

# smart

SAVE MONEY AND RETIRE TOMORROW

## Plan for a more comfortable retirement with a 457(b) supplemental retirement savings plan:

Tax-deferred saving and investing

Diversified menu of investment options at low fees<sup>1</sup>

Free financial education and online planning tools<sup>2</sup>

## Learn more about the Massachusetts Deferred Compensation SMART Plan.

### Have questions? Contact:

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<sup>1</sup> Diversification does not ensure a profit and does not protect against loss in declining markets.

<sup>2</sup> Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

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