

Effective immediately, the following fund renaming occurred in the Schwab OneSource Choice Variable Annuity:

- BlackRock iShares® Dynamic Allocation V.I. Fund is renamed the BlackRock 60/40 Target Allocation ETF V.I. Fund

Effective May 24, 2019, the following fund renaming occurred in the Schwab OneSource Choice Variable Annuity:

- Oppenheimer Global Fund/VA is renamed the Invesco Oppenheimer V.I. Global Fund
- Oppenheimer International Growth Fund/VA is renamed the Invesco Oppenheimer V.I. International Growth Fund
- Oppenheimer Main Street Small Cap Fund/VA® is renamed the Invesco Oppenheimer V.I. Main Street Small Cap Fund®

Effective June 1, 2019, the following fund renaming occurred in the Schwab OneSource Choice Variable Annuity:

- MFS VIT II International Value Portfolio is renamed the MFS VIT II International Intrinsic Value Portfolio

Effective June 3, 2019, the following fund renaming occurred in the Schwab OneSource Choice Variable Annuity:

- Dreyfus VIF Growth and Income Portfolio is renamed the BNY Mellon Variable Investment Fund Growth and Income Portfolio
- Dreyfus IP MidCap Stock Portfolio is renamed the BNY Mellon Investment Portfolios MidCap Stock Portfolio

Questions? Visit or call your Financial Consultant.

# Schwab OneSource Choice Variable Annuity™

**Investment options by asset class**—The Schwab OneSource Choice Variable Annuity™ offers over 95 professionally managed portfolios from more than 20 OneSource® fund families enabling you to tailor your asset allocation strategy within your annuity to meet your needs.

## Guaranteed Retirement Income<sup>1</sup>

- Great-West Moderate Profile Investor
- Great-West Moderately Conservative Profile Investor
- Great-West Conservative Profile Investor
- Great-West SecureFoundation® Balanced Fund Investor

## Bonds

- Federated Fund for US Government Securities II
- Great-West Multi-Sector Bond Fund Investor
- Invesco VI High Yield Fund Series I
- Janus Henderson Flexible Bond Portfolio
- PIMCO VIT Emerging Markets Bond Portfolio Admin
- PIMCO VIT High Yield Portfolio Admin
- PIMCO VIT Low Duration Portfolio Admin
- PIMCO VIT Real Return Portfolio Admin
- PIMCO VIT Total Return Portfolio Admin
- Pioneer Bond VCT I
- Putnam VT Income IA<sup>2</sup>
- Putnam VT Mortgage Securities Fund<sup>2</sup>
- Templeton Global Bond VIP 2

## Index

- DWS Small Cap Index VIP A
- Great-West Bond Index Investor
- Great-West International Index Investor
- Great-West Real Estate Index Investor
- NVIT Mid Cap Index Fund II
- Schwab® S&P 500 Index Portfolio<sup>3</sup>

## Asset Allocation

- American Century Investments VP Balanced Fund I
- BlackRock iShares Dynamic Allocation VI III
- BlackRock Global Allocation V.I. Fund I
- Great-West Aggressive Profile Investor
- Great-West Moderately Aggressive Profile Investor
- Great-West Moderate Profile Investor
- Great-West Moderately Conservative Profile Investor
- Great-West Conservative Profile Investor
- Great-West Lifetime 2015 Investor
- Great-West Lifetime 2020 Investor
- Great-West Lifetime 2025 Investor
- Great-West Lifetime 2030 Investor
- Great-West Lifetime 2035 Investor
- Great-West Lifetime 2040 Investor

- Great-West Lifetime 2045 Investor
- Great-West Lifetime 2050 Investor
- Great-West Lifetime 2055 Investor
- Janus Henderson Balanced Portfolio
- Putnam VT Global Asset Allocation IA<sup>2</sup>

## Large-Cap

- AB VPS Growth and Income Portfolio A
- AB VPS Large Cap Growth Portfolio A
- Alger Capital Appreciation Portfolio I-2
- American Century Investments VP Income & Growth Fund I
- American Century Investments VP Value Fund I
- American Funds IS® Growth-Income 4
- ClearBridge Variable Large Cap Growth I
- Columbia VP—Large Cap Growth Fund 2
- Delaware VIP Value Series Std
- Dreyfus VIF Growth and Income Portfolio Initial
- DWS Capital Growth VIP A
- DWS Core Equity VIP A
- Invesco VI Comstock Fund Series I
- Invesco VI Growth and Income Fund Series I
- Pioneer Fund VCT Portfolio I
- Putnam VT Equity Income Fund IB<sup>2</sup>
- Putnam VT Multi-Cap Core Fund IA<sup>2</sup>
- Wells Fargo VT Omega Growth Fund 2

## Mid-Cap

- AB VPS Small/Mid Cap Value Portfolio A
- American Century Investments VP Mid Cap Value Fund II
- ClearBridge Variable Mid Cap I
- Delaware VIP Smid Cap Core Series Std
- Dreyfus IP MidCap Stock Portfolio Initial
- DWS Small Mid Cap Growth VIP A
- Great-West Mid Cap Value Fund Investor
- Great-West T. Rowe Price Mid Cap Growth Fund Investor
- LVIP Baron Growth Opportunities Fund Svc
- MFS VIT III Mid Cap Value Portfolio Initial
- Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio S
- Pioneer Select Mid Cap Growth VCT Portfolio I
- Wells Fargo VT Discovery Fund 2

## Small-Cap

- ClearBridge Variable Small Cap Growth I
- Columbia VP Small Cap Value Fund 2
- Delaware VIP Small Cap Value Series Std

- Franklin Small Cap Value VIP Fund 2
- Great-West Invesco Small Cap Value Fund Investor
- JPMorgan Insurance Trust Small Cap Core Portfolio 1
- MFS VIT III Blended Research Small Cap Initial
- Oppenheimer Main Street Small Cap Fund®/VA Non-Svc
- Putnam VT Small Cap Value IA<sup>2</sup>
- Touchstone Small Company Fund

## International

- ALPS/Red Rocks Listed Private Equity I
- American Century Investments VP International Fund I
- American Funds IS® New World 2
- Delaware VIP Emerging Markets Series Std
- Delaware VIP International Value Equity Series Std
- DWS Global Small Cap VIP A
- Invesco VI International Growth Fund Series I
- Ivy VIP International Core Equity
- Janus Henderson Global Research Portfolio
- Lazard Retirement Emerging Markets Equity Series Portfolio Svc
- MFS VIT II International Growth Initial
- MFS VIT II International Value Portfolio Svc
- Oppenheimer Global Fund/VA Non-Svc
- Oppenheimer International Growth Fund/VA Non-Svc
- Putnam VT International Equity IA<sup>2</sup>
- Putnam VT International Value IA<sup>2</sup>

## Specialty

- Columbia VP Seligman Global Tech Fund 2
- Janus Henderson Global Technology Portfolio
- MFS VIT Utilities Series Svc
- PIMCO VIT CommodityRealReturn® Strategy Portfolio Admin
- T. Rowe Price Health Sciences Portfolio II
- VanEck VIP Global Hard Assets Fund S

## Money Market

- Schwab Government Money Market Portfolio™

<sup>1</sup> Guaranteed income is provided through the optional Guaranteed Lifetime Withdrawal Benefit, available at an additional charge.

<sup>2</sup> Putnam is affiliated with GWL&A and GWL&A of NY and their subsidiaries and affiliates.

<sup>3</sup> "Standard & Poor's", "S&P", "S&P 500", "Standard & Poor's 500" and "500" are trademarks of the McGraw-Hill Companies, Inc., and have been licensed for use by the Schwab S&P 500 Fund. The Schwab S&P 500 Fund is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the fund.

---

**Variable annuities are sold by prospectus only. You can request a prospectus by calling 1-888-311-4889 (option 2) or by visiting [schwab.com/annuity](http://schwab.com/annuity). Before purchasing a variable annuity, you should carefully read the prospectus and consider the investment objectives and all risks, charges, and expenses associated with the annuity and its investment options.**

**You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**

Variable annuities are long-term investment vehicles designed for retirement purposes. Under current federal tax law, any withdrawals prior to age 59½ may be subject to income tax and a 10% federal tax penalty. The value of the annuity may be more or less than the premiums paid, and it is possible to lose money.

Variable annuities are subject to a number of fees, including mortality and expense risk charges, administrative fees, premium taxes, investment management fees, and charges for additional optional features. Although there are no surrender charges on the variable annuities offered by Schwab, such charges do apply in the early years of many contracts.

Great-West Financial®, Empower Retirement and Great-West Investments™ are the marketing names of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY; and their subsidiaries and affiliates, including registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC. R0795447-0319

GWFS Equities, Inc., Member FINRA/SIPC, is the principal underwriter for the Schwab OneSource Choice Variable Annuity™ (Form ICC14-J465/J465 Series), flexible premium variable annuity contracts issued by Great-West Life & Annuity Insurance Company (GWL&A). GWL&A is not authorized to transact the business of insurance in New York. These variable annuity contracts are not available in all states. GWFS Equities, Inc. is a subsidiary of GWL&A. In New York, the Schwab OneSource Choice Variable Annuity™ (Form J465ny Series) is issued by GWL&A of NY. GWFS Equities, Inc. is an affiliate of GWL&A of NY. Charles Schwab & Co., Inc. is the selling broker-dealer and insurance agency and is not affiliated with GWL&A, GWL&A of NY or GWFS Equities, Inc.

The Schwab OneSource Choice Variable Annuity is sold exclusively by Charles Schwab & Co., Inc. ("Schwab") through its representatives, including both employees and independent contractors and their employees ("Schwab investment professionals").

All trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

©2019 Charles Schwab & Co., Inc. All rights reserved. IAN (0519-93C2) REG80637-09 (05/19)

00228426



*Own your tomorrow.*