

From: Benefits  
Sent: February 19, 2016 7:26 AM  
Subject: Deferred Compensation

This is a mass e-mail to all employees (full-time and part-time) at the request of the State of Tennessee Treasury Department. Please direct any questions to Empower.

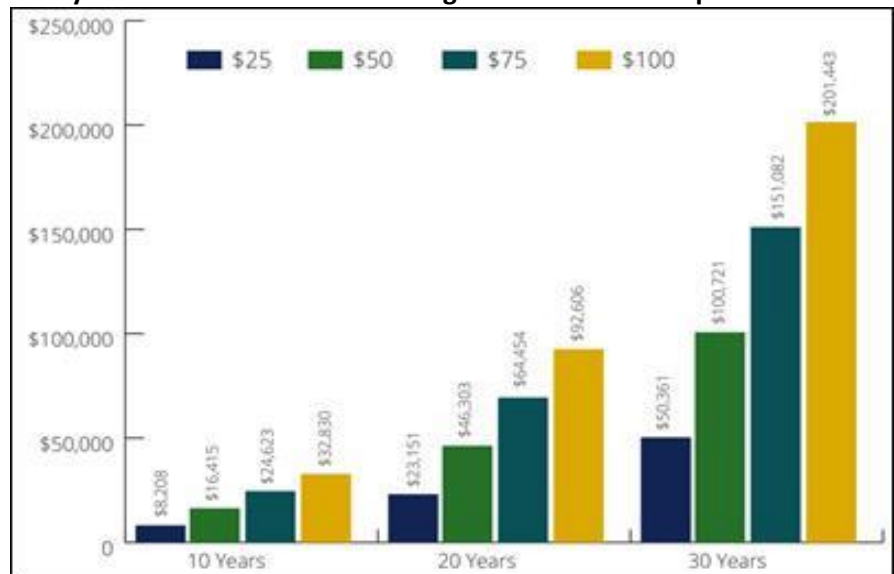


Take the  
**RETIRE READY**  
Challenge

February 22-28 is America Saves Week, a national initiative encouraging individuals to save more and prepare for important financial milestones, such as retirement and saving for college. The Tennessee Treasury Department and *RetireReady TN*, the State's Retirement Program, want you to participate this year by accepting the *RetireReady* Challenge and taking one small step toward retirement readiness!

***RetireReady TN* is challenging all state employees to contribute just \$25 more per month to your deferred compensation (401k and/or 457) plan offered by the State of Tennessee through the Tennessee Department of Treasury.** With the potential of compounding interest, that little difference to your paycheck now can mean a big difference to your retirement later!

Studies show that most Americans are not saving enough for retirement. It is simple and easy to save with Tennessee's deferred compensation plan. You can set up automatic contributions through your payroll and you can adjust contributions at any time to ensure you are on track to fund your retirement dreams. You also have free access to professional financial planners for advice and can choose from a variety of great investment options.



The Tennessee Treasury Department seeks to empower state employees across Tennessee with the knowledge and tools needed to make good financial choices. Accept the challenge and move one step closer to your ideal retirement today! Log in to increase your contribution at <https://participant.empower-retirement.com/participant/#/login>. Our representatives can also help you increase your contribution over the phone at (800) 922-7772.