

How to Access Your Account

SAVE MONEY AND RETIRE TOMORROW

The Massachusetts Deferred Compensation SMART Plan provides an easy way to access your account and make changes online or by phone. Enjoy around-the-clock, secure access anytime, anywhere.

How to access your existing account online at www.mass-smart.com

To access your account online for the first time, go to www.mass-smart.com.

1. Click on the **REGISTER** button and, on the following secure page, enter the required information and continue.
2. Select *I don't have my PIN*, then follow the remaining steps to create a username and password.

For subsequent access, just use your new username and password. **Note:** For added security, you will be prompted at login to receive an access code via email or text whenever you use an unrecognized device.

Not enrolled yet?

Prior to enrolling in the SMART Plan, contact human resources, your local SMART Plan office at **877-457-1900**, or your local Retirement Plan Advisor to obtain a Plan Enrollment Code flyer, which will include a specific code needed to enroll online.

Once you receive an enrollment code, go to www.mass-smart.com and click the **REGISTER** button. Follow the on-screen instructions to create your account, assign a beneficiary, select your contribution amount and select your investments.

Or you can go to *About your plan*, then *Forms* to complete and sign these forms:

1. The Complete Enrollment form (if you wish to select your own investment options) **or**
2. The Simplified Enrollment form to have your contributions automatically directed into the SMARTPath Fund that most closely corresponds with the year you will turn 65.
3. The Beneficiary Designation form to name your beneficiary(ies).

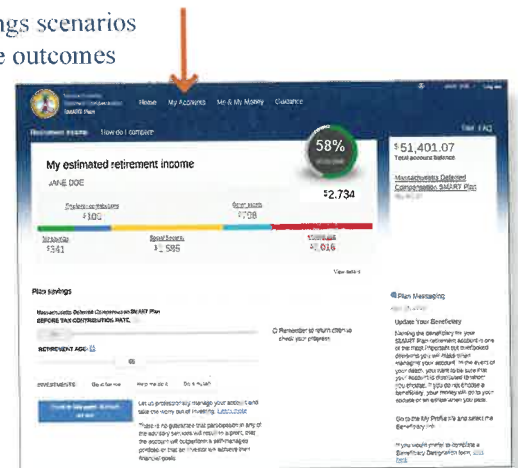
Send the forms to the address indicated.

Do you need assistance? Call **877-457-1900** to speak with a knowledgeable SMART Plan representative.

How to navigate the website

Once logged in to your account, you can get your retirement income score, see how you compare to peers and view next steps that may help you reach your retirement goals. Quickly and easily see how much you've saved and more. Simply log in to your account to:

- View your estimated monthly retirement income and see if your future savings are on track
- Model different savings scenarios and view the possible outcomes
- Make changes to your account with just one click
- And much more!

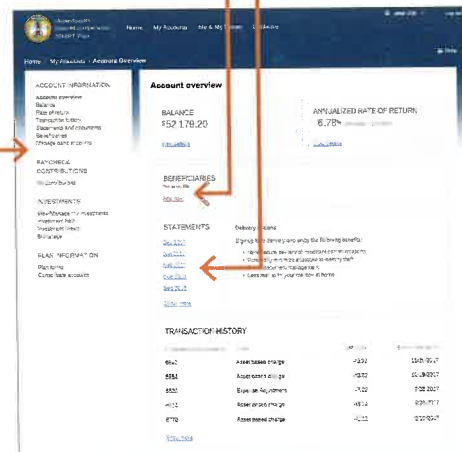


Use the *My Accounts* navigation to:

- View your statements
- Change your beneficiary
- Increase your contributions
- Manage your investments

Use these shortcuts to:

- Change your beneficiary
- View your statements



FOR ILLUSTRATIVE PURPOSES ONLY

Access Your Account by Phone at **877-457-1900**

Automated voice response system

To access your account by phone 24 hours a day, seven days a week, call the SMART Plan Service Center at **877-457-1900**.

How to reach a Plan representative

To speak with a Plan representative about your account or to schedule a face-to-face meeting with your *local* Retirement Plan Advisor, call **877-457-1900** and say “representative.”

Say it

Say **“Yes”** to connect with your local SMART Plan office.

Schedule a meeting to discuss enrollment, investment and distribution options.

Your Retirement Plan Advisors are available Monday through Friday, 9 a.m. to 5 p.m. Eastern time.

Say it

Say **“Representative”** to speak to someone about Empower Retirement Advisory Services.¹

Learn more about Advisory Services and enroll.

Your Retirement Plan Advisors are available Monday through Friday, 9 a.m. to 5 p.m. Eastern time.

Say it

Say **“Representative”** to talk to a customer service representative.

Request your PIN for the voice response system and make account inquiries and changes.

Your Customer Service representatives are available Monday through Friday, 8 a.m. to 10 p.m. Eastern time and Saturday, 9 a.m. to 5:30 p.m.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Use this guide to navigate the voice response system— GO AHEAD AND SAY IT! Our system is voice-activated.

You will need your PIN and Social Security number to use this system.

Say it

“Transfers”²

- Rebalance
- Transfer
- Current investments
- Current values

Say it

“Paycheck contributions”

- Hear current paycheck contributions
- Change paycheck contributions

Say it

“More options”

- Fund performance
- Account balance
- Recent activity
- Statements
- Forms

Say it

“Future investments”

- Change future investments
- Hear current investments

Say it

“Distributions”

- Speak with a representative

Say it

“Representative”

- Local office
- Retirement Plan Advisor
- Customer service

¹ Online Advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

² Transfer requests made on business days prior to close of the New York Stock Exchange (4 p.m. Eastern time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

Going mobile

Your mobile device can help you track your retirement readiness — anytime, anywhere.

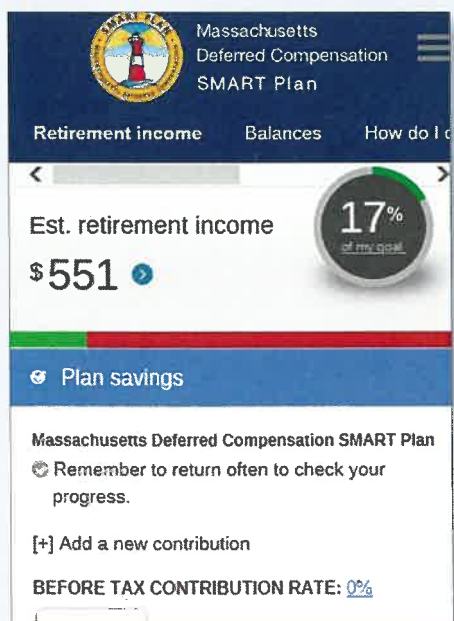
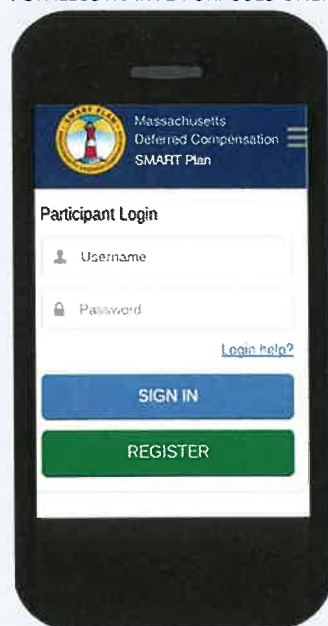
The SMART Plan website is available on your phone to help put your retirement readiness at the tip of your fingers. You can:

- Make changes to estimated monthly income factors
- Check your account balance and history
- See your paycheck contribution amount
- Look at your current rate of return
- Review the investment options in your portfolio
- Change your investments and contribution rate
- Update your beneficiary(ies)

To access the SMART Plan website on your mobile device, go to www.mass-smart.com. It's quick and easy to register.

Just click on the *Register* button.

Sample screen images
FOR ILLUSTRATIVE PURPOSES ONLY



On the go

Visit www.mass-smart.com to quickly and easily see how much you've saved and more. Simply log in to your account on your mobile device to:

- View your estimated monthly retirement income and see if your future savings are on track
- Model different savings scenarios and view the possible outcomes
- Make changes to your account with just one click

Increase Your Contribution Rate Every Year — Automatically!

Having trouble remembering to increase your contribution to the SMART Plan each year?

Most of us understand the positive impact that a consistent increase in contributions can have on our retirement success. The SMART Plan's auto deferral increase feature will take care of this responsibility for you! Automatically increasing your contribution rate each year by even a small amount can pay off over time. The more you contribute today, the greater the potential effect on your income in retirement.

1. Log in to your SMART Plan account at **www.mass-smart.com**.
2. Click on *My Accounts > My contributions > Add Auto Increase*.
3. In the *Auto Increase* dialog box:
 - a. Enter the new number of your starting deferral, in either a percentage or dollar amount (the dialog box will reflect either percentage or dollar amount depending on your current contribution).
 - b. Enter the maximum deferral amount (% or \$) that you would like to reach in the phrase *until it reaches...*
 - c. Select the date the increase should begin.
4. Click *Save*.
5. Review the summary of your auto deferral elections to ensure that it reflects your intended elections and deferral increase schedule.
6. Click *Confirm & Continue*.

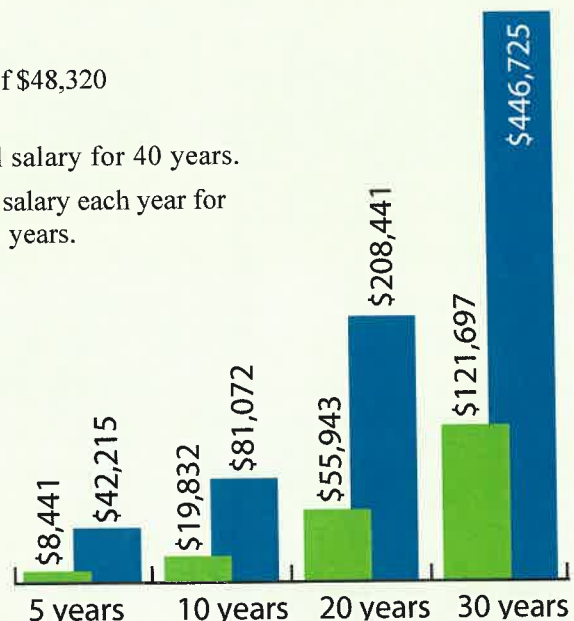
Increasing your contribution rate each year by even a small amount may pay off over time. The more you contribute today, the greater the potential impact on your income in retirement.

Consider the accumulations of two individuals with an annual salary of \$48,320 and a starting contribution rate of 3%.

- **Account A's** annual contribution rate remains at 3% of annual salary for 40 years.
- **Account B's** annual contribution rate increases by 1% of annual salary each year for five years (started at 3%) and then remains at 8% for the next 35 years.

The graph at right shows how, by making small annual increases, Account B's owner was able to save more for retirement.

THE GRAPHIC AND INFORMATION ARE FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not represent the performance of any particular investment options. It assumes an annual salary of \$48,320, with no increase/static, the mean income of an American worker in 2015, according to the U.S. Bureau of Labor Statistics (Occupational Employment Statistics, May 2015); a 3% bi-weekly contribution; a 6% annual rate of return; reinvestment of earnings; and no withdrawals. Rates of return may vary. The illustration does not reflect any charges, expenses, or fees that may be associated with your plan. The tax-deferred accumulation shown above would be reduced if these fees were deducted.



WWW.MASS-SMART.COM

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

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