ENROLL IN YOUR EMPLOYER PLAN TODAY

A saving and investing experience centered around you

- Save up to $23,000 in 2024, plus an extra $7,500 for those age 50 or older.
- See a complete view of your overall retirement picture.
- Easily access your account and take action.
- Reduce your current taxable income with pre-tax contributions.

RETIRE READY
TENNESSEE'S RETIREMENT PROGRAM

It’s fast and easy to enroll

Quick & Simple

Enrolling in your employer retirement plan is one of the simplest ways to save for retirement

1. Go to retirereadytn.gov and select *Log in to my 401(k)/457 accounts*, then select *Register*.
2. Choose the *I do not have a PIN* tab.
3. Follow the prompts to create your username and password.

Click here to enroll!

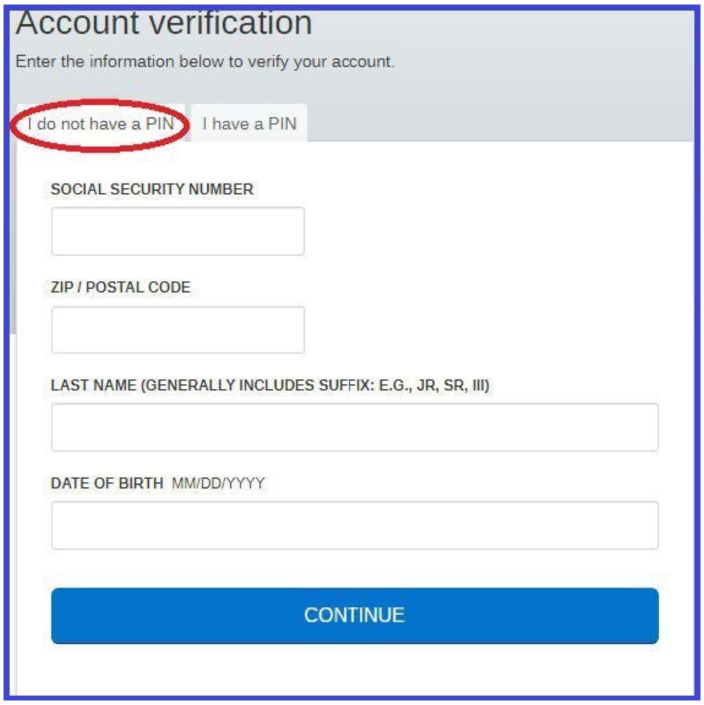
Follow the steps to connect with your retirement future.

Set up your account

Getting started is easier than you think with these simple steps.

Step 1

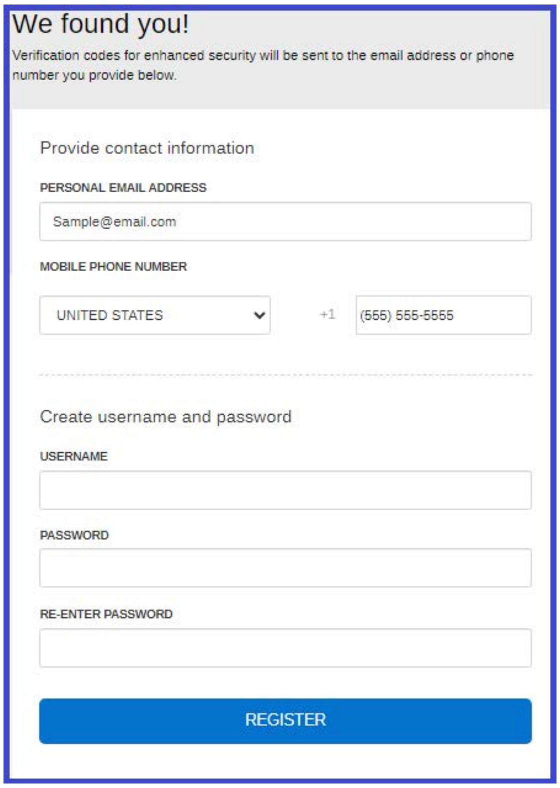
Select *Register*.



Step 2

Select *I donot have a PIN,* and enter the required information.

You will need to select delivery of a verification code via *text, phone or email*.



Step 3

Enter your contact information, create your username and password and click *Register*.

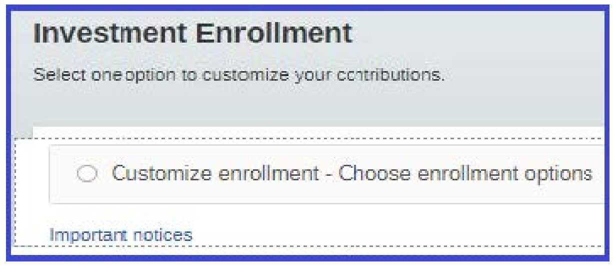
We've located your account

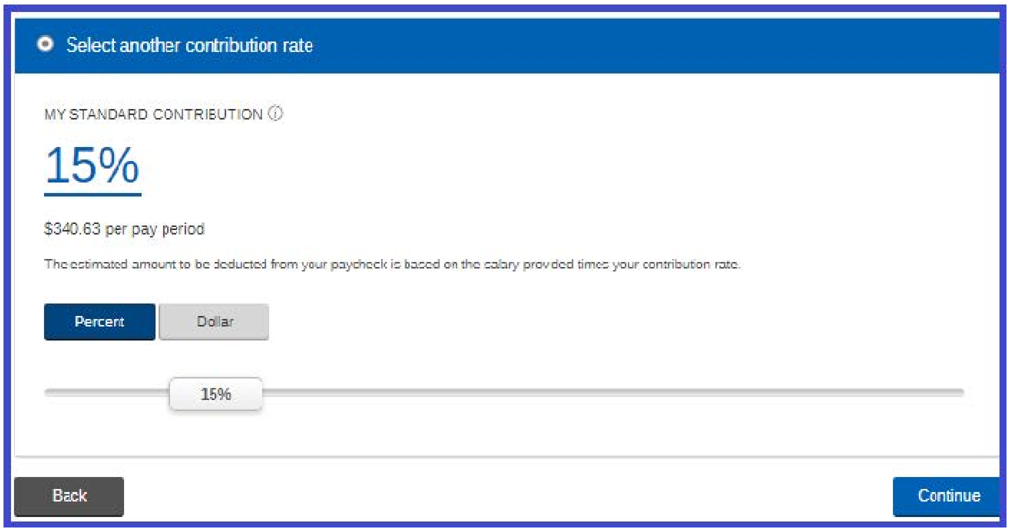
Now let's set up your enrollment elections.

Step 4

Select *Customize enrollment* to choose your enrollment options.

Click *Get Started* to begin.





Step 5

Select your *Contribution rate.*

How much should you be saving? Financial experts recommend saving between 10% to15% of pre-tax income for retirement.

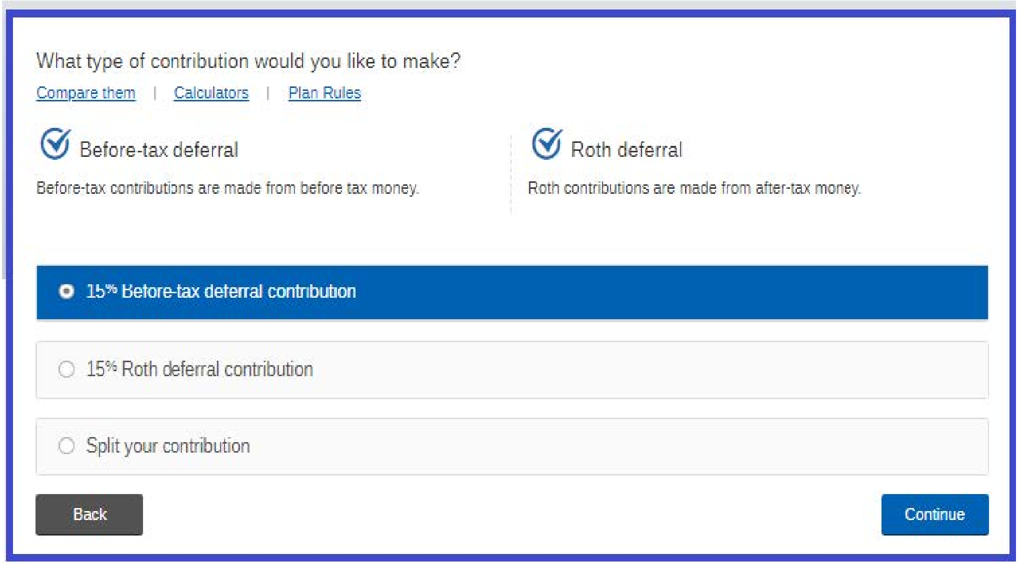
You can choose to save a dollar amount or a percentage of your pay.

Now is a good time to have a conversation with your Retirement Plan Advisor about your retirement future.

Step 6

Select *Contribution type*.

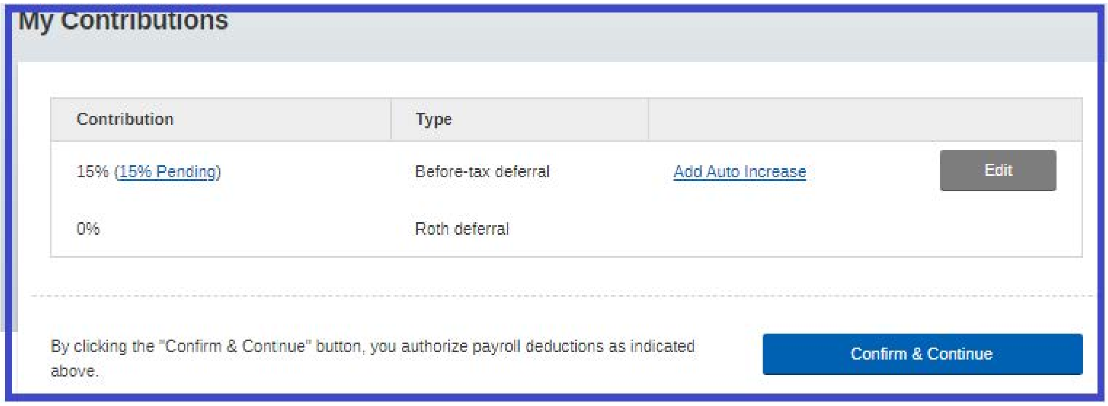
Your Retirement Plan Advisor can provide more details on the differences between pre-tax and Roth strategies, and the benefits of each.



some options may not apply depending on your plan's provisions

Let's continue your elections

Just a few more selections before you're finished.



Step 7

Click Confirm & Continue.

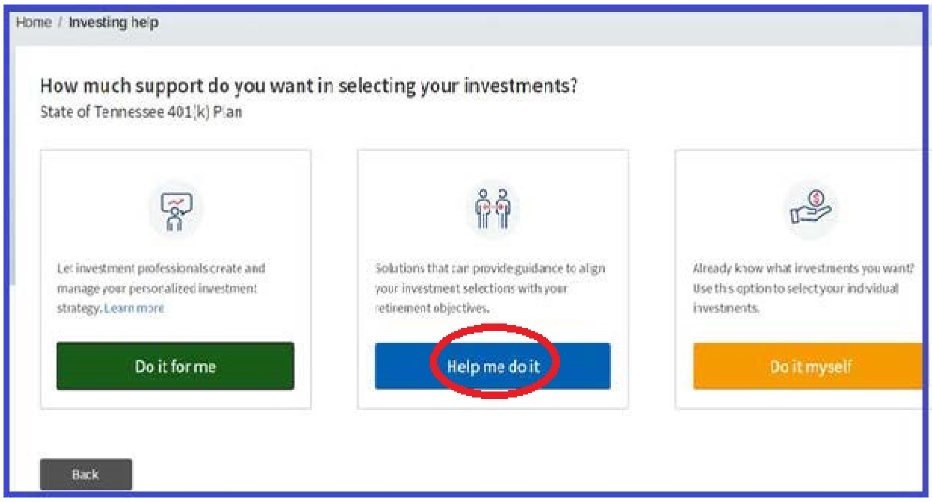
Step 8

How much support do you want in selecting investments?

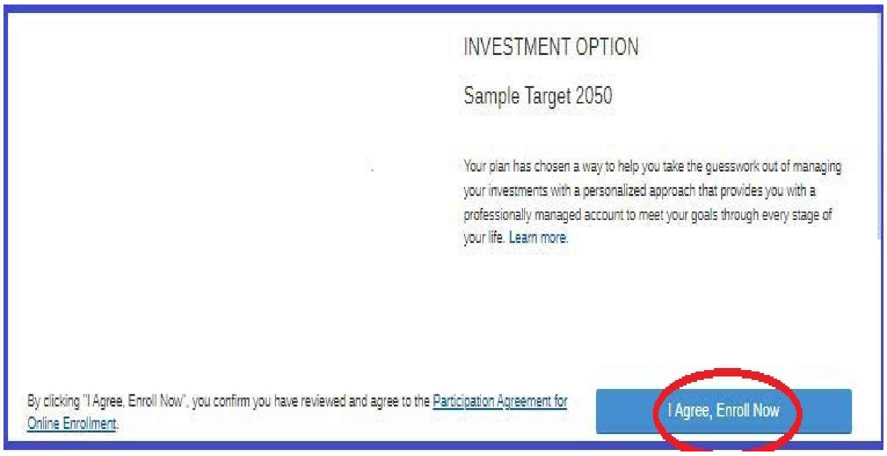
You can choose between selecting your own investments among the core funds offered in the Plan through *Do It Myself*, or you may choose to receive assistance.

By choosing *Help Me Do It*, you'll receive one-time investment recommendations from Empower, including help choosing a target date fund* based on your retirement age.

By selecting *Do It For Me*, you can enroll in My Total Retirement.™ My Total Retirement is available for a fee, and investment professionals help manage your savings and investment strategy on an ongoing basis.



**The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.*

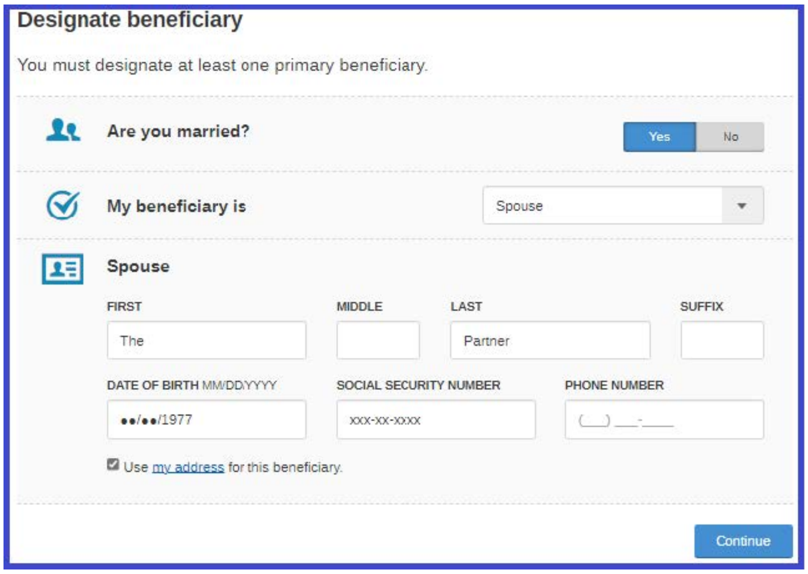


Step 9 -

Click *Enroll* then select *I Agree, Enroll Now.*

You're almost done! Let's add your beneficiary

This will ensure your savings go to the person(s) you want should anything happen to you.



Step 10 -

Select your *beneficiary(ies)* and provide their information.

Step 11

Review your beneficiary(ies). Click *Confirm & Continue*.

Congratulations!

You're enrolled in your plan.

Consider setting up some time with your Retirement Plan Advisor for help planning your future to potentially meet your retirement goals.

Set up a meeting today at *retirereadytn.empowermytime.com.*

Visit the website at RetireReadyTN.gov or call 800-922-7772.

Representatives are available 8 a.m. to 7 p.m. Central time Monday – Friday.

Set up your free, personalized one-on-one consultation with your local RetireReadyTN plan advisor today.

We're here to help if you need it

For questions, call **800-922-7772.**

Empower representatives are available weekdays from 8:00 a.m. to 10:00 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET. TTY: 800-830-9017. Int'l: 303-737-7249.

Visit **retirereadytn.gov** and click on *Log in to my 401(k)/457 account.*

You may also contact:

We work with you to keep your account information safe

For more information regarding account security and the Security Guarantee's conditions, visit **retirereadytn.empower-retirement.com** and click on *Security Guarantee* at the bottom of the page.

Access your account anytime with the Empower app

Investing involves risk, including possible loss of principal.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Get a complete financial overview

Link accounts, such as banking, mortgage, credit card and other retirement plan accounts, to get a customized view of your overall financial situation.

Look into your future

You can easily view what percentage of your estimated income you are on track to replace.

FOR ILLUSTRATIVE PURPOSES ONLY.

Link outside accounts to see:

- **Your net worth**
- **Your saving and spending trends**
- **How you're tracking for retirement**

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Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

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