



SAVE MONEY AND RETIRE TOMORROW



Reaching your retirement goals is like running a marathon.

Prepare, stay focused and execute, then celebrate

If you haven't already enrolled in the Massachusetts Deferred Compensation SMART Plan, let's get to the starting line. The SMART Plan can help you get to the finish line through:

- Pretax savings, where every \$1 you contribute can lower your taxable income.
- Tax-deferred potential compounding that can make your money work harder.
- Flexible contribution options, including traditional pretax or after-tax known as Roth, helping you save at your own pace.

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: p5USCdzj
Expiration Date: June 1, 2023

Already enrolled?

If you have already enrolled, consider increasing your contributions. You can contribute up to \$22,500 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 the marathon today!

Investing involves risk, including possible loss of principal.

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