

Your Enrollment Guide for the Hallmark Deferred Compensation Plan

To participate in the Deferred Compensation Plan, follow these instructions.

If you want to defer base salary, annual incentive or LTIP in 2017, you must take action between October 31, 2016 and 3 p.m. Central time November 11, 2016.

Enrollment

Access the enrollment process through the new Empower participant website, at www.empower-retirement.com/hallmark. If this is the first time you'll be logging in to the new site, you will need to register your account:

1. Click **Register**.
2. Select the **I do not have a PIN** tab.
3. Follow the prompts to enter required personal information and create a username and password.
4. You may be prompted with additional instructions to request a one-time PIN if you are unable to provide the requested personal information.

If you have forgotten or misplaced your Username or Password, click the "Login help?" link on www.empower-retirement.com/hallmark or call Empower at **866-233-6886**.

Once you are logged in, your account balances will appear on the right side of your screen. You will see the Deferred Compensation Plan (DCP) represented as two separate plans. Your enrollment for the 2017 plan year will be initiated as a link to a separate plan called the "**2016 2017 Hallmark Cards, Inc. Deferred Compensation Plan**." If you did not make a deferral election from your base pay during last year's DCP enrollment, you'll see an opening balance of \$0 next to that link; otherwise, you will see your YTD 2016 balance. Use this link to make your deferral rate for base pay, annual and/or LTIP, investment choices, and distribution elections for the 2017 plan year.

When you click on the 2016 2017 DCP name, you will be taken to a screen that shows your account balance, along with a "Visit Website" link. Click this link, and you will be taken to Empower's former plan website to access the enrollment process. (This transfer to the former plan website is temporary - the DCP will be fully transitioned to the new Empower website in early 2017.)

Deferral election

You may choose to defer between 1% and 75% of your base pay and/or between 1% and 85% of your incentive compensation to the plan, with a separate election for each. Your deferral elections are irrevocable. You cannot change or revoke them for the upcoming plan year once you've made your choices and the enrollment period has ended. Therefore, before you accept your deferral elections, be sure to double-check your changes. **You will see a green check mark when your deferral elections have been accepted.** You have the opportunity to make changes to your deferral elections only during the open enrollment period.

Future investment election

Click "Pick Investments" to select investments for your future contributions. Your elections must be in whole percentages and must equal 100%. You will be asked to review and accept your investment elections. **You will see the green check mark when your future investment elections have been accepted.**

Please note these investment elections apply to the deferral elections and take effect January 1, 2017. If you want to move your current balances into or out of the Interest Rate Fund or want your investment election changes to take place now, you will need to make changes outside the "Enroll Now" process by clicking "Manage Investments" under the Account Management menu. Changes to investments in the Interest Rate Fund are allowed only during the annual enrollment period. Other investment changes can be made anytime during the year.

Distribution election

When you enroll in the Hallmark Deferred Compensation Plan, you will need to complete a Distribution Election. Click "Enroll" to make your Distribution Elections. **You will see a green check mark when your Distribution Elections have been accepted.** Once a Distribution Election is made, you cannot change your Distribution Election.

In future years, you can view your Distribution Election online. Refer to the Summary & Highlights booklet (page 6) for details on scheduling and delaying a scheduled in-service distribution election.



Beneficiary election

The last part of the enrollment process allows you to designate a beneficiary or beneficiaries. Your current beneficiary designations will be shown under the “2016 2017 Hallmark Cards, Inc. Deferred Compensation Plan” link. You should use this link if you want to make any beneficiary designation election changes. Be sure to have your beneficiary’s name, Social Security number and mailing address available and/or the name and date of the Trust. Click “Edit” to add your beneficiary or beneficiaries and “Accept.” **You will see a green check mark when your Beneficiary Elections have been accepted.**

Note: Beneficiaries for all retirement plans are maintained at Empower, www.empower-retirement.com/hallmark. To view beneficiaries, log on, click “My Accounts” and select your plan name. Then click “Beneficiaries” in the left-hand menu. Updates and changes can be made from this page.

Complete enrollment

Once you have completed the required steps, click “Submit Enrollment.” **You will see a confirmation number and a summary of your enrollment elections.** Empower will also send confirmations of your changes.

Questions about enrollment?

If you have questions about the enrollment process or making changes to your elections, you may contact Empower at **866-233-6886** weekdays between 7 a.m. and 9 p.m. Central time. The TTY number for participants with a hearing impairment is 800-345-1833.

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The Interest Rate Fund is currently being credited with interest at a rate of Moody’s Corporate Average Bond Yield. Hallmark reserves the right to change the terms of any investment option, including the Interest Rate Fund and the rate at which interest is credited, to reflect investment markets and opportunities. Any changes will be prospective only and will not reduce existing balances.