



MASSACHUSETTS DEFERRED COMPENSATION SMART PLAN

Volatile markets can unnerve investors and shake the foundation of their long-term investment strategies. While volatility is an inevitable element of investing, the market has tended to reward those investors who don't get rattled during market swings and stick to a long-term investment strategy.

For those currently in the SMART plan your local Retirement Plan Advisor Marianne Cole is available to answer your questions and review your strategy to help you stay on track. If you're possibly interested in enrolling, please email SMART@Empower-Retirement.com.

During the meeting with your dedicated RPA, they will:

- Answer your questions during these times of market volatility and see whether any changes in your strategy are appropriate to keep you on track for your future.
- Review your savings level and investments and determine whether it might be appropriate to make any changes.
- Help you determine a possible retirement age if you're considering retirement in the near future.
- Help you look at all of your income sources to give you a complete picture of your progress towards your future needs.

[SCHEDULE YOUR PERSONAL REVIEW HERE](#)
[\[virtual marianne cole.empowermytime.com\]](#)

You can also explore our [resources](#) to help you put market volatility into perspective whenever it occurs.

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