

Massachusetts Deferred Compensation SMART Plan

HOW TO ACCESS YOUR ACCOUNT

The Massachusetts Deferred Compensation SMART Plan provides an easy way to access your account and make changes online or by phone. Enjoy around-the-clock, secure access anytime, anywhere.

How to access your existing account online at www.mass-smart.com

To access your account online for the first time, go to www.mass-smart.com.

1. Click on the *REGISTER* button and, on the following secure page, enter the required information and continue.
2. Select *I don't have my PIN*, then follow the remaining steps to create a username and password.

For subsequent access, just use your new username and password. Note: For added security, you will be prompted at login to receive an access code via email or text whenever you use an unrecognized device.

Not enrolled yet?

Prior to enrolling in the SMART Plan, contact Human Resources, your local SMART Plan office at **877-457-1900**, or your local Retirement Plan Advisor to obtain a Plan Enrollment Code information sheet, which will include a specific code needed to enroll online.



Once you receive an enrollment code, go to www.mass-smart.com and click the *REGISTER* button. Follow the on-screen instructions to create your account, assign a beneficiary, select your contribution amount and select your investments.

If you prefer to complete a paper form, you can go to *About your plan*, then *Forms* to download one of two enrollment forms. Choose one of the following:

- The **Simplified Enrollment form** to have your contributions automatically directed into the SMARTPath Fund that most closely corresponds with the year you will turn 65.
- The **Complete Enrollment form** (if you wish to select your own investment options)

Be sure to also download the **Beneficiary Designation form** to name your beneficiary(ies).

Send your completed enrollment and beneficiary forms to the address indicated.

Do you need assistance? Call **877-457-1900** to speak with a knowledgeable SMART Plan Retirement Plan Advisor.



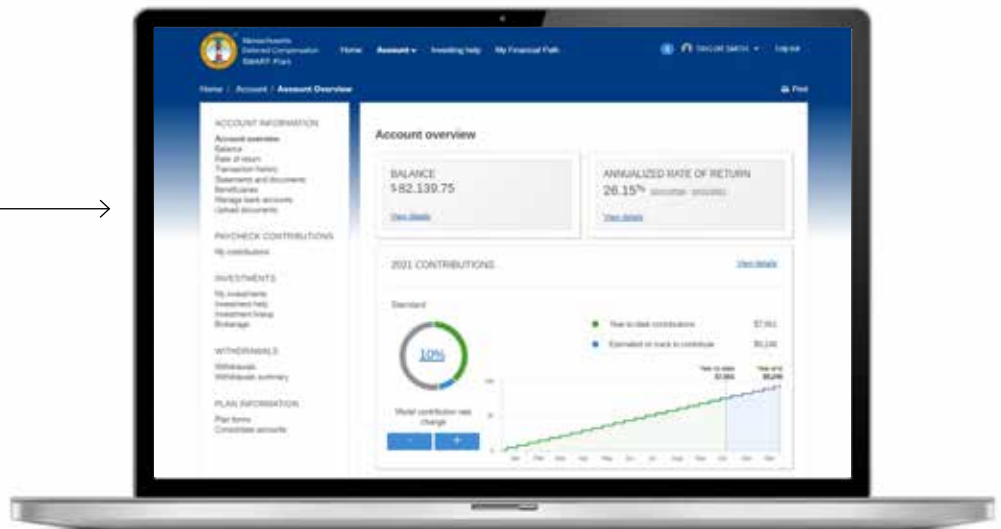
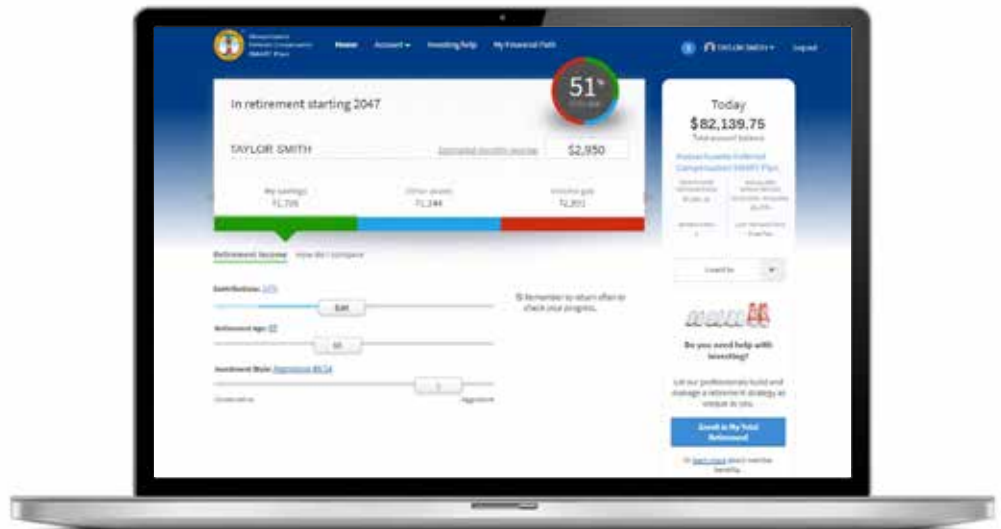
How to navigate the website

Once logged in to your account, you can get your retirement income score, see how you compare to peers and view next steps that may help you reach your retirement goals. Quickly and easily see how much you've saved and more. Simply log in to your account to:

- View your estimated monthly retirement income and see if your future savings are on track.
- Model different savings scenarios and view the possible outcomes.
- Make changes to your account with just one click.
- And much more!

Choose the *Account* navigation to: →

- Check your account balance.
- View your rate of return.
- Increase your contributions.
- Manage your investments.
- Change your beneficiary(ies).
- View your statements.



FOR ILLUSTRATIVE PURPOSES ONLY

Need help or have questions?

To access your account by phone 24 hours a day, seven days a week, call the SMART Plan Service Center at 877-457-1900.

How to reach a local SMART Plan Retirement Plan Advisor

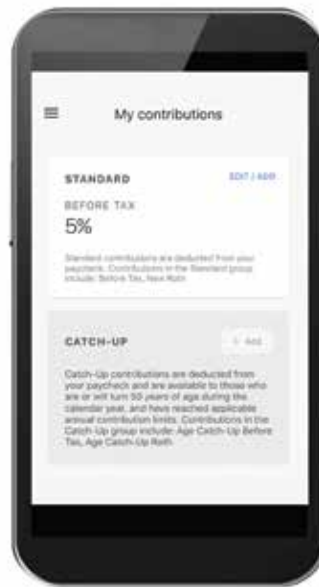
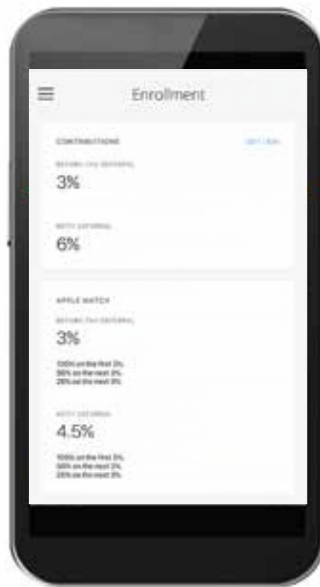
Your local SMART Plan Retirement Plan Advisors are available to help you enroll, discuss investment or distribution options, review your retirement strategy, and much more.

You can **schedule an appointment online** at a time that works for you, or email smart@empower-retirement.com if you need help finding a time. Retirement Plan Advisors are available Monday through Friday from 9 a.m. to 5 p.m. Eastern time.

Download the Empower app for your SMART Plan account

Available on both iOS® and Android™ devices

You can access your retirement account(s) right from your iOS or Android device. The Empower app gives you the freedom to enroll or access and view your accounts anywhere, anytime. And, if you're using an iOS device, you can easily manage your account(s) at the touch of a button.¹



FOR ILLUSTRATIVE PURPOSES ONLY

Anytime access

- Mobile first-time user registration
- Multifactor authentication
- Username retrieval/ password reset
- Thumbprint ID

Quick enrollment and customization

- One-click enrollment
- Beneficiary designation
- Allocation elections
- Retirement income goal customization

Simple updates

- Contributions
- Allocation elections
- Beneficiary updates

On-the-go views

- Progress toward goal
- Balances by plan and by investment
- "Countdown to retirement"



Empower Retirement app²



Available in the App Store® from Apple® and on Google Play™

iPhone, iPad, Apple, Apple Watch and App Store are trademarks of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google LLC. iOS is a registered trademark of Cisco in the U.S. and other countries and is used under license.

¹ Transaction requests received in good order after the close of the New York Stock Exchange will be processed the next business day.

² App store ratings and reviews as of October 2021.

Increase your contribution rate every year—automatically!

Having trouble remembering to increase your contribution to the SMART Plan each year?

Most of us understand the positive impact that a consistent increase in contributions can have on our retirement success. The SMART Plan's auto deferral increase feature will take care of this responsibility for you! Automatically increasing your contribution rate each year by even a small amount can pay off over time. The more you contribute today, the greater the potential effect on your income in retirement.

1. Log in to your SMART Plan account at www.mass-smart.com.
2. Click on *My accounts > My contributions > Add Auto increase*.
3. In the *Auto increase* dialog box:
 - a. Enter the new number of your starting deferral in either a percentage or dollar amount (the dialog box will reflect either percentage or dollar amount depending on your current contribution).
 - b. Enter the maximum deferral amount (% or \$) that you would like to reach in the phrase *until it reaches ...*
 - c. Select the date the increase should begin.
4. Click *Save*.
5. Review the summary of your auto deferral elections to ensure that it reflects your intended elections and deferral increase schedule.
6. Click *Confirm & Continue*.

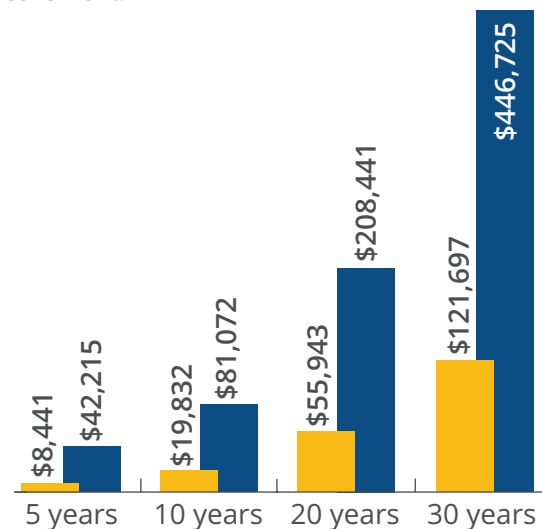
Increasing your contribution rate each year by even a small amount may pay off over time. The more you contribute today, the greater the potential impact on your income in retirement.

Consider the accumulations of two individuals with an annual salary of \$48,320 and a starting contribution rate of 3%.

Account A's annual contribution rate remains at 3% of annual salary for 40 years.

Account B's annual contribution rate increases by 1% of annual salary each year for five years (started at 3%) and then remains at 8% for the next 35 years.

The graph below shows how, by making small annual increases, Account B's owner was able to save more for retirement.



FOR ILLUSTRATIVE PURPOSES ONLY. These hypothetical illustrations do not reflect a particular investment and are not a guarantee of future results. Examples assume 5, 10, 20 and 30 years of contributions at 3% (\$55.75) a month, with contributions made biweekly, and account B increasing 1% each year for a maximum biweekly contribution of 8% (\$148.68). Both assume a 6% rate of return, compounded monthly, that is reinvested. Rates of return may vary. The illustration does not reflect associated fees, which could change the outcomes provided.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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