



*The Commonwealth of Massachusetts
Department of the State Treasurer
One Ashburton Place
Boston, Massachusetts 02108-1008*

Congratulations!

You are eligible to join the Massachusetts Deferred Compensation SMART Plan. It is every employee's dream to retire in comfort after working for many years. Participating in this supplemental retirement savings program may help provide that comfort and a more secure financial future.

With the SMART Plan, not only can you save and invest on a tax-deferred and post-tax basis, but you also receive access to a diversified menu of investment options at low fees, local representatives and call center support, free financial education and online planning tools that can help you better prepare for retirement.

It's easy to get started. Contact your local representative to set up an enrollment meeting that is convenient for you. To locate your local representative, call the SMART Plan at **(877) 457-1900** or visit **www.mass-smart.com** > Contact Us > Find Your Local Representative.

The SMART Plan offers a convenient way to build savings for your future while enjoying tax benefits today. Take advantage of this employee benefit—**Save Money And Retire Tomorrow**.

Sincerely,

The Massachusetts Deferred Compensation SMART Plan

smart

SAVE MONEY AND RETIRE TOMORROW

Take advantage of a personalized review at no additional cost to you. Get help determining:

- How your assets are allocated.
 - Your savings rate.
- Pre-retirement income you may need to replace.
 - Your planned retirement age.
 - Your retirement readiness.



Schedule a meeting with your local SMART Plan Retirement Plan Advisor

Marianne.Cole@Empower.com

[MAKE APPOINTMENT](#)



Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice. ©2020 Empower Retirement, LLC. All rights reserved. 98966-FLY-WF-809171-1120 RO1395730-1120