

STATE OF



MaineSaves Deferred Compensation Plan



Supplement your Social Security benefits by saving through your State of Maine MaineSaves Deferred Compensation Plan.



Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency



SAVING

Know where your savings stand

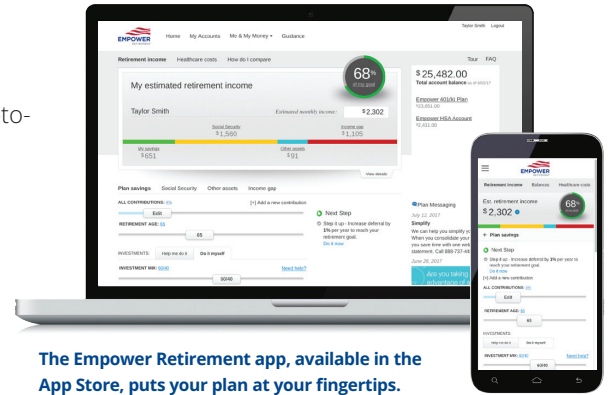
Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your State of Maine Deferred Compensation Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Helps you plan for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

FOR ILLUSTRATIVE PURPOSES ONLY.

Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Ability to save up to \$20,500 in 2022, plus an extra \$6,500 if you're age 50 or older.
- Additional plan details, including when you become eligible, are available in the plan documents on the website.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

Begin your journey now

Log on to: empowermyretirement.com

For first-time access:

- Log on and select *Register*.
- Choose the *I have a plan enrollment code* tab if you were provided a separate password by your employer to begin.
- Follow the prompts to create your username and password.

State of Maine MaineSaves Deferred Compensation Plan

Saving through your State of Maine MaineSaves Deferred Compensation plan is a good way to help supplement your Social Security benefits. It can help you potentially bridge the gap between where you are now and your retirement destination.



An investment in your future

One key to investing is choosing investments based on your age, your unique situation and your investing style.

Do-it-myself investor

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

Help-me-do-it investor

You may want to simplify your approach when choosing an investment by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

Experienced investor

A self-directed brokerage (SDB) account offers a range of investments beyond those available through your plan. This approach is for sophisticated investors who understand and acknowledge the risks associated with investments contained in the SDB account.



Manage your account

Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

Keep life simple

Consider rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

Call Empower at **866-816-4400** to get started.

You can get more information about your plan, fees and investment choices at any time online.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Empower
P. O. Box 173764
Denver, CO 80217-3764

Contact us

866-816-4400

Representatives are available Monday through Friday from 8 a.m. to 10 p.m. Eastern time and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Contact your local representative at IIS Financial Services for more information:

Augusta: 207-623-8421

Portland: 207-761-4733

retire@iisfinancial.com and iisfinancial.com/state-of-maine-participant-resources

empowermyretirement.com

For first-time access

* Log in and select Create an Account

* Follow the prompts to create a user name, password and PIN.

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Rebalancing, diversification, and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

All information contained on the website, in prospectuses, and in other investment option documents is offered in English. If needed, please have this information translated for your understanding.

IMPORTANT: The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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