How to Access Your Account

S A V E   M O N E Y   A N D   R E T I R E   T O M O R R O W

The Massachusetts Deferred Compensation SMART Plan offers you an easy way to access and make changes to your account by computer or telephone. This way, you can enjoy round-the-clock, secure access to your account any time, any place. 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 Personal Identification Number[2] (PIN) and Social Security number. If you don't have your PIN, call the SMART Plan Service Center at **(877) 457-1900** and press 0.[1] Customer Service Representatives are available to assist you Monday through Friday from 9:00 a.m. to 8:00 p.m. ET.

Once you have your PIN [2]:

- Go to **www.mass-smart.com** > Account Access.[1]
- Click on the "first-time user" box to create a Username and personalize your PIN.
- For subsequent access, use your new Username and PIN.

How to Navigate the Website

Once logged in to your account, this guide can assist you in navigating the website.

1 My Account

- View your account balance and asset allocation.
- See your individual rate of return.
- Look at your contribution, transfer and withdrawal history.
- Review your current beneficiary(ies).

2 My Profile

- View your personal information.
- Change your Username.
- Personalize your PIN.[2]
- Update your beneficiary(ies).

3 Manage Investments

- Transfer among funds.[1]
- Change your contribution amount.
- Redirect future contributions.
- Reallocate your balance—schedule a rebalancing transaction to occur one time, quarterly, semi-annually or annually.

4 Sign Up for Reality Investing® Advisory Services (Advisory Services)

- Research or enroll in Online Investment Guidance, Online Investment Advice or Managed Accounts.

For assistance with your account online, click "contact us" at the bottom of any page.

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

Automated Voice Response System

1 Press 1 to connect with the 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 press 1 for the automated voice response system.[1]

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

If you don't have your PIN, press 0. Customer Service Representatives are available to assist you Monday through Friday from 9:00 a.m. to 8:00 p.m. ET.

How to Reach an Actual Person

To speak with an actual person about your account or to schedule a face-to-face meeting with your local representative, call **(877) 457-1900**.[1]

2 Press 2 to connect with your local SMART Plan office

Schedule a meeting to discuss enrollment, investment and distribution options.

Operators are available Monday through Friday, 9:00 a.m. to 5:00 p.m. ET.

3 Press 3 to speak with an Advisory Services adviser

Learn more about the Advisory Services suite of services.

Investment Adviser Representatives are available Monday through Friday, 9:30 a.m. to 7:00 p.m. ET.

0 Press 0 to talk to a Customer Service Representative

Request your PIN and make account inquiries and changes.

Customer Service Representatives are available Monday through Friday, 9:00 a.m. to 8:00 p.m. ET.

How to Navigate the Automated Voice Response System

1 Obtain Investment Option Information

- Unit/Share Values
- Investment Option Codes

2 Obtain Account Information

- Account Balance
- Future Contribution Information
- Current Custom Transfers and Percentages
- Contribution History
- Transaction Activity

3 Change Your Account

- Change Future Contribution Information
- Fund-to-Fund Transfer Options or Cancel Pending Transfers[1]
- Set Up a Custom Transfer
- Transfer to or from Your Self-Directed Brokerage Account

4 Personalize Your PIN[2]

*** Press * to Return to the Main Menu**

WWW.MASS-SMART.COM

1 Access to the automated voice response system and 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 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 Great-West Retirement Services® immediately if you suspect any unauthorized use.

Core securities, when offered, are offered through GWFS Equities, Inc.

Managed account, guidance and advice services are offered by Advised Assets Group, LLC, (AAG) - a federally registered investment adviser. AAG and GWFS Equities, Inc. are wholly owned subsidiaries of Great-West Life & Annuity Insurance Company. 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. Great-West Retirement Services® refers to products and services provided by Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates. Great-West Retirement Services and Reality Investing® are registered service marks of Great-West Life & Annuity Insurance Company.

 Form# CB1096AAHT (8/10) [OLD P65352]

SMART PLAN · MASSACHUSETTS DEFERRED COMPENSATION · SAVE MONEY AND RETIRE TOMORROW