

# 2013 SOCIAL RESPONSIBILITY REPORT



## Strong communities make strong companies.



### WELCOME TO OUR 2013 SOCIAL RESPONSIBILITY REPORT

In a 2013 survey of more than 2,000 adult Americans, 43%, or about 100 million people, say not having enough “rainy day” savings for an emergency worries them most, and nearly the same proportion (38%) are worried about retiring without having enough money set aside.\*

While we weren’t surprised by the low figures, we strongly believe Americans should be better prepared financially. That’s why you’ll read in this report how Great-West Financial® has made financial literacy education the cornerstone of our social responsibility efforts.

You’ll also see how employees of Great-West Financial embody our company’s values of partnership, integrity and commitment through their enthusiasm and participation in sponsorships and environmental stewardship as well as by volunteering, fund raising and contributing financially to organizations that are meaningful to them. In turn, Great-West Financial matches their eligible donations dollar for dollar.

In short, we understand that what’s good for our community and our employees is good for our business. We’re proud of our 2013 social responsibility efforts and are confident that as you read through the following pages, you’ll agree that Great-West Financial is making a difference.

Sincerely,

Mitchell Graye  
President and CEO

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## FOCUSING ON FINANCIAL LITERACY

This year, our signature community program has:

- Donated \$863,324 to Colorado schools
- Supported 75 Colorado school districts
- Impacted more than 197,000 students
- Empowered more than 4,000 teachers



## COMMITTING TO IMPORTANT CAUSES

Our commitment was evidenced by:

- 457 employees participating in the American Heart Association's Heart & Stroke Walk
- 341 employees participating in the Komen Race for the Cure
- Our celebration of 21 years as the founding sponsor for the Komen Denver Race for the Cure



## BRIGHTENING OUR OWN BACKYARD

Our volunteer time and donations included:

- More than 5,600 employee volunteer hours
- More than \$440,500 in company-matching donations
- Close to 800 employees who made a donation that was matched



## HELPING TO HEAL

We were there to help those in need, including:

- People who suffered through the Texas hurricane
- Victims of the Boston Marathon tragedy
- Those affected by the Colorado wildfires and floods



## PARTNERING WITH OUR PLANET

We acted as environmental stewards by:

- Recycling 339 tons of waste
- Composting 101 tons of material
- Conserving 1.73 million gallons of water



## FOCUSING ON FINANCIAL LITERACY

As a leader in the financial services industry, we have seen firsthand the need for improved financial literacy. We know that starting on the right track can lead to better choices later. That is why we have made financial literacy education the cornerstone of our social responsibility efforts.

We provide grants to teachers, nonprofits and school districts throughout Colorado to develop unique opportunities to prepare the next generation of earners.

Since 2011, we have invested more than \$2 million in financial literacy education—\$863,324 in 2013 alone. What is more remarkable is that we are creating positive, sustainable change when it comes to financial literacy. Our efforts have supported training for 5,394 teachers and have impacted 305,646 students.

By bringing these programs to preschool through 12th grade classrooms throughout Colorado, we hope to empower the next generation with the financial knowledge they need to create a stable future for themselves and their families.



*"I wish every corporation in America was as clear-thinking and passionate about more and better financial education (broadly defined) in our schools as Great-West Financial."*



ROB CLINTON, *President of the Colorado Council for Economic Education*

## FINANCIAL LITERACY EDUCATION – OUR IMPACT

### STOCK MARKET EXPERIENCE

Great-West Financial partnered with the Colorado Council for Economic Education to bring the Stock Market Experience™ program for free to more than 15,200 students in grades three to 12 across Colorado. Students worked in teams to manage a \$100,000 virtual investment portfolio, investing in stocks, mutual funds, bonds and commodities in real time on U.S. and international exchanges. In addition, our funding allowed the 194 teachers who participated in the program to access state-of-the-art technology, support and resources to teach academic concepts that align with Colorado's statewide financial literacy standards.



*"I learned how to trade stocks and options. I intend to take what I learned with me to college and later in life!"*

BOULDER HIGH SCHOOL STUDENT






## ENGAGING STUDENTS IN AND OUT OF THE CLASSROOM

Engaged students learn and retain more. In 2013, we partnered with nonprofits to provide unique and interactive training and programs to nearly 200,000 students.

- » Junior Achievement Finance Park exposed students to personal financial responsibility by engaging them in a reality-based decision-making game where they addressed common family budgeting challenges for a day.
- » Junior Achievement Rocky Mountain provided actionable personal finance curriculum for elementary, middle and high school teachers who attended an intensive financial literacy training program.
- » Young Americans Center for Financial Education hosted age-specific Money Matters classes for kids and parents to learn about financial topics in a hands-on environment.

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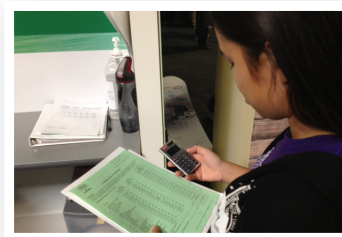
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*“Clearly, it is very difficult to have to keep up with bills every month, and even unexpected expenses, but this was just a hint of what we need to expect the future to be. Everyone has to pay bills, and, many times, people can even have money put away for savings; other times, some people have a negative balance. The JA Finance Park really gave all the students a taste of the real world, and we would just like to thank JA Finance Park for letting us attend and participate, as well as all of our sponsors and all the volunteers that helped make the day a success. Thank you all!”*

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RANGEVIEW HIGH SCHOOL STUDENT

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More  
than 100  
employees  
volunteered  
time to  
help with  
JA Finance  
Park.







ANGELA REID  
Marketing  
Communications Specialist

#### ANGELA'S EXPERIENCE:

Angela Reid saw students transform from frivolous teenagers to responsible adults before her eyes when she volunteered to help at the JA Finance Park. "The kids arrived ready to go." It was fun watching them connect with their invented lives and start to recognize and appreciate the hard work and selfless sacrifices their parents make for them daily. At the end of the day, one young lady remarked how amazing her mother is. Doing all of this and never complaining. And so many students announced that they would no longer ask their parents for unnecessary things. It was a really positive volunteer experience and a great way to help kids learn about real-world finances."

#### TEACHER TRAINING AND EMPOWERMENT

Great teachers help create great students. That is why we invest in teacher training related to financial literacy. In 2013, we invested in a range of programs designed to support, inform and prepare teachers across Colorado to inspire their students to achieve success.

- » Colorado Jump\$tart Fiscal Fitness Workshop helped 210 preschool through 12th grade (P-12) and higher education teachers build their knowledge about critical economic and personal finance topics to help them not only teach students but also improve their own financial well-being.
- » Twenty-nine Colorado public, charter and private school P-12 teachers were awarded grants up to \$5,000 to fund financial literacy programs during the 2012-2013 school year.
- » As part of a program to ensure low-income students in Denver receive financial literacy instruction, the Junior Achievement Personal Financial Literacy Teacher Training engaged 182 teachers through eight one-day workshops focused on building their confidence and knowledge to teach financial topics.
- » Great-West Financial has partnered with the Colorado Council for Economic Education to create an online course for any elementary teacher in Colorado interested in incorporating financial literacy into kindergarten through fifth grade curriculum. This accredited online program will be the first of its kind and will be available in 2014 to the 18,000 elementary teachers in Colorado required to teach financial literacy.



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*"This is the most valuable thing I have ever done for myself as a person  
and as a professional. Knowledge is power."*

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Colorado Jump\$tart Fiscal Fitness Workshop Attendee

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## LOOKING AHEAD: FINANCIAL LITERACY EDUCATION DISTRICT BY DISTRICT

While we have made great strides in moving the needle on financial literacy education in Colorado by funding and supporting programs that align with state standards, we recognize there is more to be done. As we look to the future, we have identified an opportunity to evolve our support by working directly with school districts.

For the 2012-2013 school year, we partnered with the Cherry Creek and Jefferson County School districts to develop and execute a program for implementing financial literacy education districtwide. Great-West Financial has provided a total of \$185,000 to train teachers, develop curriculum, and provide classroom resources for financial literacy education. Most important, these districts are creating a model that can be shared and replicated statewide.

While this cutting-edge program is still in its early stages, excitement is already building. Other school districts have learned about what is happening, and we anticipate funding six additional districts for the 2013-2014 school year.



*"Great-West Financial has been instrumental in assisting with Cherry Creek School District's financial literacy initiative by providing teachers with the financial resources to properly teach and engage their students. We have high hopes for this program and believe our students will benefit greatly in their lives because of it."*

— MARY CHESLEY, Former Cherry Creek School District Superintendent —

## 2013 RESULTS BY THE NUMBERS

- » \$863,324 toward financial literacy education in 2013
- » \$2 million donated toward financial literacy education since 2011
- » Financial literacy programs funded by Great-West Financial impacted 4,000 teachers and 197,575 students in 75 school districts in 2013 alone



Great-West Financial employees also volunteer their time to financial literacy programs. In return, we offer each employee eight hours of paid volunteer time and donate \$16 per volunteer hour to the nonprofit. More than 100 employees have taken advantage of this program to date.





## COMMITTING TO IMPORTANT CAUSES

### AMERICAN HEART ASSOCIATION

Great-West Financial proudly supports the American Heart Association through donations, resources and volunteer time.

On June 1, 2013, 457 of our employees, friends and family members walked together to help fight heart disease and stroke by participating in the American Heart Association's Heart & Stroke Walk. In addition, to raise awareness of the negative effects of stress on the heart, we provided the more than 17,000 participants with financial stress tips and 10-minute massages.

We also supported the American Heart Association's Denver Heart Ball and Go Red for Women Luncheon.



CONNIE BUHLKE  
*Account Manager*

#### CONNIE'S STORY:

Connie Buhlke has heart. For more than 10 years, she has helped to raise awareness and money for the American Heart Association. Heart health is personal for Connie, whose mother and father were both affected by heart disease. "Heart disease is the No. 1 killer of women. So many of us don't know the warning signs and don't realize we are at risk," she shares.

Connie is part of the employee volunteer committee for the Heart & Stroke Walk. In 2013, she helped organize a bake sale and photo booth to raise money for the cause, volunteered the day of the event, and recruited a team—named Buhlke's Butterflies in honor of her mother—to walk with her for the cause.



*"I'm proud to work for a company that cares about  
making our community better through healthy living,  
and my passion is informing people about what we can do  
and how we can get involved."*

CONNIE BUHLKE, *Account Manager*



## SUSAN G. KOMEN FOR THE CURE

The fight against breast cancer is something that has touched us all. For 21 years, Great-West Financial has supported Susan G. Komen for the Cure in Colorado. We are proud to be the founding sponsor of the Race for the Cure in Denver. Each year, our employees run and walk around the Pepsi Center in Denver to support the fight against breast cancer. In 2013, 340 employees, friends and family members, and one Great-West Financial superhero participated in the race.



ROMITA WADWA,  
Director of Project &  
Process Management

### ROMITA'S STORY:

Romita Wadwa is not only a survivor, but also a champion. The two-time breast cancer survivor has participated in the Race for the Cure since 2003 and has served as a team captain for Great-West Financial for several years. This year, she brought together family, friends and co-workers to raise money and race for the cure. Her team, Breast Friends, raised \$5,000 for the cause, including a match from the company on her behalf.



*"I feel so fortunate to work for a company that is so supportive of my involvement and encourages me to get out there and support this cause. Great-West Financial knows how important breast cancer awareness is, and it isn't afraid to let the entire city know. I appreciate that every October we put pink ribbons up on our buildings and light the towers pink. As a survivor, it gives me a great sense of pride."*

ROMITA WADWA, Director, Project and Process Management





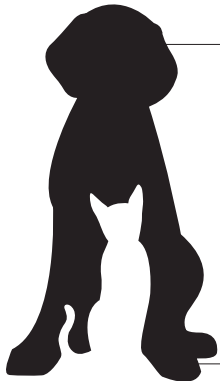


## BRIGHTENING OUR OWN BACKYARD

Our employees inspire us every day—in how they bring our mission to life, and in how they serve the communities of our clients and partners.

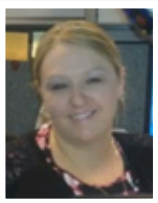
We encourage our employees to volunteer, donate and get involved in the community. In return, we match donations, pay for volunteer time, and introduce them to nonprofits making a difference in our communities.

In 2013, our employees volunteered 5,614 hours at nonprofits and community organizations across the country. In addition, we matched every dollar donated, volunteered and fundraised by employees up to \$6,500 per employee. In 2013, this contribution totaled \$440,515.



When the Employee Giving Campaign kicked off in November 2013, employees were invited to participate in a breakfast to celebrate. In addition to being served eggs and toast by senior company leaders, employees voted for their favorite nonprofit and Great-West Financial provided a \$5 donation per vote to the top two nonprofits. The winning nonprofits were the Denver Dumb Friends League and Brent's Place.

## 2013 EMPLOYEE VOLUNTEER AWARD WINNERS



### **CRYSTAL PERRY**, *Account Administrator*

As an avid volunteer with the National MS Society, Crystal contributed more than 200 hours to the organization. She was also awarded the Colorado/Wyoming National MS Society 2013 Rookie Volunteer of the Year for her extraordinary volunteer efforts.

### **ELIZABETH STROMIRE**, *HR Reporting Analyst*

Elizabeth volunteers an average of 120 hours each year with the Golden Retriever Freedom Rescue, Inc. She participates in home visits with prospective applicants and helps place dogs for adoption.



### **SHEN-TAT**, *Business Systems Analyst*

Volunteerism is in Shen Tat's nature. He volunteers his time with the Colorado AIDS Project Food Bank and Speakers Bureau and with East High School. Each year, Shen-Tat averages 108 volunteer hours, truly helping to make the world a better place.





**CORY JOHNSON**, *Assistant Operations Manager*

Cory's passion for volunteerism is personal. He experienced firsthand the special care premature babies need when his own niece was born early. Now, Cory spends his time raising money and awareness for the March of Dimes/March for Babies and the Ronald McDonald House to help lessen the burden for other families in need.

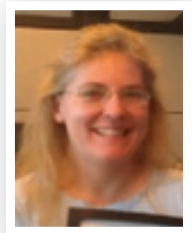


**KRISHNA VAIDYANATHAN**, *Senior Project Manager, Systems PMO*

Krishna volunteers with Sewa International to create a difference in the lives of Bhutanese refugees in Colorado. Each year, he spends more than 250 hours working alongside these individuals to find tools and resources that will allow them to be successful in the United States.

**SUE TOPPING**, *Tech Specialist, SAP*

A passion for allowing kids to experience nature and wildlife drives Sue's volunteer efforts with the Denver Zoo. The longtime volunteer spends 170 hours each year making sure the zoo provides a great home for the animals and an educational experience for Denver residents.

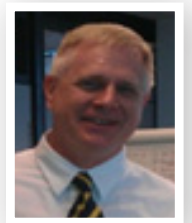


**MARYSUE DRYER**, *Software Systems Engineer*

MarySue makes volunteering a family affair, spending time volunteering alongside her children for Project Angel Heart, The Santa Clause Shop, Denver Rescue Mission, Volunteers for Outdoor Colorado, and many more organizations each year.

**DAVID JURIST**, *Engineer*

David is an inspiration to many. His drive and generosity lead him to help more than a dozen nonprofit organizations each year. He is especially happy when his wife and daughter are able to volunteer alongside him.

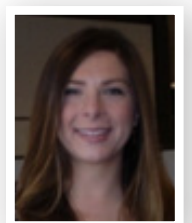


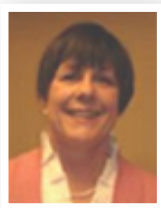
**DARRYL COLLIER**, *National Accounts Director*

As a board member for the Shaka Franklin Foundation for Youth, Darryl is committed to suicide prevention. He spends more than 100 hours each year raising awareness and funds for this important cause.

**HOLLY WADE**, *Senior Investment Reporting Analyst*

A teacher at Axl Academy, a college preparatory charter school for students in preschool through eighth grade, inspired Holly to volunteer. She spends her time tutoring fifth-grade boys in reading and writing.



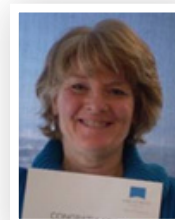


**MARIANNE MARVEZ**, *Regional Director, Client and Participant Relations*

Marianne believes volunteering is one small way she can give back to a community that has blessed her so much. Through board service, fundraising and supporting friends in their volunteer efforts, Marianne gives back in a major way.

**CAROL KOLESNIKOFF**, *RFP Response Specialist*

Carol volunteers her time and talents to several organizations, helping to write proposals that establish or renew funding for valuable programs. Some of the nonprofits she supports include Gemini House, Northwest Earth Institute, Weston A. Price Foundation, and Nourishing Our Children. She is also actively engaged with Great-West Financial's Women's Leadership Forum and Wellness Committee.



## HELPING TO HEAL

In 2013, our country was faced with great challenges.

Numerous families and individuals in Colorado, Iowa, Kansas, Oklahoma and Texas were suddenly thrown into chaos when their communities were affected by devastating wildfires and hurricanes, widespread flooding, massive hailstorms and torrential rains.

The Boston community also experienced great tragedy in the wake of the bombings at the Boston Marathon on April 15, 2013.

While our greatest efforts cannot prevent or predict disasters, we are able to provide financial support to help local communities and our loyal customers and employees affected by these events to rebuild faster and stronger.

Great-West Financial provided urgently needed relief funds to the American Red Cross to help individuals and communities affected by natural disasters in 2013. We also provided funds to The One Fund to help victims of the Boston Marathon bombings.

In addition to our corporate donations, we were compelled by the compassion of our employees who generously gave **\$16, 205** on their own in response to these disasters. We matched their donations dollar for dollar, bringing our total contribution to **\$56,205** to provide shelter, food, comfort and supplies to help these communities heal.





## PARTNERING WITH OUR PLANET

Great-West Financial® strives to lessen our impact on the environment through ongoing water- and energy-saving programs at our headquarters. We also provide campuswide and deskside recycling and compost collection.

Here is what we have done to shrink our environmental footprint:

- » Asked our customers to pledge to go paperless
- » Recycled 339 tons of waste
- » Composted 101 tons of material
- » Conserved
  - 1.73 million gallons of water
  - 5,476 trees
  - 651,350 KWh of electricity
  - 1,044 cubic yards of landfill space

