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: vFeWdDu5
Expiration Date: June 1, 2025

Already enrolled?

If you have already enrolled, consider increasing your contributions. You can contribute up to $23,500 and an additional $7,500 in catch-up contributions if you are age 50 or older. Plus, if you turn age 60, 61, 62 or 63 in 2025, you can contribute up to an additional $11,250 in catch-up contributions.

Be sure to tell your coworkers about the benefits of the SMART Plan and encourage them to join today!

Your local Retirement Plan Advisor

A consultation with a SMART Plan Retirement Plan Advisor (RPA) can help strengthen your retirement strategy. Please visit **www.mass-smart.com** to schedule a time that is convenient to you. RPAs are representatives of Empower that service the SMART Plan. *If you are approached by an individual broker or advisor from a company other than Empower, please know that they are not affiliated with the SMART Plan.*

Investing involves risk, including possible loss of principal.

The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide tailored retirement education and guidance at no additional cost to participants.

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