



SAVE MONEY AND RETIRE TOMORROW



It's SMART to start saving today!

It's hard to know the best way to set yourself up for financial success — but no matter your circumstances, saving can be one of the best ways to help build wealth. Take small steps toward your financial goals by enrolling in the Commonwealth of Massachusetts Deferred Compensation SMART Plan (SMART Plan). To learn more about the benefits of saving, visit www.mass-smart.com.

Here are just a few advantages of the SMART Plan:

- Pretax savings, where every dollar you contribute can lower your taxable income.
- With the potential of compounding, not only could your investments have the potential to grow, but any earnings could also produce earnings.
- A wide range of investment options for a well-diversified portfolio.

Enroll now – it's quick and easy, and you decide how much to contribute to your account. You may elect to contribute a percentage of your salary or a flat dollar amount on a pretax or post-tax (Roth) basis each pay period.

ENROLL TODAY!

To enroll in the SMART Plan,
click the *I have a plan enrollment code* tab
and use the details below.

Group ID: 98966-01
Plan Enrollment Code: PbkNt2vG
Expiration Date: October 1, 2024

Already enrolled?

If you have already enrolled, consider increasing your contributions. You can contribute up to \$23,000 and an additional \$7,500 in catch-up contributions if you are age 50 or older. Be sure to tell your coworkers about the benefits of the SMART Plan and encourage them to join today!

Investing involves risk, including possible loss of principal.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., 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-SSE-WF-3509800-0824 RO3734561-0824