

PARTICIPATE

Enroll Today!

SAVE MONEY AND RETIRE TOMORROW

Congratulations! Now that you're eligible for the Massachusetts Deferred Compensation SMART Plan (SMART Plan), you can enroll online at www.mass-smart.com.¹ You will find it's a quick and easy way to enroll in the SMART Plan and start saving for your future.

You should have received an enrollment packet from your employer. The packet contains a Plan Overview, a Two Paths to Investing brochure, and an Investment Options at a Glance sheet. If you do not have an enrollment packet, please call (877) 457-1900 to request one.

To enroll, follow these simple steps:

1. Read the Plan Overview. It explains important details about the SMART Plan
2. Review the Two Paths to Investing brochure and the Investment Options at a Glance sheet to decide which investment selections to choose.
3. Now, you're ready to enroll online!

To complete your enrollment, go to www.mass-smart.com > Let's Get Started (located under ACCESS YOUR ACCOUNT). On the following screen, enter your your plan number and click "Continue." Then enter your Social Security Number and password. Online enrollment is faster and more convenient when you have the information you'll need at your fingertips.

Here's a checklist:

- State Agency: Walpole P1
- Your Plan Number: 98966-01-D-2024
**Please note that the dashes are required and are part of the plan number.*
- Your Password: SMART
 - The amount or percentage you'd like to contribute from each paycheck: _____
You may contribute up to 100% of your includible compensation to the Plan as long as it does not exceed \$17,500 in 2013 or \$23,000 if you are age 50 or older.
- Your investment selections. During the enrollment process, you will be asked to either select your own mix of investment options or continue with a Managed Account enrollment as part of Reality Investing[®] Advisory Services. For more information, please contact your local SMART Plan representative.
- Complete your beneficiary designation.

Unsure of how much you should contribute to the SMART Plan? Would you like some education and guidance on the investment options offered through the SMART Plan? Local SMART Plan representatives are available to meet with you and answer questions you may have about the SMART Plan. Call (877) 457-1900 or visit www.mass-smart.com > Contact Us > Find your local representative.^{1,2}

¹ Access to your SMART Plan Service Center and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.
² Representatives of GWFS Equities, Inc. are not registered investment advisers, and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

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