

# State of Connecticut Deferred Compensation Section 457 Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

## About the Governmental 457(b) Plan

A governmental 457(b) deferred compensation plan (457 Plan) is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn. Distributions are subject to ordinary income tax.

## Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- No age requirement
- No service requirement

Eligible employees may enroll immediately.

Please contact your Plan Administrator for information regarding excluded employees.

## Enrollment

You may enroll by using the online enrollment option available at [ctdcp.com](http://ctdcp.com).

## Contribution Limits

### Before Tax

Please see your Plan Administrator for the maximum amount you can contribute.

Special 457(b) catch-up contributions allow you for 3 years prior to normal retirement age to contribute the lesser of:

- Twice the annual limit, or
- The basic annual limit plus the amount of basic limit not used in prior years if not using age 50 or over catch-up contributions.

Participants turning age 50 or older in 2024, may contribute an additional \$7,500.00. Please note you cannot make age 50 and over catch-up contributions and special 457(b) catch-up contributions in the same year. Additional plan details are available in plan documents.

### Roth

The Roth option will give you the flexibility to designate all or part of your Governmental 457(b) elective deferrals as Roth contributions.

Roth contributions are made with after-tax dollars, as opposed to the pre-tax dollars you contribute to a traditional Governmental 457(b). In other words, with the Roth option, you've already paid income taxes on money you contribute. With the traditional Governmental 457(b), your contribution is made on a pre-tax basis and you pay income taxes only when you take a distribution.

## Investment Options<sup>1</sup>

A wide array of core investment options are available through your Plan. Each option is explained in further detail in your Plan's fund sheets. Once you have enrolled, investment option information is also available through the website at [ctdcp.com](http://ctdcp.com) or call the Voice Response System toll free at 1-844-505-SAVE. The website and the Voice Response System are available to you 24 hours a day, 7 days a week.

<sup>1</sup>Prospectuses, disclosure documents and investment-related options/services information are only available in English. Please have them translated prior to investing.

## Transfers and Allocation Changes<sup>1</sup>

You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

<sup>1</sup>Transaction requests received in good order after the close of the New York Stock Exchange will be processed the next business day.

## Rollovers<sup>1</sup>

Only Plan Administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some plans may only allow rollovers from other Governmental 457(b) plans.

<sup>1</sup>Governmental 457 funds rolled into another type of plan or account may become subject to the 10% early withdrawal penalty if taken before age 59 1/2.

## Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Unforseeable emergency (as defined by the Internal Revenue Code and if allowed by your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59 1/2
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59 1/2 from money sources other than Governmental 457(b) money sources may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Any transaction related fees will be disclosed during the withdrawal process.

## Plan Fees

### Recordkeeping or Administrative Fees

There is an asset based fee of 0.007125% that is calculated and deducted from your account.

## **Distribution Fees**

The benefit disbursement fee is \$0.00.

## **Investment Option Fees**

Each investment option has an investment management fee that varies by investment option. These fees are deducted by each investment option's management company before the daily price or performance is calculated. Fees pay for trading of securities within the investment option and other management expenses.

Funds may impose redemption fees on certain transfers, redemptions or exchanges.

## **Loans**

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your eligible total vested account balance. The minimum loan amount is \$1000.00 and you have up to 60 months to repay your general purpose loan or up to 180 months if the money is used to purchase your primary residence.

There is also a \$0.00 origination fee for each loan, which is deducted from the proceeds, plus an ongoing annual \$0.00 fee.

## **How do I get more information?**

Visit the website at [ctdcp.com](http://ctdcp.com) or call the Voice Response System, toll free at 1-844-505-SAVE for more information. The website provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Prudential Investment Management Services, LLC (PIMS). Each organization is solely responsible for its financial condition and contractual obligations. PIMS is not affiliated with Empower Retirement, LLC. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.

The Plan information contained in this document was provided by the Plan's third party administrator. Empower is not responsible for any content provided by the Plan's third party administrator.

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Select ONLY one:  State Agency  Probate Courts  
 (required)  Municipality/Local Government



## Participant Enrollment Governmental 457(b) Plan

### State of Connecticut Deferred Compensation Section 457 Plan

525059-01

#### Participant Information

<p>_____ Last Name</p> <p>_____ First Name</p> <p>_____ MI</p> <p><i>(The name provided MUST match the name on file with Service Provider.)</i></p> <hr/> <p>_____ Mailing Address</p> <hr/> <p>_____ City</p> <p>_____ State</p> <p>_____ Zip Code</p> <p>_____ Home Phone</p> <p>_____ Work Phone</p> <p>_____ Mobile Phone</p> <p><input type="checkbox"/> Check box if you prefer to receive quarterly account statements in Spanish.</p>	<p>_____ Social Security Number</p> <hr/> <p>_____ E-Mail Address</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p><input type="checkbox"/> Nonbinary <input type="checkbox"/> Unspecified</p> <p>Mo Day Year                      Mo Day Year</p> <p>_____ Date of Birth</p> <p>_____ Date of Hire</p>
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Do you have a retirement savings account with a previous employer or an IRA?  Yes  No

Would you like help consolidating your other retirement accounts into your account with Empower?\*  Yes, I would like a representative to call me at phone # \_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_ to review my options and assist me with the process. The best time to call is \_\_\_\_\_ to \_\_\_\_\_ A.M./P.M. (circle one - available 8 a.m. to 10 p.m. Eastern time). \*Rollovers are subject to your Plan's provisions.

#### Payroll Information

- I elect to contribute \$ \_\_\_\_\_ (up to \$23,000.00) per pay period of my compensation as Before Tax contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.
- I elect to contribute \$ \_\_\_\_\_ (up to \$23,000.00) per pay period of my compensation as Roth contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.

Employee Record #    Pay Group    Employee ID

Department ID

\_\_\_\_\_  
Employee Record #

\_\_\_\_\_  
Pay Group

\_\_\_\_\_  
Employee ID

\_\_\_\_\_  
Department ID

**NOTE:** This information is **required** for State Agency Employees and can be found on an employee's pay stub.

**NOTE:** This information is **required** for Probate Court Employees or Municipality/Local Government Employees.

**IMPORTANT:** If enrolling for the purposes of deferring a portion of your Vacation & Sick Payout, please refer to the instructions on the Deferral of Vacation & Sick Payout Form. **You must monitor your contributions to ensure you do not exceed the IRS annual limits.** I understand my contribution election will remain in effect until I separate from State service, or suspend my contribution amount online or via paper form, or reach the maximum annual limit.

Employees who are employed by multiple 403(b) eligible agencies or within multiple higher education positions must provide the employee record number that corresponds to the job from which they wish to have their 403(b) Plan deferral taken. Note that the employee record number is different from your employee number and will differ from job to job or agency to agency. Contact your agency human resource or payroll department to obtain the specific employee record number that corresponds to the job from which the Plan deferrals will be taken. Forms will be returned if the employee record number is missing. If you are electing 403(b) deferrals from more than one eligible agency and/or job, you must complete a separate form for each.

**PLEASE NOTE:** if your election exceeds the NET amount of your paycheck, no deduction will be processed.

Last Name

First Name

M.I.

Social Security Number

Number

**Investment Option Information (applies to all contributions)** - Please refer to your communication materials for information regarding each investment option and Asset Allocation Models.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either an Asset Allocation Model (A) or your own investment options (B).

**(A) Asset Allocation Model Selection** - only one model can be selected

<u>Asset Allocation Model Name</u>	<u>Model Selection</u>	<u>Asset Allocation Model Name</u>	<u>Model Selection</u>
Empower GoalMaker AGGRESSIVE 2005	<input type="checkbox"/>	Empower GoalMaker CONS 2040	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2010	<input type="checkbox"/>	Empower GoalMaker CONS 2045	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2015	<input type="checkbox"/>	Empower GoalMaker CONS 2050	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2020	<input type="checkbox"/>	Empower GoalMaker CONS 2055	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2025	<input type="checkbox"/>	Empower GoalMaker CONS 2060	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2030	<input type="checkbox"/>	Empower GoalMaker CONS 2065	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2035	<input type="checkbox"/>	Empower GoalMaker CONS 2070	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2040	<input type="checkbox"/>	Empower GoalMaker MODERATE 2005	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2045	<input type="checkbox"/>	Empower GoalMaker MODERATE 2010	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2050	<input type="checkbox"/>	Empower GoalMaker MODERATE 2015	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2055	<input type="checkbox"/>	Empower GoalMaker MODERATE 2020	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2060	<input type="checkbox"/>	Empower GoalMaker MODERATE 2025	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2065	<input type="checkbox"/>	Empower GoalMaker MODERATE 2030	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2070	<input type="checkbox"/>	Empower GoalMaker MODERATE 2035	<input type="checkbox"/>
Empower GoalMaker CONS 2005	<input type="checkbox"/>	Empower GoalMaker MODERATE 2040	<input type="checkbox"/>
Empower GoalMaker CONS 2010	<input type="checkbox"/>	Empower GoalMaker MODERATE 2045	<input type="checkbox"/>
Empower GoalMaker CONS 2015	<input type="checkbox"/>	Empower GoalMaker MODERATE 2050	<input type="checkbox"/>
Empower GoalMaker CONS 2020	<input type="checkbox"/>	Empower GoalMaker MODERATE 2055	<input type="checkbox"/>
Empower GoalMaker CONS 2025	<input type="checkbox"/>	Empower GoalMaker MODERATE 2060	<input type="checkbox"/>
Empower GoalMaker CONS 2030	<input type="checkbox"/>	Empower GoalMaker MODERATE 2065	<input type="checkbox"/>
Empower GoalMaker CONS 2035	<input type="checkbox"/>	Empower GoalMaker MODERATE 2070	<input type="checkbox"/>

**(B) Select Your Own Investment Options**

<u>INVESTMENT OPTION</u>			<u>INVESTMENT OPTION</u>		
<u>NAME</u>	<u>TICKER CODE</u>	<u>%</u>	<u>NAME</u>	<u>TICKER CODE</u>	<u>%</u>
American Funds EuroPacific Gr R6.....	<b>REGX</b>	<b>REGX</b>	TIAA-CREF Equity Index Instl.....	<b>TIEIX</b>	<b>TIEIX</b>
TIAA-CREF International Eq Idx Instl.....	<b>TCIEX</b>	<b>TCIEX</b>	TIAA-CREF Large-Cap Gr Idx Instl.....	<b>TILIX</b>	<b>TILIX</b>
DFA Real Estate Securities I.....	<b>DFREX</b>	<b>DFREX</b>	TIAA-CREF Social Choice Eq Instl.....	<b>TISCX</b>	<b>TISCX</b>
Vanguard Real Estate Index Institutional.....	<b>VGSNX</b>	<b>VGSNX</b>	Vanguard Institutional Index Instl Pl.....	<b>VIIIX</b>	<b>VIIIX</b>
TIAA-CREF Small-Cap Blend Idx Inst.....	<b>TISBX</b>	<b>TISBX</b>	Calvert Bond I.....	<b>CBDIX</b>	<b>CBDIX</b>
Vanguard Explorer Adm.....	<b>VEXRX</b>	<b>VEXRX</b>	Metropolitan West Total Return Bond Plan....	<b>MWTSX</b>	<b>MWTSX</b>
JPMorgan Mid Cap Value L.....	<b>FLMVX</b>	<b>FLMVX</b>	Vanguard Inflation-Protected Secs I.....	<b>VIPIX</b>	<b>VIPIX</b>
T. Rowe Price Diversified Mid Cap Gr I.....	<b>RPTTX</b>	<b>RPTTX</b>	Vanguard Total Bond Market Index Inst.....	<b>VBTIX</b>	<b>VBTIX</b>
Vanguard Mid Cap Index Ins.....	<b>VMCIX</b>	<b>VMCIX</b>	Connecticut Stable Value.....	<b>N/A</b>	<b>D2559A</b>
American Funds American Mutual R6.....	<b>RMFGX</b>	<b>RMFGX</b>	<b>MUST INDICATE WHOLE PERCENTAGES</b>		<b>= 100%</b>

Last Name

First Name

M.I.

Social Security Number

## Plan Beneficiary Designation

This designation is effective upon execution and delivery to Service Provider at the address below. I have the right to change the beneficiary. If any information is missing, additional information may be required prior to recording my beneficiary designation. If my primary and contingent beneficiaries predecease me or I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan Document or applicable law.

**You may only designate one primary and one contingent beneficiary on this form. However, the number of primary or contingent beneficiaries you name is not limited. If you wish to designate more than one primary and/or contingent beneficiary, do not complete the section below. Instead, complete and forward the Beneficiary Designation form.**

### Primary Beneficiary

100.00%

% of Account Balance	Social Security Number	Primary Beneficiary Name	Date of Birth
( )		Relationship <i>(Required - If Relationship is not provided, request will be rejected and sent back for clarification.)</i>	
Phone Number <i>(Optional)</i>		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Grandchild <input type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner	

### Contingent Beneficiary

100.00%

% of Account Balance	Social Security Number	Contingent Beneficiary Name	Date of Birth
( )		Relationship <i>(Required - If Relationship is not provided, request will be rejected and sent back for clarification.)</i>	
Phone Number <i>(Optional)</i>		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Grandchild <input type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner	

## Participation Agreement

**Withdrawal Restrictions** - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

**Investment Options** - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

**Asset Allocation Models** - If you select an Asset Allocation Model, your funds will be invested among the investment options as indicated below. In applying models to your particular situation, you should consider all of your assets and all of your spouse's assets, including IRAs, mutual funds and other qualified plans. I understand that the Asset Allocation Models listed below are subject to change, and that my contributions will be invested upon receipt into the most current model that the Plan offers. If an Asset Allocation Model is selected and I have also designated my own investment options, the Asset Allocation Model will supersede my own investment options.

**Empower GoalMaker AGGRESSIVE 2005** - VBTIX 7% TCIEX 6% RERGX 7% VIPIX 3% VIIIIX 8% TILIX 6% RMFGX 6% VMCIX 3% FLMVX 4% CBDIX 8% MWTSX 8% TISBX 3% VGSNX 2% D2559A 29%

**Empower GoalMaker AGGRESSIVE 2010** - VBTIX 7% TCIEX 6% RERGX 7% VIPIX 3% VIIIIX 8% TILIX 6% RMFGX 6% VMCIX 3% FLMVX 4% CBDIX 8% MWTSX 8% TISBX 3% VGSNX 2% D2559A 29%

**Empower GoalMaker AGGRESSIVE 2015** - VBTIX 7% TCIEX 7% RERGX 8% VIPIX 3% VIIIIX 8% TILIX 7% RMFGX 7% VMCIX 4% FLMVX 4% CBDIX 7% MWTSX 7% TISBX 4% VGSNX 2% D2559A 25%

**Empower GoalMaker AGGRESSIVE 2020** - VBTIX 6% TCIEX 8% RERGX 9% VIPIX 3% VIIIIX 8% TILIX 7% RMFGX 7% VMCIX 4% FLMVX 5% CBDIX 7% MWTSX 7% TISBX 5% VGSNX 2% D2559A 22%

**Empower GoalMaker AGGRESSIVE 2025** - VBTIX 5% TCIEX 10% RERGX 10% VIPIX 3% VIIIIX 9% TILIX 8% RMFGX 8% VMCIX 5% FLMVX 6% CBDIX 6% MWTSX 6% TISBX 5% VGSNX 3% D2559A 16%

**Empower GoalMaker AGGRESSIVE 2030** - VBTIX 4% TCIEX 12% RERGX 13% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 3% D2559A 11%

**Empower GoalMaker AGGRESSIVE 2035** - VBTIX 2% TCIEX 15% RERGX 15% VIPIX 4% VIIIIX 11% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 7% CBDIX 3% MWTSX 3% TISBX 7% VGSNX 3% D2559A 6%

**Empower GoalMaker AGGRESSIVE 2040** - VBTIX 1% TCIEX 16% RERGX 16% VIPIX 4% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 7% FLMVX 7% CBDIX 2% MWTSX 2% TISBX 8% VGSNX 3% D2559A 3%

**Empower GoalMaker AGGRESSIVE 2045** - TCIEX 17% RERGX 17% VIPIX 4% VIIIIX 12% TILIX 10% RMFGX 10% VMCIX 8% FLMVX 8% CBDIX 1% MWTSX 1% TISBX 8% VGSNX 3% D2559A 1%

Last Name

First Name

M.I.

Social Security Number

**Empower GoalMaker AGGRESSIVE 2050** - TCIEX 17% RERGX 18% VIPIX 4% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 8% FLMVX 8% CBDIX 1% MWTSX 1% TISBX 8% VGSNX 3% D2559A 1%

**Empower GoalMaker AGGRESSIVE 2055** - TCIEX 17% RERGX 18% VIPIX 4% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 8% FLMVX 8% CBDIX 1% MWTSX 1% TISBX 8% VGSNX 3% D2559A 1%

**Empower GoalMaker AGGRESSIVE 2060** - TCIEX 17% RERGX 18% VIPIX 4% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 8% FLMVX 8% CBDIX 1% MWTSX 1% TISBX 8% VGSNX 3% D2559A 1%

**Empower GoalMaker AGGRESSIVE 2065** - TCIEX 17% RERGX 18% VIPIX 4% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 8% FLMVX 8% CBDIX 1% MWTSX 1% TISBX 8% VGSNX 3% D2559A 1%

**Empower GoalMaker AGGRESSIVE 2070** - TCIEX 17% RERGX 18% VIPIX 4% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 8% FLMVX 8% CBDIX 1% MWTSX 1% TISBX 8% VGSNX 3% D2559A 1%

**Empower GoalMaker CONS 2005** - VBTIX 9% TCIEX 2% RERGX 2% VIPIX 2% VIIIIX 4% TILIX 3% RMFGX 3% VMCIX 1% FLMVX 2% CBDIX 10% MWTSX 9% TISBX 1% VGSNX 1% D2559A 51%

**Empower GoalMaker CONS 2010** - VBTIX 9% TCIEX 2% RERGX 2% VIPIX 2% VIIIIX 4% TILIX 3% RMFGX 3% VMCIX 1% FLMVX 2% CBDIX 10% MWTSX 9% TISBX 1% VGSNX 1% D2559A 51%

**Empower GoalMaker CONS 2015** - VBTIX 9% TCIEX 2% RERGX 3% VIPIX 2% VIIIIX 5% TILIX 3% RMFGX 3% VMCIX 1% FLMVX 2% CBDIX 10% MWTSX 9% TISBX 1% VGSNX 1% D2559A 49%

**Empower GoalMaker CONS 2020** - VBTIX 9% TCIEX 3% RERGX 4% VIPIX 2% VIIIIX 5% TILIX 3% RMFGX 3% VMCIX 2% FLMVX 2% CBDIX 9% MWTSX 9% TISBX 2% VGSNX 1% D2559A 46%

**Empower GoalMaker CONS 2025** - VBTIX 8% TCIEX 4% RERGX 4% VIPIX 2% VIIIIX 5% TILIX 4% RMFGX 4% VMCIX 2% FLMVX 3% CBDIX 9% MWTSX 9% TISBX 3% VGSNX 1% D2559A 42%

**Empower GoalMaker CONS 2030** - VBTIX 7% TCIEX 6% RERGX 6% VIPIX 2% VIIIIX 6% TILIX 4% RMFGX 4% VMCIX 3% FLMVX 4% CBDIX 8% MWTSX 8% TISBX 3% VGSNX 2% D2559A 37%

**Empower GoalMaker CONS 2035** - VBTIX 6% TCIEX 7% RERGX 8% VIPIX 2% VIIIIX 7% TILIX 5% RMFGX 5% VMCIX 4% FLMVX 4% CBDIX 7% MWTSX 7% TISBX 4% VGSNX 2% D2559A 32%

**Empower GoalMaker CONS 2040** - VBTIX 5% TCIEX 9% RERGX 10% VIPIX 2% VIIIIX 7% TILIX 7% RMFGX 7% VMCIX 4% FLMVX 5% CBDIX 6% MWTSX 6% TISBX 5% VGSNX 2% D2559A 25%

**Empower GoalMaker CONS 2045** - VBTIX 5% TCIEX 12% RERGX 12% VIPIX 2% VIIIIX 8% TILIX 8% RMFGX 8% VMCIX 5% FLMVX 6% CBDIX 5% MWTSX 5% TISBX 5% VGSNX 2% D2559A 17%

**Empower GoalMaker CONS 2050** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2559A 11%

**Empower GoalMaker CONS 2055** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2559A 11%

**Empower GoalMaker CONS 2060** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2559A 11%

**Empower GoalMaker CONS 2065** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2559A 11%

**Empower GoalMaker CONS 2070** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2559A 11%

**Empower GoalMaker MODERATE 2005** - VBTIX 9% TCIEX 4% RERGX 5% VIPIX 2% VIIIIX 6% TILIX 4% RMFGX 4% VMCIX 2% FLMVX 2% CBDIX 9% MWTSX 9% TISBX 2% VGSNX 2% D2559A 40%

**Empower GoalMaker MODERATE 2010** - VBTIX 9% TCIEX 4% RERGX 5% VIPIX 2% VIIIIX 6% TILIX 4% RMFGX 4% VMCIX 2% FLMVX 2% CBDIX 9% MWTSX 9% TISBX 2% VGSNX 2% D2559A 40%

**Empower GoalMaker MODERATE 2015** - VBTIX 8% TCIEX 5% RERGX 5% VIPIX 2% VIIIIX 6% TILIX 5% RMFGX 5% VMCIX 2% FLMVX 3% CBDIX 9% MWTSX 9% TISBX 3% VGSNX 2% D2559A 36%

**Empower GoalMaker MODERATE 2020** - VBTIX 8% TCIEX 6% RERGX 7% VIPIX 2% VIIIIX 6% TILIX 5% RMFGX 5% VMCIX 3% FLMVX 4% CBDIX 9% MWTSX 8% TISBX 3% VGSNX 2% D2559A 32%

**Empower GoalMaker MODERATE 2025** - VBTIX 7% TCIEX 7% RERGX 8% VIPIX 3% VIIIIX 7% TILIX 5% RMFGX 5% VMCIX 4% FLMVX 4% CBDIX 8% MWTSX 8% TISBX 4% VGSNX 2% D2559A 28%

**Empower GoalMaker MODERATE 2030** - VBTIX 6% TCIEX 9% RERGX 9% VIPIX 3% VIIIIX 8% TILIX 7% RMFGX 7% VMCIX 4% FLMVX 5% CBDIX 7% MWTSX 6% TISBX 5% VGSNX 2% D2559A 22%

**Empower GoalMaker MODERATE 2035** - VBTIX 5% TCIEX 11% RERGX 12% VIPIX 3% VIIIIX 8% TILIX 8% RMFGX 8% VMCIX 5% FLMVX 6% CBDIX 5% MWTSX 5% TISBX 5% VGSNX 2% D2559A 17%

Last Name

First Name

M.I.

Social Security Number

Number

**Empower GoalMaker MODERATE 2040** - VBTIX 3% TCIEX 13% RERGX 13% VIPIX 3% VIIIIX 10% TILIX 9% RMFGX 9% VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 3% D2559A 11%

**Empower GoalMaker MODERATE 2045** - VBTIX 2% TCIEX 14% RERGX 15% VIPIX 3% VIIIIX 11% TILIX 10% RMFGX 10% VMCIX 6% FLMVX 7% CBDIX 3% MWTSX 2% TISBX 7% VGSNX 3% D2559A 7%

**Empower GoalMaker MODERATE 2050** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIIX 11% TILIX 11% RMFGX 11% VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2559A 3%

**Empower GoalMaker MODERATE 2055** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIIX 11% TILIX 11% RMFGX 11% VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2559A 3%

**Empower GoalMaker MODERATE 2060** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIIX 11% TILIX 11% RMFGX 11% VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2559A 3%

**Empower GoalMaker MODERATE 2065** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIIX 11% TILIX 11% RMFGX 11% VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2559A 3%

**Empower GoalMaker MODERATE 2070** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIIX 11% TILIX 11% RMFGX 11% VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2559A 3%

Your account will be rebalanced quarterly so that your account aligns with your selected Asset Allocation Model. Rebalancing does not assure a profit and does not protect against loss in declining markets.

**Compliance With Plan Document and/or the Code** - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

**Incomplete Forms** - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once an account has been established on my behalf, I understand that I must call the Voice Response System or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after an account is established on my behalf will be applied to the investment options I have most recently selected.

**Account Corrections** - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

## Signature(s) and Consent

### Participant Consent

I have completed, understand and agree to all pages of this Participant Enrollment form.

Deferral agreements must be entered into prior to the first day of the month that the deferral will be made.

### Participant Signature

### Date

*A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.*

**After all signatures have been obtained, this form can be:**

**Uploaded electronically to:**

**OR**

**Sent regular mail to:**

**OR**

**Sent express mail to:**

Login to account at  
**ctdcp.com**

Empower  
PO Box 56025  
Boston, MA 02205-6025

Empower  
8515 E. Orchard Road  
Greenwood Village, CO 80111

Click on *Upload Documents* to submit

We will not accept hand delivered forms at express mail addresses.

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Prudential Investment Management Services, LLC (PIMS). Each organization is solely responsible for its financial condition and contractual obligations. PIMS is not affiliated with Empower Retirement, LLC. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.