



STATE OF



MaineSaves Deferred Compensation Plan

Welcome to online enrollment for MaineSaves, the State of Maine's voluntary retirement savings plan.

Follow the steps shown here to enroll successfully.

1. Participant goes to www.MassMutual.com/govnp and clicks on **“Enroll Now”** under **Participant**.

EMPOWER RETIREMENT | GOVERNMENT & NOT-FOR-PROFIT PLANS

Welcome to Empower Retirement

Participant
Make smart choices and save now to meet your retirement savings goals.
[Learn More >](#)

[Log-in >](#) or [Enroll Now >](#)

Plan Sponsors and TPAs
Making it easy for you to administer your retirement plan.
[Learn More >](#)

[Log-in >](#)

Financial Professional
Learn how our strength, experience and passion for innovation is paying off for you — and your clients.
[Learn More >](#)

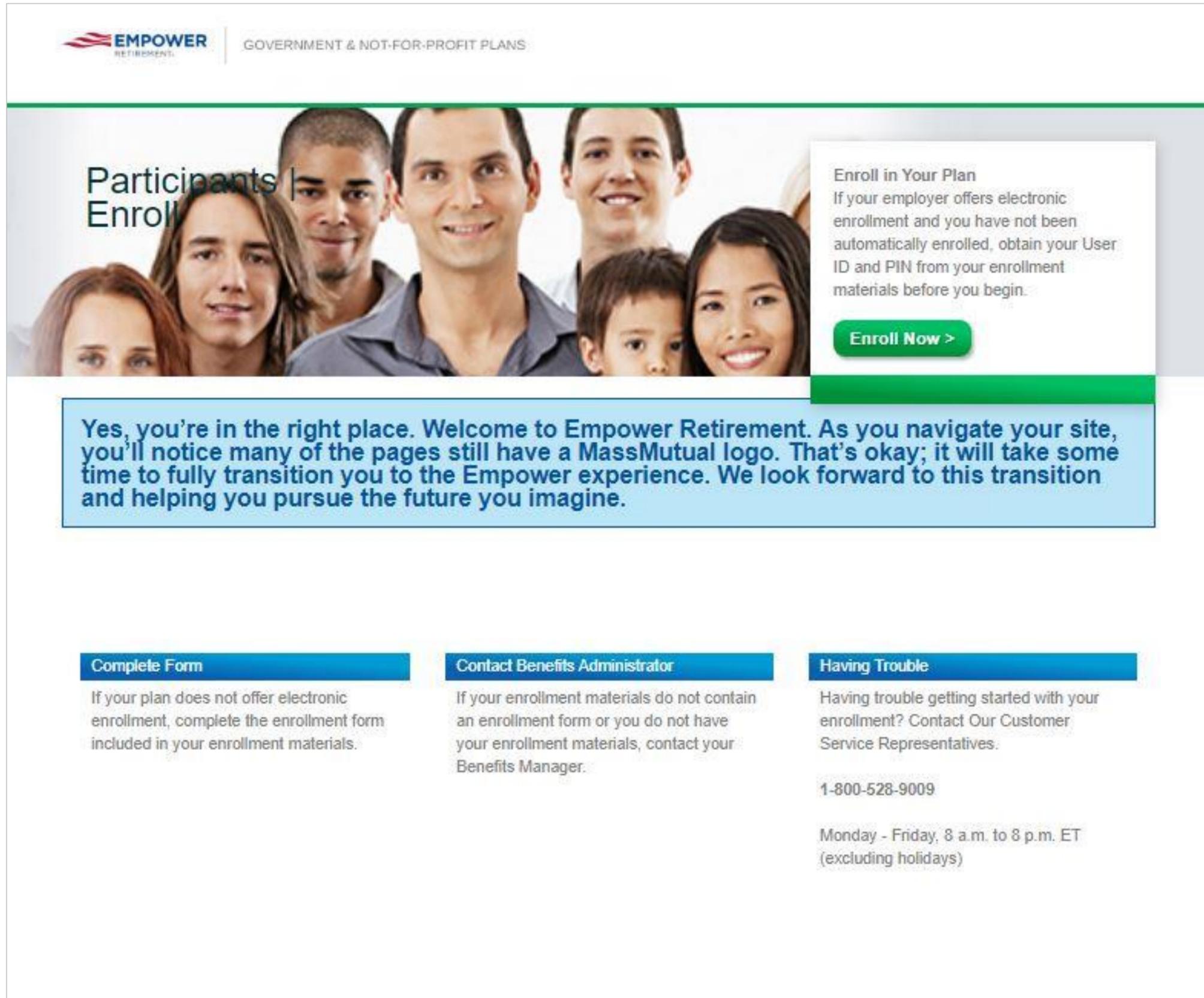
[Log-in >](#)

Yes, you're in the right place. Welcome to Empower Retirement. As you navigate your site, you'll notice many of the pages still have a MassMutual logo. That's okay; it will take some time to fully transition you to the Empower experience. We look forward to this transition and helping you pursue the future you imagine.

Participant Services 1-800-528-9009 Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)	Plan Sponsor Services 1-800-837-8444 Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)	Retirement Plan Sales 1-800-874-2502, Option 4 Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)
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Corporate Plans Participant Enroll Plan Sponsors and TPAs Financial Professional	Government + Not-for-Profit Plans Participant Enroll Plan Sponsors and TPAs Financial Professional
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2. Participant clicks on “Enroll Now” under Enroll in Your Plan.



The screenshot shows the Empower Retirement website for Government & Not-for-Profit Plans. The main heading is "Participants | Enroll". A prominent call to action is "Enroll Now >". Below this, a blue box contains a welcome message. At the bottom, there are three columns of helpful information: "Complete Form", "Contact Benefits Administrator", and "Having Trouble".

EMPOWER RETIREMENT | GOVERNMENT & NOT-FOR-PROFIT PLANS

Participants | Enroll

Enroll in Your Plan
If your employer offers electronic enrollment and you have not been automatically enrolled, obtain your User ID and PIN from your enrollment materials before you begin.

[Enroll Now >](#)

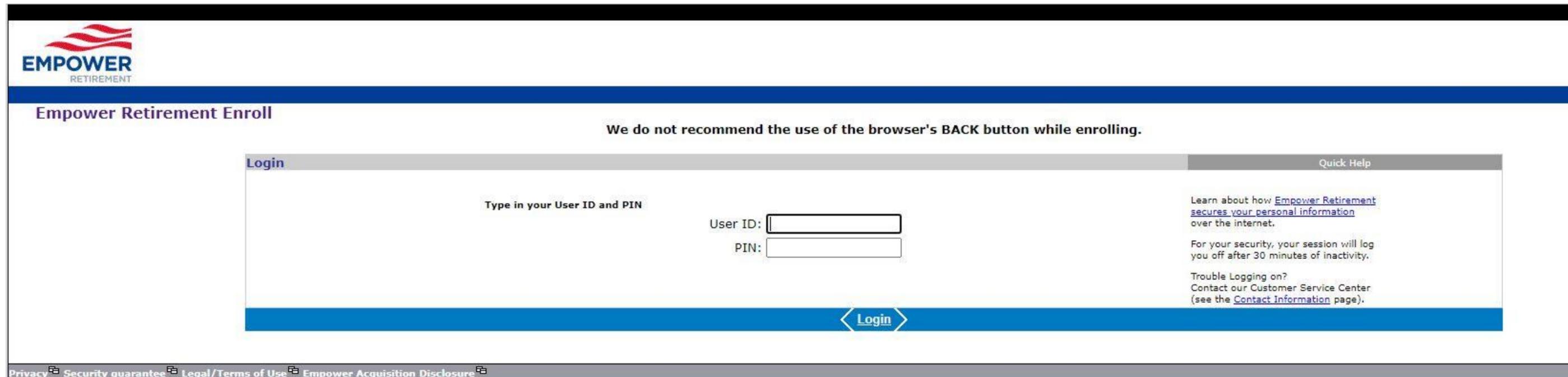
Yes, you're in the right place. Welcome to Empower Retirement. As you navigate your site, you'll notice many of the pages still have a MassMutual logo. That's okay; it will take some time to fully transition you to the Empower experience. We look forward to this transition and helping you pursue the future you imagine.

Complete Form
If your plan does not offer electronic enrollment, complete the enrollment form included in your enrollment materials.

Contact Benefits Administrator
If your enrollment materials do not contain an enrollment form or you do not have your enrollment materials, contact your Benefits Manager.

Having Trouble
Having trouble getting started with your enrollment? Contact Our Customer Service Representatives:
1-800-528-9009
Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)

3. Participant enters their Social Security Number as the USERID and the Group Number 150006 as the PIN.



The screenshot shows the 'Empower Retirement Enroll' login page. At the top left is the Empower Retirement logo. Below it, the page title 'Empower Retirement Enroll' is displayed. A warning message states: 'We do not recommend the use of the browser's BACK button while enrolling.' The main content area is divided into two sections: 'Login' and 'Quick Help'. The 'Login' section contains the instruction 'Type in your User ID and PIN' and two input fields labeled 'User ID:' and 'PIN:'. A blue 'Login' button is positioned at the bottom of this section. The 'Quick Help' section provides information about internet security, session inactivity, and contact information for customer service.

EMPOWER
RETIREMENT

Empower Retirement Enroll

We do not recommend the use of the browser's BACK button while enrolling.

Login

Type in your User ID and PIN

User ID:

PIN:

Login

Quick Help

Learn about how [Empower Retirement secures your personal information](#) over the internet.

For your security, your session will log you off after 30 minutes of inactivity.

Trouble Logging on?
Contact our Customer Service Center (see the [Contact Information](#) page).

Privacy Security guarantee Legal/Terms of Use Empower Acquisition Disclosure

4. Review the applicable Disclosure Statement and click "Accept."

Your local representative can provide you with plan enrollment materials.

Welcome to MassMutual Enroll

This site provides you with an easy, convenient way to enroll in the retirement plan offered by your employer, [REDACTED]

As you progress through the enrollment process you will be making some important decisions. Prior to initiating your enrollment you should have received and reviewed enrollment materials consisting of an overview of your plan features and information about your retirement program, including the investment options and historical performance information. Please read it carefully before you invest or send money.

I acknowledge, by clicking "Accept" below, that I have received the enrollment material referenced above.

[Do Not Accept](#) [Accept](#)

5. Participant completes Step 1 by entering their Personal Information, including Employment Information.

Make sure to include a rough estimate of your annual salary to be able to continue on.

The screenshot shows a web-based registration form for Step 1: Personal Information. At the top, a progress bar indicates six steps: 1 Personal (highlighted), 2 Deferral, 3 Elections, 4 Beneficiary, 5 Disclosure, and 6 Verification. Below the progress bar, the form is divided into two main sections: Personal Information and Employment Information. The Personal Information section includes fields for First Name, MI, Last Name, Address 1, Address 2, Address 3, City, State (dropdown), Zip, Email, Birth Date, Gender (dropdown), Marital Status (dropdown with 'Please Select'), and Language Preference (dropdown with 'Please Select'). The Employment Information section includes fields for Date of Hire, Annual Salary, and Payroll Frequency (dropdown with 'Bi-weekly - 26'). At the bottom of the form, there are 'Back' and 'Next' navigation buttons.

Step 1: Personal Information
Please enter your personal information below. Make corrections as needed.

1 Personal | 2 Deferral | 3 Elections | 4 Beneficiary | 5 Disclosure | 6 Verification

Personal Information

First Name : MI: Last Name :

Address 1 : Address 2 : Address 3 :

City : State: Zip:

Email : Phone Number :

Birth Date : Gender: Marital Status: Language Preference :

Employment Information

Date of Hire: Annual Salary : Payroll Frequency:

Back | Next

6. Participant completes Step 2 by entering their desired **Deferral Amount** (the amount you wish to contribute from each biweekly paycheck). The maximum deferral amount depends on your age. If you:

Are under age 50, you can contribute up to the Annual Elective Deferrals Limit per year.

Are or will be age 50 or older by the end of the year, you can take advantage of the Annual Catch-Up Contribution Limit. This is in addition to the Annual Elective Deferrals Limit for the year.

If you are **within three years of retiring**, you may make three year 457 Pre-Retirement Catch-Up Limit Contribution instead of the 50+ catch-up contributions above. If you wish to do this, **please contact your local representative**; you cannot make three year Pre-Retirement catch-up contribution elections online.

Your local representative can also let you know the applicable year's Annual Elective Deferrals Limit, Annual Catch-Up Contribution Limit and 457 Pre-Retirement Catch-up Limit Contribution.

The screenshot shows a web form titled "Step 2: Deferral Information" with the instruction "Provide us with the amount you would like to contribute to your retirement plan." A progress bar at the top indicates six steps: 1 Personal, 2 Deferral (current), 3 Elections, 4 Beneficiary, 5 Disclosure, and 6 Verification. The form is divided into two main sections: "Salary Information" and "Salary Deferral Information".

Salary Information:
Annual Salary: \$50,000.00
Pay Period Salary: \$1,923.08

Salary Deferral Information:
 I do not wish to contribute at this time.
Deferral Amount per pay period:
\$0 (whole dollars only)
 Click the box if you will utilize the catch-up provision.

Click **Calculate** to view the estimated deferral rate.
Calculate

Annual Deferral Amount : 0
Deferral Rate per pay period: 0

Navigation buttons: Back, Next

Footer: Privacy Policy (Updated) | Account Protection Policy (Updated) | Legal/Terms of Use (Updated)

7. Participant completes Step 3 by entering their desired Investment Elections.

Indicate which of the available options you want to invest in by providing the percentage amount next to each fund name. The sum of all percentage must equal 100%.

Investments below are sample investments and are not plan specific.

Step 3: Investment Elections
Select how to invest your **future** contributions for all contribution types listed below. If sources are employer directed, investment elections have been established and cannot be changed online.

- enter investment elections in **whole percentages**
- verify investment elections for each contribution type total 100%
- view investment option [performance](#)
- select an investment choice below for more details
- check [help](#) for additional information

1 Personal 2 Deferral **3 Elections** 4 Beneficiary 5 Disclosure 6 Verification

Contribution Type: **EE Pre-Tax**

Investment Choice	Investment Election
AmCent Cap Preserv	0 %
Carillon Scout MIDCP	0 %
PGIM High Yield	0 %
General	0 %
Htfd Cap App HLS	0 %
Htfd TotRet Bond HLS	0 %
JPM SmrtRetire 2020	0 %
JPM SmrtRetire 2025	0 %
JPM SmrtRetire 2030	0 %
JPM SmrtRetire 2035	0 %
JPM SmrtRetire 2040	0 %
JPM SmrtRetire 2045	0 %
JPM SmrtRetire 2050	0 %
JPM SmrtRetire 2055	0 %
JPM SmrtRetire 2060	0 %
JPM SmrtRetire Inc	0 %

8. Participant completes Step 4 by downloading a **Beneficiary Election Form** to complete and provide to their Employer.

Step 4: Beneficiary Information

1 Personal > 2 Deferral > 3 Elections > **4 Beneficiary** > 5 Disclosure > 6 Verification >

Beneficiary

If you wish to designate a Beneficiary for this account, please click [here](#) to download and print the Beneficiary form. This form must be completed, signed, and submitted to your Employer for the Beneficiary designation to be effective.

[Back](#) | [Next](#)

[Privacy Policy \(Updated\)](#) [Account Protection Policy \(Updated\)](#) [Legal/Terms of Use \(Updated\)](#)

9. Participant completes Step 5 by reviewing applicable Disclosure Statement and clicking "Accept."

Step 5: Disclosure
Please read the following Disclosure Statements. Click Accept or Do Not Accept to continue. If you do not accept, your enrollment will not be processed and this session will be terminated.

1 Personal 2 Deferral 3 Elections 4 Beneficiary 5 Disclosure 6 Verification

Disclosure
Full Disclosure Statements (read as applicable to your state)

Arkansas
"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

Colorado
"It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Services."

District of Columbia
"WARNING: It is a crime to provide false or misleading information to an insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

Florida
"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

Kentucky
"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime."

Louisiana
"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

New Jersey
"Any person who knowingly includes any false or misleading information on an application for an insurance policy, or files a statement of claim containing any false or misleading information, is subject to criminal and civil penalties."

New Mexico
"Any person who knowingly presents a false or fraudulent claim for payment or loss of benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties."

Ohio
"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, is guilty of insurance fraud."

Oklahoma
"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

Oregon
"Any person who knowingly, and with INTENT TO DEFRAUD or solicit another to defraud an insurer (1) by submitting an application, or (2) by filing a claim containing a false statement as to any MATERIAL FACT, MAY BE violating state law."

Pennsylvania
"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

Tennessee
"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits."

Notification of Acceptance
I understand that all values provided by the contract, when based on investment experience of the above named investment choices (except the General Account), are variable and are not guaranteed as to a fixed dollar amount. Receipt of a currently effective variable annuity prospectus or disclosure document, whichever is applicable, is acknowledged. Further I wish to participate in my Employer's Plan and hereby agree to defer my right to receive compensation to the extent of the annual premium noted above. I understand and agree to the provisions contained in my Employer's Plan. Together with my heirs, successors, and assigns, I will hold harmless my Employer from any liability hereunder for all acts performed in good faith, including those related to the investment of deferred amounts and/or my Employer's investment preference(s) under my Employer's Plan. I acknowledge that I have read and understand the Full Disclosure Statement, as applicable to my state.

Do Not Accept Accept

10. Participant completes Step 6 by reviewing their personal information entered earlier to ensure there are no errors. This is their last chance to edit any inaccurate information they may find.

Step 6: Verification
Once submitted, this transaction cannot be cancelled online.

1 Personal 2 Deferral 3 Elections 4 Beneficiary 5 Disclosure 6 Verification

Personal Information [edit information]

First Name: [redacted]
MI: [redacted]
Last Name: [redacted]
Address 1: [redacted]
Address 2: [redacted]
Address 3: [redacted]
City: [redacted]
State: [redacted]
Zip: [redacted]

Email: [redacted]
Phone Number: [redacted]
Birth Date: [redacted]
Gender: [redacted]
Marital Status: [redacted]
Language Preference: [redacted]

Employment Information [edit information]

Date of Hire: [redacted]
Annual Salary: \$ [redacted]
Payroll Frequency: [redacted]

Salary Information [edit information]

Annual Salary: [redacted]
Pay Period Salary: [redacted]

Salary Deferral Information: [edit information]

Deferral Amount Per Pay Period: [redacted]
Annual Deferral Amount (estimated): [redacted]
Deferral Rate Per Pay Period (estimated): [redacted]

Investment Elections [edit information]

Contribution Type: EE Pre-Tax	Investment Election	
Investment Choice		
General		100%
Contribution Type: Miscellaneous Rollover	Investment Election	
Investment Choice		
General		100%
Contribution Type: Rollover	Investment Election	
Investment Choice		
General		100%

Cancel Confirm

11. Participant receives a confirmation number confirming the enrollment process has been completed.

Confirmation

Your request has been received.

Your confirmation number is: IE15111242215

You may wish to print this page for your records. A written confirmation will be mailed to you after your request has been processed. Your enrollment will be submitted to your employer. An account will be opened and you will be considered a participant in the plan after your employer validates the information and establishes payroll deduction on your behalf.

[Logout](#)

[Updated](#) [Legal/Terms of Use \(Updated\)](#)



EMPOWER

RETIREMENT®