Department of Insurance P.O. Box 149104 Austin, TX 78714-9104 800-252-3439
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NOTICE REQUIRED FOR RESIDENTS OF TEXAS/AVISO PARA RESIDENTES DEL ESTADO DE TEXAS

GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY
Executive Offices – Greenwood Village, Colorado

IMPORTANT NOTICE	AVISO IMPORTANTE
To obtain information or make a complaint, you may call Great-West Healthcare's telephone number 303-737-3000	Para obtener informacion o para someter una queja usted puede llamar al numero de telefono gratis de Great-West Healthcare -- 303-737-3000
You may contact the Texas Department of Insurance to obtain information on companies, coverages rights or complaints at 1-800-252-3439	Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas derechos o quejas al 1-800-252-3439
You may write the Texas Department of Insurance P.O. BOX 149104 Austin, TX 78714-9104 FAX # (512) 475-1771	Puede escribir al Departamento de Seguros de Texas P.O. BOX 149104 Austin, TX 78714-9104 FAX # (512) 475-1771
PREMIUM OR CLAIM DISPUTES: Should you have a dispute concerning your premium or about a claim you should contact Great-West Healthcare first. If the dispute is not resolved, you may contact the Texas Department of Insurance.	DISPUTAS SOBRE PRIMAS O RECLAMOS Si tiene una disputa concerniente a su prima o un reclamo, debe comunicarse con el Great-West Healthcare primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento.
ATTACH THIS NOTICE TO YOUR PLAN This notice is for information only and does not become a part or condition of the attached document.	UNA ESTA AVISO A SU POLIZA Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

THE INSURANCE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. YOU SHOULD CONSULT YOUR EMPLOYER TO DETERMINE WHETHER YOUR EMPLOYER IS A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM.
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