

How to Access Your Account

S A V E M O N E Y A N D R E T I R E T O M O R R O W

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. This guide will show you how.

How to Access Your Account Online at www.mass-smart.com

To access your account online *for the first time*, you will need your plan number and Social Security number (SSN). Your plan number will be one of the following:

- 98966-01 Massachusetts Deferred Compensation SMART Plan
- 98966-02 Massachusetts Deferred Compensation SMART Plan–Mandatory OBRA
- 98966-03 Massachusetts Deferred Compensation SMART Plan–Voluntary OBRA

When you enrolled, you will have received a Personal Identification Number¹ (PIN) in the mail. If you don't have your PIN, you can still create your online account:

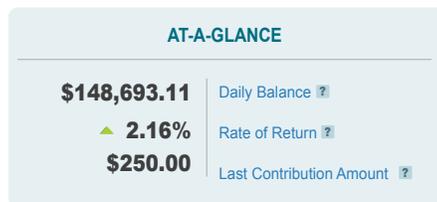
- Go to **www.mass-smart.com**.
- Click on the *Let's Get Started* link and, in the secure dialog box, enter your SSN, ZIP code and the onscreen security check.
- Select "I have my PIN" or "I don't have my PIN," then follow the remaining steps to create a username and personalize your PIN.
- For subsequent access, use your new Username and PIN.

How to Navigate the Website

Once logged in to your account, the website provides a personalized account view and suggests steps that can be taken to reach your retirement income goals. See some highlights below.

At-a-Glance:

Each time you log in, you will see your progress toward your savings goal—your current balance, your rate of return, and the amount of your last contribution.



FOR ILLUSTRATIVE PURPOSES ONLY.

Navigation Tiles:



- Account Overview
- Statements, Documents & Messages
- My Investments



- Transfer My Investments³
- Change Future Investments
- Change Paycheck Contribution



- Research or enroll in:
- Managed Account Service
- Online Investment Advice
- Online Investment Guidance
- As part of Empower Retirement Advisory Services (Advisory Services), provided by Advised Assets Group, LLC (AAG), a registered investment adviser (fees may apply)



- Investment Options
- Investment Performance
- Investment Trends

How to Access Your Account by Phone at (877) 457-1900

Automated Voice Response System

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 Plan Representative²

To speak with a Plan Representative about your account or to schedule a face-to-face meeting with your *local* representative, call **(877) 457-1900** and say “Representative.”

Say it

Say **“yes”** to connect with your local SMART Plan office.

Schedule a meeting to discuss enrollment, investment and distribution options.³

Your Account Representatives are available Monday through Friday, 9 a.m. to 5 p.m. ET.

Say it

Say **“representative”** to speak to someone about Advisory Services.

Learn more about the Advisory Services suite of services.

Your Investment Adviser Representatives are available Monday through Friday, 9:30 a.m. to 7 p.m. ET.

Say it

Say **“representative”** to talk to a customer service representative.

Request your PIN and make account inquiries and changes.

Your Customer Service Representatives are available Monday through Friday, 9 a.m. to 8 p.m. ET.

Use This Guide to Navigate the Voice Response System— GO AHEAD AND SAY IT! Our system is voice-activated.

You will need your
PIN and Social
Security number
to use this system.

Say it

“Transfers”³

- Rebalance
- Transfer
- Current investments
- Current values

Say it

“Paycheck Contributions”

- Hear current paycheck contributions
- Change paycheck contributions

Say it

“More Options”

- Fund performance
- Account balance
- Recent activity
- Statements
- Forms

Say it

“Future Investments”

- Change future investments
- Hear current investments

Say it

“Distributions”

- Speak with a representative³

Say it

“Representative”²

- Local office
- Advisory Services adviser
- Customer service

1 The account owner is responsible for keeping the assigned PIN confidential. Please contact Client Services immediately if you suspect any unauthorized use.
2 Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.
3 Transfer requests made on business days prior to close of the New York Stock Exchange (4 p.m. Eastern time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

Going Mobile

Your mobile device can help you track your retirement readiness—anytime, anywhere.

The SMART Plan has launched a mobile web application that can help put your retirement readiness at the tip of your fingers. You can:

- View your change to estimated retirement income⁴
Brought to you by Advised Assets Group, LLC, a registered investment adviser
- Check your account balance and history
- See your paycheck contribution amount
- Look at your current rate of return
- Review the investment options in your portfolio

There is also a link to the full website on every page of the mobile web app, so with one tap you can go to the full desktop site to complete transactions.



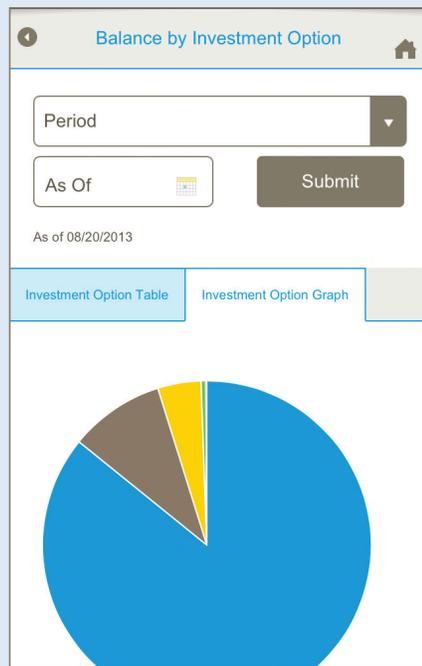
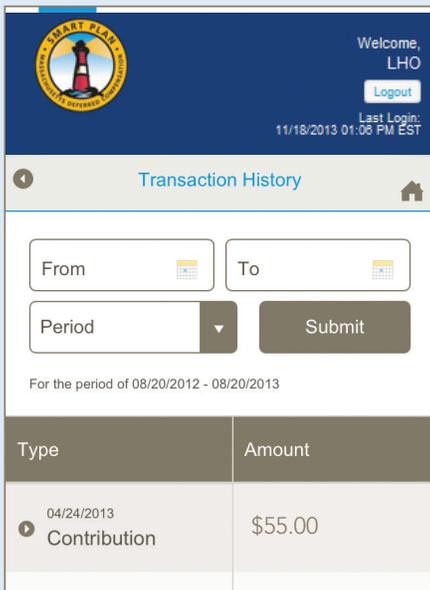
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To access the mobile web application, you must be a registered user on the full version of the website. It's quick and easy to register.

Simply visit www.mass-smart.com and go to "First Time Visiting."

Sample Screen Images

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On the go

Monitor your retirement plan wherever you go. Using your mobile device, visit www.mass-smart.com and the mobile web app will automatically launch for you. And to make it even easier, you can bookmark the site or create a shortcut icon on your mobile desktop for quick access. Refer to the "Add an Icon" link on the mobile web app if you need instructions to create the shortcut icon.

The convenience of accessing your retirement plan account anytime, anywhere, means you have the information you need to help make smart financial decisions that can benefit your overall retirement readiness. The SMART Plan mobile web application helps put your retirement readiness in good hands—your own.

⁴ Projected Retirement Income, brought to you by Advised Assets Group, LLC, is an educational tool that provides hypothetical information for illustrative purposes only. It is not intended to provide financial planning or investment advice. All rights reserved.

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. Under the *Transactions* tile, click on *Change Paycheck Contribution*.
3. Select *Scheduled Increase* and click *Continue*.
4. Under *Change Paycheck Contribution*:
 - a. Enter the new number of your starting deferral, in either a % or \$.
 - b. Enter the maximum deferral amount (% or \$) that you would like to reach after: *To a maximum of*:
 - c. Select the *amount* that you would like to increase.
 - d. Select the *frequency* of your auto deferral increase.
5. Click *Continue*.
6. Review the summary of your auto deferral elections to ensure that it reflects your intended elections and deferral increase schedule.
7. Click *Submit*.

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.

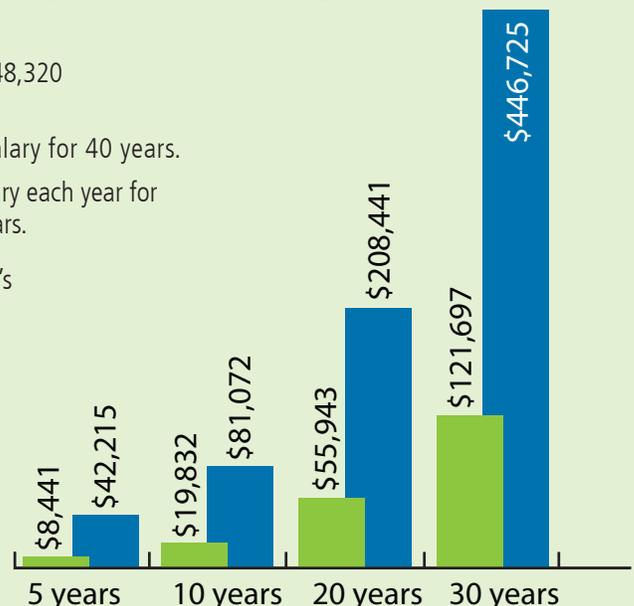
Consider the accumulations of two individuals with an annual salary of \$48,320 and a starting contribution rate of 3%.

- **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 at right shows how, by making small annual increases, Account B's owner was able to save more for retirement.

THE GRAPHIC AND INFORMATION ARE FOR ILLUSTRATIVE PURPOSES ONLY.

This hypothetical illustration does not represent the performance of any particular investment options. It assumes an annual salary of \$48,320, with no increase/static, the mean income of an American worker in 2015, according to the U.S. Bureau of Labor Statistics (Occupational Employment Statistics, May 2015); A 3% bi-weekly contribution; a 6% annual rate of return; reinvestment of earnings; and no withdrawals. Rates of return may vary. The illustration does not reflect any charges, expenses, or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if these fees were deducted.



WWW.MASS-SMART.COM

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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