SAVE MONEY AND RETIRE TOMORROW

Play as a Team. You Can Save SMART for Your Future!

Success — on the court or in your finances — can come from practice, commitment, and the right game plan. The Commonwealth of Massachusetts Deferred Compensation SMART Plan is here to help you take small, consistent steps so you can build momentum and score with your long-term savings goals.

Why enroll in the SMART Plan?

- You can make pretax contributions, which may lower your current taxable income.
- Your savings can grow with the power of compounding.
- You have access to a broad range of investment options.

Getting started is quick and easy. You decide how much to contribute—either a percentage of your salary or a flat dollar amount—on a pretax or post-tax (Roth) basis.

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: A4xazzCq
Expiration Date: February 1, 2026

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 (RPA)

For assistance with your retirement journey, schedule some time with your local SMART Plan RPA. They'd be happy to help. Visit **www.mass-smart.com** > *Plan resources* > *Find your representative*.

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.

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.

98966-01-SSE-WF-4703900-1025 RO4708398-0825