



You're going to like it here

Empower Retirement has acquired MassMutual's retirement business, your workplace retirement plan service provider. We're excited that your plan is coming to Empower and committed to making the transition as smooth as possible. As this transition unfolds, you'll notice there's a lot to be excited about too.

Here's what's staying the same for now

- Your website and login credentials
- Your contributions and investments
- Your call center phone number
- The great service you have come to rely on

Here's what's changing

You'll start to see the Empower logo on your website, statements, required notices, confirmations, forms and educational materials.

Here's what you need to do

Make sure your contact information is up to date to ensure you receive all communications about the transition. We'll keep you updated if further action is needed.

Hello, we're Empower Retirement

Our 8,800 associates are dedicated to helping you reach all your financial goals — from your financial well-being now to living the retirement you imagine in the future.

As the second-largest retirement services provider in the United States,¹ we're helping more than 12 million people^{2,3} save for the future. We were recently named the 2020 Retirement Leader of the Year by Fund Intelligence in the annual Mutual Fund Industry Awards.⁴



1 Pension & Investment Defined Contribution Survey Ranking as of April 2020.

2 As of January 1, 2021.

3 Estimated total under administration of Empower Retirement and MassMutual.

4 2020 Mutual Fund Industry Awards.

Effective on the closing date of the transaction, Empower Retirement (Empower) acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business. Through this transaction, business written by MassMutual is reinsured by Great-West Life & Annuity Insurance Company (GWLA) and in New York by Great-West Life & Annuity Insurance Company of New York. Concurrently, MassMutual retroceded business it reinsures from a cedent, which MassMutual assumed in a previous transaction. On the closing date of the transaction, Empower will administer the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. Additionally, GWFS Equities, Inc., will be the distributor of the MassMutual insurance products sold on Empower's platform. Empower Retirement refers to the products and services offered by GWLA and its subsidiaries. GWFS Equities is a subsidiary of GWLA and an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers Advised Assets Group, LLC and Personal Capital. Empower is not affiliated with MassMutual or its affiliates. Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital.

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