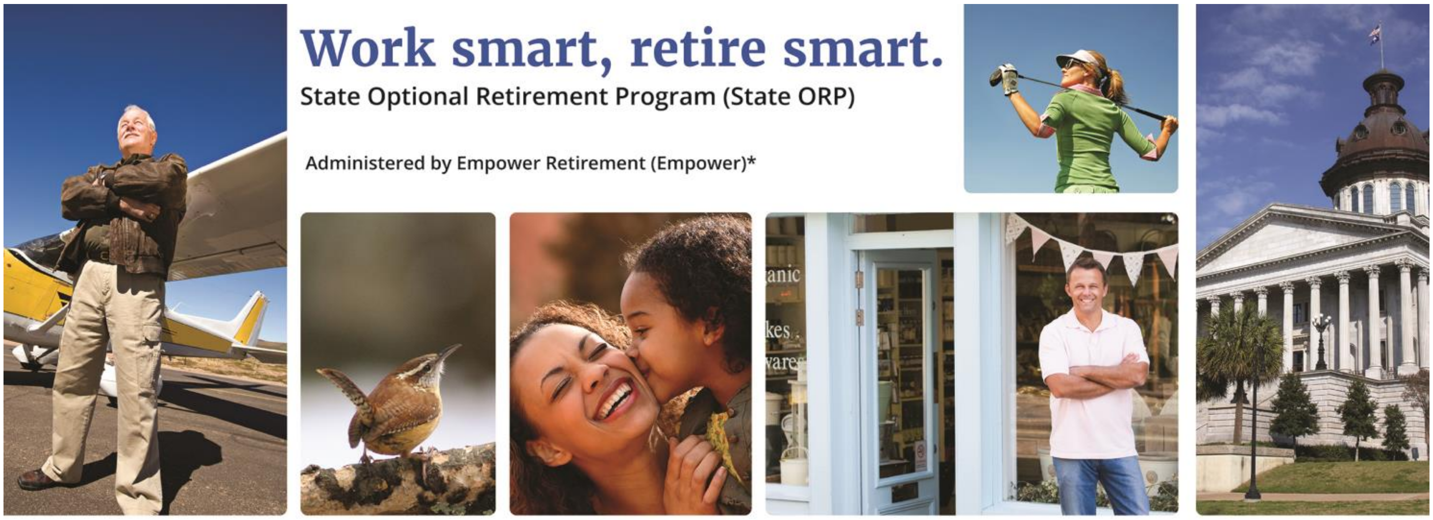

Account access guide — connecting to your State Optional Retirement Program (State ORP)

Empower Retirement's interactive retirement plan website **massmutual.com/scorp** allows you to access your account online 24 hours a day, seven days a week. Accessing your retirement account online is easy — just follow these simple steps.

Accessing your retirement account

Go to **massmutual.com/scorp**.

- If you are a new user, click *Register for Online Access* and follow the prompts to create your account with secure credentials (email address and password) and verify your email. Add a phone number for verification purposes.
- If you have an existing account, click *Log In* and enter your current username and password. If you haven't done so already, you will then be prompted to upgrade to enhanced account security.

Retirement account information

After you've logged on, the first screen you will see is your account dashboard. This dashboard provides information such as:

- Your account balance.
- Your investment allocation (or how your account is invested).
- Your retirement plan strategy, which you can evaluate based on your preferences.

To change your investment options for your contributions:

- Go to the My Account drop-down menu and click *Investment Selection* under Moving Money Around.
- You will be asked to choose the investment strategy that is right for you.

To designate or change your beneficiary

- Go to the My Account drop-down menu and click *Personal Info* under the Everything Else section.
- Select *Add Beneficiary*.
- Select *Change Beneficiary* to change any existing beneficiary information. You may then be asked to contact your plan administrator or complete the Beneficiary Designation form.

To add or change your email address online

- Go to the My Account drop-down menu and click *Personal Info* under the Everything Else section.
- Select *Add or Change Email* or *Change Address* (depending on your available options). Type in the email address at which you would like to receive electronic communications.
- Confirm your email address.

You will receive a confirmation number when your transaction is complete.

How much should you save for retirement?

You are required to contribute a tax-deferred percentage of your earnable compensation into your State ORP account. The current employee contribution rate is 9%. Your employer contributes 5% of your earnable compensation to your State ORP account.

Educational content on retiresmart.com

Empower offers online learning resources to help you take an active role in planning and saving for retirement. Visit **retiresmart.com** to access a wide range of interactive tools and resources such as calculators, illustrations and insightful articles.

Have questions?

Contact one of our participant education consultants.

GRETA D. WALDRON BUTTS
Phone: 803-659-1267
Gretad.WaldronButts@empower-retirement.com

HUGH KINLAW
Phone: 413-209-2128
Hubert.Kinlaw@empower-retirement.com

You may also call the Customer Care Center at **800-743-5274** weekdays from 8 a.m. to 8 p.m. Eastern time.

Easy mobile access

Check your account using the Empower RetireSmart app. Accessing the app is fast and free. Simply search for *Empower Retirement* or *RetireSmart* and download the app today!

Available on the App Store GET IT ON Google Play

*On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company ("MassMutual"). Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company ("GWLA") and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.

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