

**NOW** IS A GOOD TIME



## Create the future you want

Pursuing your long-term financial independence begins now

Your PERSI Choice 401(k) Plan can help you achieve the retirement you want — a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.



Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency



## SAVING

# Know where your savings stand

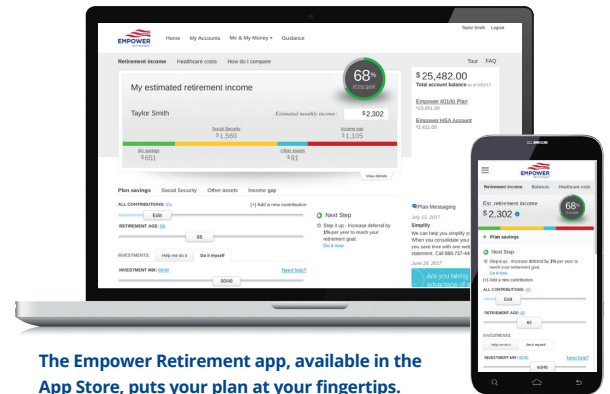
Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your PERSI Choice 401(k) Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Helps you plan for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

FOR ILLUSTRATIVE PURPOSES ONLY.

# Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Ability to save up to \$19,500 in 2021.
- Additional plan details, including when you become eligible to enroll, are available in the plan's Summary Plan Description and/or plan documents on the website.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

## Begin your journey now

For first-time access:

Go to [www.mypersi401k.com](http://www.mypersi401k.com) and select About Your Plan, Enroll Now, or link to your PERSI Choice 401(k) Plan account from your myPERSI account at [www.mypersi.idaho.gov](http://www.mypersi.idaho.gov).

Complete the PERSI Choice 401(k) Plan Paycheck Contribution Election Form.

Give the completed form to your employer's human resources or payroll department. Do not send this form to PERSI or Empower Retirement.

If you have questions, reach out to your Retirement Plan Counselors at [mypersi401k.com](http://mypersi401k.com).

## Fee Holiday!

If you're new to the PERSI Choice 401(k) Plan, you're eligible to take advantage of a 12-month fee holiday in which both recordkeeping and administrative fees will not be assessed to your account. After 12 months, fees begin at your respective tier. Each investment has its own operating expenses. You will still pay investment management fees and other fund operating expenses.



## INVESTING

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# Choosing your investments

### Do-it-yourself

Your Choice 401(k) Plan offers 15 investment funds to choose from, including the default PERSI Total Return Fund. For more information check out [mypersi401k.com](http://mypersi401k.com)

### PERSI Total Return Fund

Unless you provide specific instructions, your contributions will automatically be invested in the PERSI Total Return Fund, which is the Plan default option selected by the PERSI Board of Trustees. To view the fund lineup, or to make changes to your investments, visit [mypersi401k.com](http://mypersi401k.com) or call 1-866-437-3774. Diversification and asset allocation do not ensure a profit and do not protect against loss in declining markets.



## MANAGING

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# Manage your account

### Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

### Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

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You can get more information about your plan, fees and investment choices at any time online.

Empower Retirement  
P. O. Box 173764  
Denver, CO 80217-3764

#### Contact us

**866-437-3774** weekdays from 6 a.m. to 8 p.m. Mountain time and Saturdays between 7 a.m. - 3:30 p.m. Mountain time.

TTY: 800-345-1833

**[mypersi401k.com](http://mypersi401k.com)**

#### Meet your plan representative

Whether you're looking for general information related to your retirement savings, want to learn more ways you can save for your future or just want to go over the benefits of the PERSI Choice 401 (k) Plan, contact your local Empower representative. Visit the website at [mypersi401k.com](http://mypersi401k.com) and click on the "Meet your plan representative" link.

**Securities offered by GWFS Equities, Inc., Member FINRA/SIPC, marketed under the Empower brand.** GWFS is affiliated with Great-West Funds, Inc.; Great-West Trust Company, LLC; and registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC, marketed under the Great-West Investments™ brand. This material has been prepared for informational and educational purposes only and is not intended to provide investment, legal or tax advice.

Rebalancing, diversification, and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

All information contained on the website, in prospectuses, and in other investment option documents is offered in English. If needed, please have this information translated for your understanding.

**IMPORTANT:** The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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