Work smart, retire smart.

State Optional Retirement Program
(State ORP)

Administered by Empower Retirement (Empower)

Why choose Empower as your State ORP provider?

You have choices when it comes to selecting your State Optional Retirement Plan (State ORP) service provider. With local retirement education assistance, investment guidance, and interactive self-service tools, Empower is here to help you plan for a secure financial future.

We're here to help!

Empower has two local retirement and education resources dedicated to providing support and guidance to State ORP participants. They're available to help you understand the details of the plan as well as how to enroll, switch providers during open enrollment, and consolidate retirement accounts. They can also assist you with the website and mobile app, plus much more.

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Make the most of your investment

Investments Options

To help you create a well-diversified portfolio, Empower offers a wide range of stock funds, bond funds, and cash investments; including a Guaranteed Interest Account (GIA). Unlike other investments where the rate of return varies based on market conditions, the GIA offers a fixed rate of return for a set period of time. The GIA rate is currently set at 2.4% and is guaranteed through July 1, 2021.[1]

Competitive cost structure

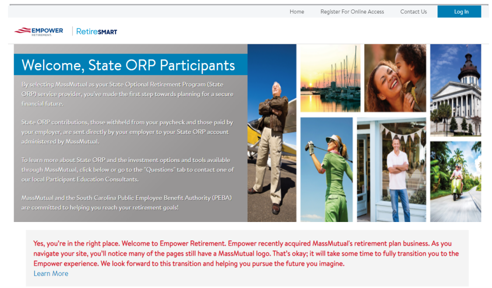
Empower partners with PEBA to closely monitor the plan to ensure we are offering high-quality, low-cost investments. And lower costs means more money in your account with the potential to grow over time.

To learn more about the investment options available, visit **www.MassMutual.com/scorp**

[1] The guarantee of the GIA is based on the claims-paying ability of the issuing insurance company.

Interactive tools to help plan your financial future

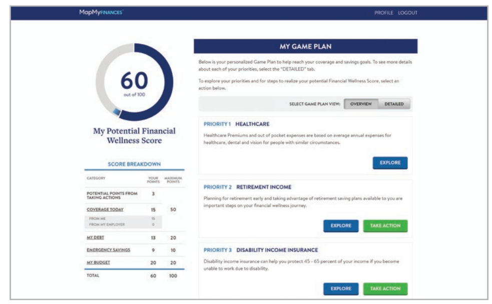
RetireSmart participant website



Empower offers online resources to help you take an active role in planning and saving for retirement.

- View your account balance
- Understand how your retirement account is invested
- Change your investment options
- Designate or change your beneficiary
- Find interactive calculators and tools

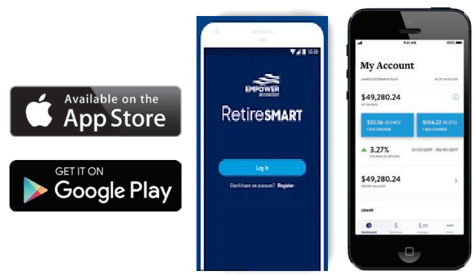
MapMyFinances[SM]



Get help creating your financial game plan with the MapMyFinances online educational planning tool.

- View your personal financial wellness score
- Get your step-by-step game plan to help improve your score
- Ensure you're covering your financial bases, from budgeting, to retirement, to insurance

RetireSmart Mobile App



Keep tabs on your retirement account from anywhere.

- View your account balances by source and investment
- Track your rate of return
- Change your asset allocations

Questions? Contact a Participant Education Consultant visit **www.MassMutual.com/scorp** or call the participant information center at **1-800-743-5274** Monday through Friday, 8 a.m. – 8 p.m. ET.

For those investors who are considering rolling in funds from their previous retirement plan, they should consider the impact of transfer fees, the loss of vested benefits and/or surrender changes that may be imposed by their previous retirement plan.

Guidance may not be available for certain products. Guidance is based on MapMyFinances assumptions and information provided by the employee and employer.

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On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company. 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 and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.

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