

Massachusetts Deferred Compensation SMART Plan

## HOW TO ACCESS YOUR ACCOUNT



The Massachusetts Deferred Compensation SMART Plan (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](http://www.mass-smart.com)

To access your account online for the first time, go to [www.mass-smart.com](http://www.mass-smart.com).

1. Click on the *REGISTER* button. On the following secure page, enter the required information and continue.
2. Select *I do not have a 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](http://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 Retirement 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.

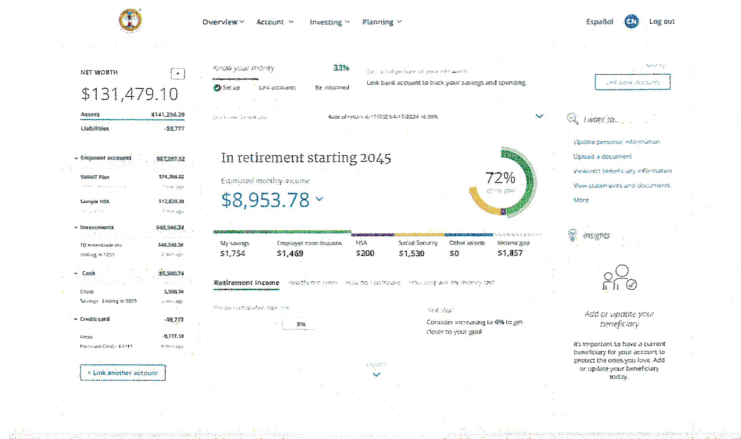
Do you need assistance? Call **877-457-1900** to speak with a representative in the SMART Plan Customer Service Center.



## How to navigate the website

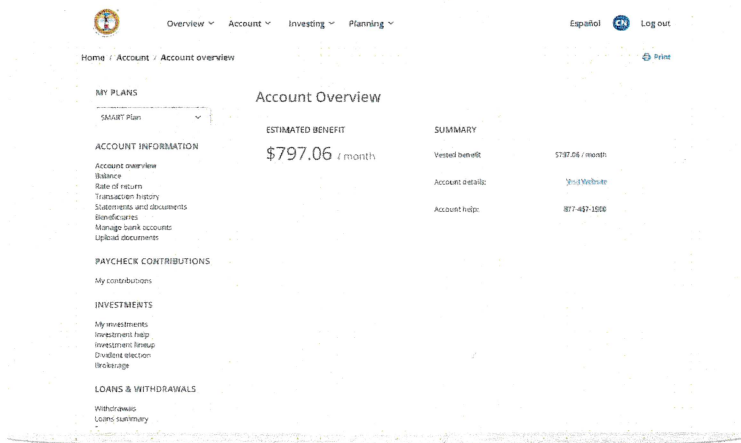
As a part of the SMART Plan, your account dashboard gives you a real-time view of spending, saving, debt and more so you can track, manage and plan all your financial priorities in one place. Simply log in to your account to:

- View your estimated monthly retirement income and see if your future savings are on track.
- Model different savings scenarios and view the possible outcomes.
- Access your expanded financial toolbox
- 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 or email [smart@empower.com](mailto:smart@empower.com) if you need help finding a time. Retirement Plan Advisors are available weekdays 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

The Empower mobile experience puts your retirement plan at your fingertips. Use it to access and manage your SMART Plan when you're on the go — right from your mobile device.

### From the convenience of your mobile device:

- Quickly check balances.
- Change your allocation elections.
- Customize your communications preferences.
- Change your savings rate.
- Update your beneficiary.

And more!



My accounts EMPOWER

\$25,482.00  
Total balance

Starting 2039  
Est monthly income  
\$2,131

70%  
of my goal

My savings: \$537

Empower Retirement Plan >  
\$23,051.00

YTD Contributions \$447.00 >

Rate of return +8.90% >  
4/24/2023-4/24/2024

Beneficiaries 1 >  
Last updated: 5/20/2022

Last transaction Contribution >



### Download the free app today

Get the Empower mobile app and connect to your plan whenever, wherever. Available in the App Store® from Apple® and on Google Play™.

FOR ILLUSTRATIVE PURPOSES ONLY

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.



## 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](http://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.

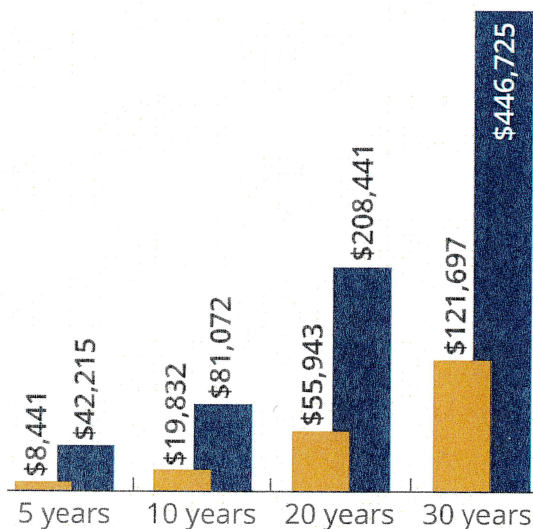
### 6. Click *Confirm & Continue*.

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 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.

Investing involves risk, including possible loss of principal.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc. (EFSI), Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2024 Empower Annuity Insurance Company of America. All rights reserved. 98966-01-FBK-WF-319269-1024(3603907) RO3837599-0924