STATE OF NEW HAMPSHIRE
DEFERRED COMPENSATION PLAN

EMPOWER RETIREMENT ADVISORY SERVICES

RETIREMENT PLANNING IS A JOURNEY. THE REALITY IS, MANY PARTICIPANTS AREN'T RETIREMENT PLANNING EXPERTS, NOR DO THEY WANT TO BE. YOU HAVE YOUR OWN INVESTING STYLE AND MAY WANT HELP THAT CONSIDERS AND ACCOMMODATES YOUR PERSONAL NEEDS.

Empower Retirement Advisory Services, offered by Advised Assets Group, LLC, a registered investment adviser, is available to meet the unique needs of diverse participants. Advised Assets Group, LLC (AAG) has teamed with Morningstar Investment Management, LLC, a recognized industry leader in asset allocation and investment analytics tools, to provide the underlying investment advice and portfolio management methodology that will power Advisory Services.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

MY TOTAL RETIREMENT™

If you prefer to have your account professionally managed, you may choose My Total Retirement and give AAG the ability to make investment choices based on your personal goals and financial situation. My Total Retirement provides you with a personalized and strategically designed retirement portfolio that is managed from quarter to quarter.

The annual fee for this service is based on a percentage of your assets under management and is assessed quarterly

Assets under management	Annual managed account fee
Up to $100,000	0.45%
Next $150,000	0.35%
Next $150,000	0.25%
Greater than $400,000	0.15%

MY TOTAL RETIREMENT PROVIDES:

- Professional portfolio monitoring and management.
- Retirement Readiness Review.
- Personalized savings strategy.
- Dedicated team of investment adviser representatives for consultation.

ONLINE ADVICE

If you want help choosing your specific investments, you may choose Online Advice for assistance with managing your account. Online Advice provides fund-specific portfolio and savings rate recommendations based on your needs using the core funds available to you as part of your Plan. These recommendations reflect your unique financial information, retirement time frame, goals and financial situation.

There is no additional cost to you for the Online Advice service.

Continued on back

SPEND-DOWN ADVICE

Advisory Services also recognizes that your strategy doesn't end at retirement. So when you participate in either of the Advisory Services options, you are provided with the added benefit of Spend-Down Advice, which assists you when you retire and begin taking distributions from your retirement account.

With the goal of building financial assets to provide sustainable income in retirement, the Spend-Down Advice recommendation takes into consideration all of your income sources and determines how much sustainable income you can spend throughout your retirement years. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth and each of your respective retirement time horizons.

FROM SAVINGS TO SPENDING, ADVISORY SERVICES CAN HELP. ADVISORY SERVICES HELPS YOU BUILD YOUR PORTFOLIO DURING THE SAVINGS AND RETIREMENT YEARS BY RECOMMENDING A PERSONALIZED ALLOCATION OF INVESTMENT OPTIONS. SAVING FOR YOUR FUTURE IS A LIFETIME ENDEAVOR.

TO LEARN MORE ABOUT WHAT ADVISORY SERVICES CAN DO FOR YOU, VISIT WWW.NHDCP.COM OR CALL 877-457-3535

Empower Retirement Advisory Services refers to the advisory services offered by Advised Assets Group, LLC, such as My Total Retirement and Online Advice. AAG uses Morningstar Investment Management LLC to provide subadvisory services. AAG and Morningstar Investment Management are unaffiliated registered investment advisors. Morningstar Investment Management is a subsidiary of Morningstar, Inc. AAG is a subsidiary of Great-West Life & Annuity Insurance Company. Morningstar is a registered trademark of Morningstar, Inc. ©2021 Morningstar, Inc. Future results are not guaranteed by AAG, Morningstar Investment Management or any other party.

The Retirement Readiness Review, provided by an Empower representative, may provide investment counseling and/or recommendations.

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. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

EMPOWER RETIREMENT