



*The Commonwealth of Massachusetts
Department of the State Treasurer
One Ashburton Place
Boston, Massachusetts 02108-1608*

Congratulations!

You are eligible to join the Massachusetts Deferred Compensation SMART Plan. It is every employee's dream to retire in comfort after working for many years. Participating in this supplemental retirement savings program may help provide that comfort and a more secure financial future.

With the SMART Plan, not only can you save and invest on a tax-deferred and post-tax basis, but you also receive access to a diversified menu of investment options at low fees, local representatives and call center support, free financial education and online planning tools that can help you better prepare for retirement.

It's easy to get started. Contact your local representative to set up an enrollment meeting that is convenient for you. To locate your local representative, call the SMART Plan at **(877) 457-1900** or visit **www.mass-smart.com** > Contact Us > Find Your Local Representative.

The SMART Plan offers a convenient way to build savings for your future while enjoying tax benefits today. Take advantage of this employee benefit—**Save Money And Retire Tomorrow**.

Sincerely,

The Massachusetts Deferred Compensation SMART Plan