EDUCATE

How to Access Your Account

SAVE MONEY AND RETIRE TOMORROW

The Massachusetts Deferred Compensation SMART Plan offers you an easy way to access and make changes to your account by computer or telephone. Enjoy round-the-clock, secure access to your account anytime, anyplace. This guide will show you how.

How to Access Your Account Online at www.mass-smart.com[1]

To access your account online for the first time, you will need your plan number, Personal Identification Number[2] (PIN), and Social Security number. Your plan number will be one of the following:

- 98966-01 Massachusetts Deferred Compensation SMART Plan
- 98966-02 Massachusetts Deferred Compensation SMART Plan–Mandatory OBRA
- 98966-03 Massachusetts Deferred Compensation SMART Plan–Voluntary OBRA

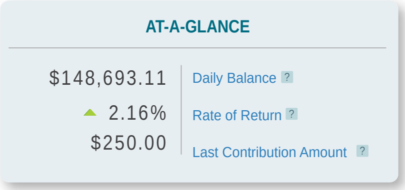
If you don't have a PIN, call the SMART Plan Service Center at (877) 457-1900. Customer Service Representatives are available to assist you Monday through Friday, from 9 a.m. to 8 p.m. ET.

Once you have your PIN[2]:

- Go to **www.mass-smart.com.**
- Click on the "Enroll Now Let's Get Started" link to create a Username and to personalize your PIN.
- For subsequent access, use your new Username and PIN.

How to Navigate the Website

Once logged in to your account, the website provides a personalized account view and suggests steps that can be taken to reach retirement income goals. See some highlights below.



FOR ILLUSTRATIVE PURPOSES ONLY.

At-A-Glance: Each time you log in you will immediately see your progress toward your savings goal—how much has been saved, your rate of return, and the amount of your last contribution.

- Account Overview
- Investment Allocation
- Statements

- Investment Overviews
- Fund Performance

- Change Contribution Rate
- Transfer Among Investment Options[1]
- Change Future Allocation
- Review Transaction History

Research or Enroll In:
- Online Investment Guidance
- Online Investment Advice
- Managed Account Service

As part of Reality Investing® Advisory Services (Advisory Services), provided by Advised Assets Group, LLC (AAG), a federally registered investment adviser

How to Access Your Account by Phone:
Call the SMART Plan Service Center at (877) 457-1900[1]

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** and say “Representative” for the speech-enabled voice response system.[1]

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 representative, call **(877) 457-1900** and say “Representative.”[1]

Say it — **Say “yes” to connect with your local SMART Plan office.**

Schedule a meeting to discuss enrollment and investment and distribution options.[3]

Account Representatives are available Monday through Friday, 9 a.m. to 5 p.m. ET.

Say it — **Say “Representative” to speak to someone about Reality Investing.**

Learn more about the Advisory Services suite of services.

Investment Adviser Representatives are available Monday through Friday, 9:30 a.m. to 7 p.m. ET.

Say it — **Say “Representative” to talk to a Customer Service Representative.**

Request your PIN and make account inquiries and changes.

Customer Service Representatives are available Monday through Friday, 9 a.m. to 8 p.m. ET.

Use This Guide to Navigate the Speech-Enabled Information Line.
GO AHEAD AND SAY IT! Our system is voice-activated.

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

TRANSFERS[1]

- Rebalance
- Transfer
- Current Investments
- Current Values

PAYCHECK CONTRIBUTIONS

- Hear Current Paycheck Contributions
- Change Paycheck Contributions

MORE OPTIONS

- Fund Performance
- Account Balance
- Recent Activity
- Statements
- Forms

FUTURE INVESTMENTS

- Change Future Investments
- Hear Current Investments

DISTRIBUTIONS

- Speak With a Representative[3]

REPRESENTATIVE[3]

- Local Office
- Advisory Services Adviser
- Customer Service

WWW.MASS-SMART.COM

1 Access to the automated voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website and/or automated voice response system received on business days prior to close of the New York Stock Exchange (4:00 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.

2 The account owner is responsible for keeping the assigned PIN confidential. Please contact Client Services immediately if you suspect any unauthorized use.

3 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.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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