



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.



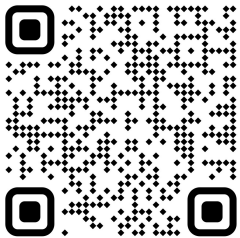
It's fast and easy to enroll



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.



The interface shows a 'Participant Login' section with fields for 'Username' and 'Password', a 'SIGN IN' button, and a 'REGISTER' button. To the left, there's a section titled 'What is your Lifetime Income Score?' with two circular progress indicators labeled 'You' and 'Your peers', each showing '??% OF YOUR GOAL' and '??% OF THEIR GOAL'. A link 'Login help?' is also present.

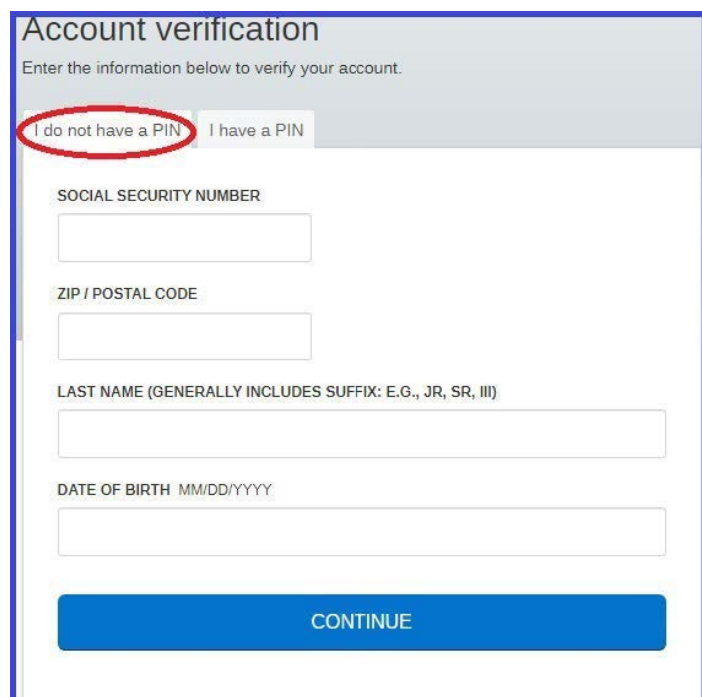
Step 1

Select *Register*.

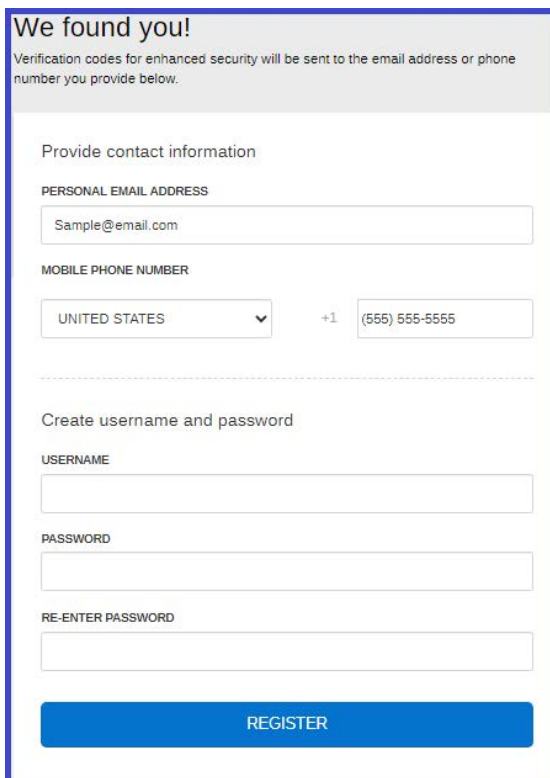
Step 2

Select *I do not have a PIN*, and enter the required information.

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



The 'Account verification' form includes a header 'Enter the information below to verify your account.' and two radio buttons: 'I do not have a PIN' (selected) and 'I have a PIN'. Below are input fields for 'SOCIAL SECURITY NUMBER', 'ZIP / POSTAL CODE', 'LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)', and 'DATE OF BIRTH MM/DD/YYYY'. A 'CONTINUE' button is at the bottom.



The 'We found you!' section states: 'Verification codes for enhanced security will be sent to the email address or phone number you provide below.' It includes a 'Provide contact information' section with 'PERSONAL EMAIL ADDRESS' (Sample@email.com) and 'MOBILE PHONE NUMBER' (UNITED STATES, +1, (555) 555-5555). Below is a 'Create username and password' section with fields for 'USERNAME', 'PASSWORD', and 'RE-ENTER PASSWORD'. A 'REGISTER' button is at the bottom.

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.

A screenshot of the 'Investment Enrollment' screen. It has a title bar 'Investment Enrollment' and a subtitle 'Select one option to customize your contributions.' Below this is a radio button selection area with one option: 'Customize enrollment - Choose enrollment options'. At the bottom, there is a link for 'Important notices'.

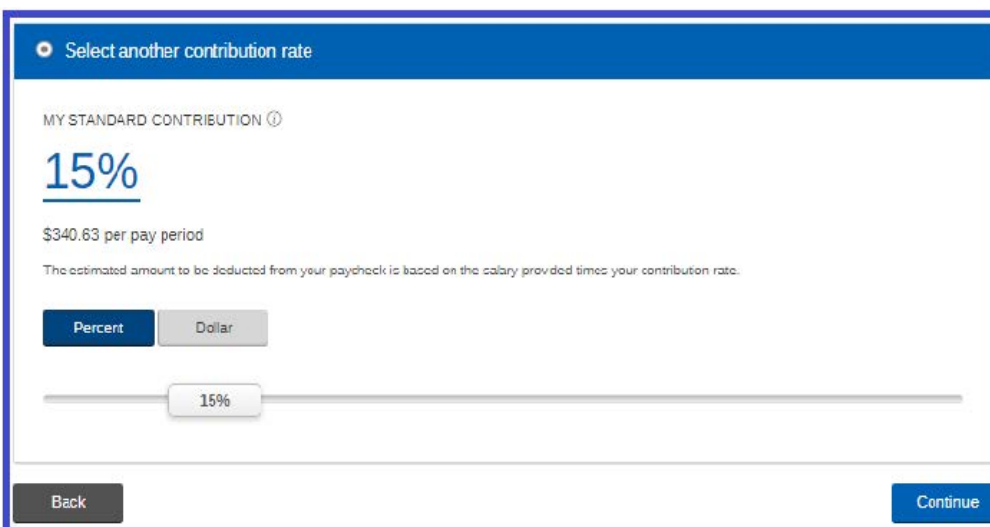
Step 5

Select your **Contribution rate**.

How much should you be saving? Financial experts recommend saving between 10% to 15% of pre-tax income for retirement.

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

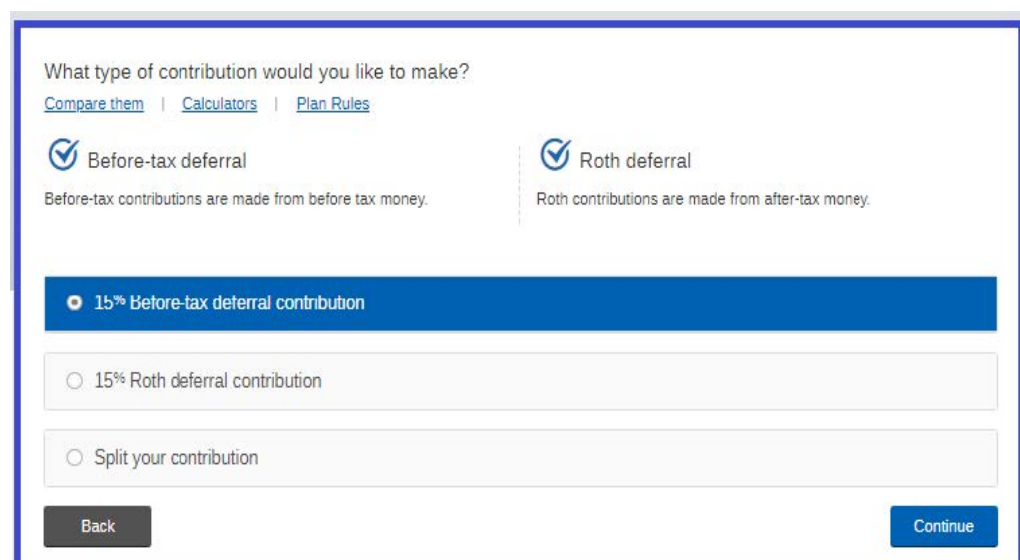
Now is a good time to have a conversation with your Retirement Plan Advisor about your retirement future.

A screenshot of the 'Select another contribution rate' screen. It shows 'MY STANDARD CONTRIBUTION' set at '15%'. Below this, it says '\$340.63 per pay period' and 'The estimated amount to be deducted from your paycheck is based on the salary provided times your contribution rate.' There are two buttons: 'Percent' (selected) and 'Dollar'. A slider is positioned at 15%. At the bottom are 'Back' and 'Continue' buttons.

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.

A screenshot of the 'What type of contribution would you like to make?' screen. It has links for 'Compare them', 'Calculators', and 'Plan Rules'. There are two main options: 'Before-tax deferral' (selected with a checkmark) and 'Roth deferral' (also with a checkmark). Below these are three radio button options: '15% Before-tax deferral contribution' (selected), '15% Roth deferral contribution', and 'Split your contribution'. At the bottom are 'Back' and 'Continue' buttons.

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.

My Contributions

Contribution	Type		
15% (15% Pending)	Before-tax deferral	Add Auto Increase	<button>Edit</button>
0%	Roth deferral		

By clicking the "Confirm & Continue" button, you authorize payroll deductions as indicated above.

Confirm & Continue

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.

Home / Investing help

How much support do you want in selecting your investments?
State of Tennessee 401(k) Plan



Let investment professionals create and manage your personalized investment strategy. [Learn more](#)

Do it for me



Solutions that can provide guidance to align your investment selections with your retirement objectives.

Help me do it

Do it myself



Already know what investments you want? Use this option to select your individual investments.

Do it myself

Back

*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.

INVESTMENT OPTION

Sample Target 2050



Your plan has chosen a way to help you take the guesswork out of managing your investments with a personalized approach that provides you with a professionally managed account to meet your goals through every stage of your life. [Learn more](#)

By clicking "I Agree, Enroll Now", you confirm you have reviewed and agree to the [Participation Agreement for Online Enrollment](#).

I Agree, Enroll Now

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.

Designate beneficiary

You must designate at least one primary beneficiary.

 Are you married? Yes No

 My beneficiary is Spouse

 **Spouse**

FIRST MIDDLE LAST SUFFIX

DATE OF BIRTH MM/DD/YYYY SOCIAL SECURITY NUMBER PHONE NUMBER

☒ Use [my address](#) for this beneficiary.

[Continue](#)

Step 10 -

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

Step 11

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

My Beneficiaries

Your Primary Information

NAME	TYPE	ALLOCATION
The Partner	Spouse	100 %

By clicking Confirm & Continue, you agree to the [Beneficiary Designation Agreement](#)

[Add Another Beneficiary](#) [Confirm & Continue](#)

Congratulations!

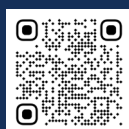
You're enrolled in your plan.

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.



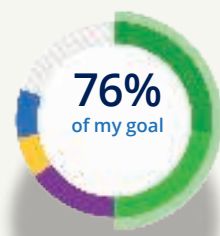
Access your account anytime with the Empower app

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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