

# PLAN HIGHLIGHTS

## THE TIER IV DEFINED CONTRIBUTION PLAN



STATE OF CONNECTICUT DEFINED CONTRIBUTION PLANS

<b>Eligibility</b>	<p>If you are a Tier IV employee who was hired on or after July 31, 2017, and are enrolled in Tier IV of the State Employees Retirement System (SERS) or the Tier IV Hybrid Plan.</p> <p>If you are a Tier 4S employee who was hired on or after July 31, 2017, without having been previously employed by the State of Connecticut, or a former state employee hired as a substitute instructor where all of the following apply:</p> <ol style="list-style-type: none"><li>1) You are not vested in any SERS plan of which you were previously a member;</li><li>2) You were separated from state service before being hired as a substitute instructor;</li><li>3) The period of your separation from state service lasted at least:<ol style="list-style-type: none"><li>a) Five years; or</li><li>b) The length of the period of your vesting service before the separation, whichever is greater; and</li></ol></li><li>4) You were hired as a substitute instructor in the State Department of Education's Connecticut Technical Education &amp; Career System ("CTECS") on or after July 31, 2017.</li></ol>
<b>Administration Fee</b>	0.0285% annually (for example, a participant with a \$10,000 account balance would pay an annual fee of \$2.85)
<b>Withdrawal Charges</b>	None
<b>Contributions</b>	<p>If you are a Tier IV employee, you must contribute 1% of your pay. The State will also contribute 1% to your account.</p> <p>If you are a Tier 4S employee, you must contribute 2% of your pay. The State will also contribute 1% to your account.</p> <p>Your contributions are vested immediately. Employer contributions are 100% vested after completing three years of service.</p>
<b>Contribution Limit</b>	<p>The 2024 contribution limit (employee and employer contributions) is the lesser of \$69,000 or 100% of your covered pay.*</p> <p>*This limit is not aggregated with either the 403(b) or 457 plan limits.</p>
<b>Fund Transfers</b>	Currently, there are no restrictions on transfers among investment options (subject to any excessive trading policies in place).
<b>Rollovers</b>	The plan accepts rollovers from 401, 403(b), and 457(b) governmental plans and traditional IRAs. The plan does not accept rollovers of after-tax dollars. Rollover assets may be withdrawn without a distributable event. Rollover assets will be subject to an Internal Revenue Code (IRC) 10% premature distribution penalty tax, unless an IRC exception applies. Consider all your options and their features and fees before moving money between accounts.
<b>Loans</b>	Loans are not available.

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## THE TIER IV DEFINED CONTRIBUTION PLAN



STATE OF CONNECTICUT DEFINED CONTRIBUTION PLANS

<b>Distributable Events</b>	<ul style="list-style-type: none"><li>• Separation from service</li><li>• Retirement</li><li>• Death</li><li>• Divorce (for an alternate payee under a qualified domestic relations order)</li></ul>
<b>Internal Revenue Code 10% Premature Distribution Penalty Tax on Distributions Prior to Age 59½</b>	The 10% premature distribution penalty tax applies to distributions taken before you reach age 59½, unless an Internal Revenue Code exception applies.
<b>Required Minimum Distributions</b>	<p>You must begin distributions by April 1 following the calendar year in which you reach age 73 or retire, whichever occurs later.</p> <p>As of January 1, 2023, the IRS generally requires you to start taking required minimum distributions (RMDs) at age 73. (If you turned 72 in 2023, your first RMD will be for 2024 and can be taken as late as April 1, 2025.) Please refer to <a href="https://irs.gov">irs.gov</a> for details about required minimum distributions.</p>
<b>Payment Options</b>	<p>Upon separation from service or retirement, you may elect to leave assets in the plan or use one of the payment options below.</p> <ul style="list-style-type: none"><li>• Partial or lump-sum withdrawal</li><li>• Systematic withdrawal option—specified period or specified amount</li><li>• IRC required minimum distribution</li><li>• Roll over to another eligible retirement plan or IRA</li></ul>

For information about your plan, call **844-505-SAVE** (844-505-7283) or visit **CTDCP.com**



Amounts withdrawn are subject to income taxes and plan restrictions. Neither Empower nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

Retirement products and services are provided by Empower Annuity Insurance Company (EIC) or its affiliates. "Empower" refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries, including Empower Retirement, LLC and EIC, marketed under the Empower brand. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

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FLEXIBILITY FOR YOUR RETIREMENT PLANNING

*Choosing Your*

# STATE OF CONNECTICUT DEFINED CONTRIBUTION PLAN PROGRAM INVESTMENT OPTIONS

# “HOW SHOULD I *Invest* MY MONEY?”

*That's the one question participants ask more than any other—with good reason.*

Choosing your investment mix is one of the most important steps you can take when it comes to preparing for retirement. An investment strategy—called asset allocation—could help you reach your retirement with confidence.

## HOW ASSET ALLOCATION WORKS

Simply put, asset allocation is the process of spreading your money across different kinds of asset classes, such as stocks, bonds, and stable value investments. By dividing your model among a variety of investment classes, you minimize your reliance on any one investment and help manage your investment risk. Historically, the markets move in cycles—generally, when one kind of investment is performing well, another may not be performing as well. Changing economic and financial market conditions affect asset classes differently. And since you don't know which asset class will perform well next year or the year after, having a variety of asset classes in your model may help you better weather the rough spots in the market.

## DIVERSIFICATION'S ROLE IN ASSET ALLOCATION

Diversification takes asset allocation one step further by investing in a variety of investments within each asset class (for example, large-cap versus small-cap stocks, growth versus value stocks, etc.).

Diversification spreads risk around and helps even out the return of an asset class, although its individual investments may move up and down over time. Asset allocation and diversification work together to help manage risk. Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

## MANAGING RISK

Risk, like it or not, is a fact of life. It's also a fact of investing, because anything you do with your money involves some risk. Understanding the different kinds and degrees of risk and their relation to an investment's potential return can help you make smarter investment decisions. The graphic below shows the relationship between potential risk and the potential for return.

**MARKET RISK:** Refers to the possibility that investors will lose money due to a decline in the price of their investments. Stock investments are most commonly associated with market risk.

**INFLATION RISK:** Refers to the possibility that the growth of an investment may not keep pace with the average rate of inflation.

**INVESTOR STYLE:** Refers to an investor's comfort level (or tolerance for) short-term fluctuations in the market.

This is a simplified illustration of the relationship between investment risk and potential rate of return. There is no ensuring that higher risk investments will provide greater returns over time. Past performance is not indicative of future performance.



- |                   |                              |
|-------------------|------------------------------|
| ● Stable value    | ● Mid-cap stock              |
| ● Fixed income    | ● Small-cap stock            |
| ● Large-cap stock | ● Global/international stock |

FOR ILLUSTRATIVE PURPOSES ONLY

# GOALMAKER — AN *easy solution* FOR TARGETING YOUR INVESTMENT CHOICES

GoalMaker® is an optional asset allocation program offered through your retirement plan at no additional cost. GoalMaker can help you target a model best suited to your retirement goals using the investment options offered through your retirement plan. All you need to do is **take three easy steps:**

## STEP 1: DETERMINE YOUR INVESTOR STYLE

Investor style can be defined as how comfortable you are with short-term swings in the market. Everyone is different, but investors generally fall into one of three categories: conservative, moderate, or aggressive. To find out which type of investor you are, take the quiz on the next page.

**Note: Depending on your plan, withdrawals taken before age 59½ may be subject to a 10% IRS penalty**

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### ● CONSERVATIVE

Concerned about short-term ups and downs in the market

Wants to minimize risk and maintain principal

Seeks stability and little fluctuation in the value of investments

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### ● MODERATE

Willing to sacrifice safety of principal for potentially greater returns

Can tolerate modest market fluctuations

Concerned with safety, but want to stay ahead of inflation

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### ● AGGRESSIVE

Seeks to maximize investment returns

Can tolerate substantial market fluctuations

Accepts greater risk in exchange for the prospect of greater rewards

IF YOU NEED HELP  
DETERMINING YOUR  
INVESTOR STYLE,  
*take the quiz  
on the next page*

# INVESTOR STYLE QUIZ\*

Circle the score for your response to each statement

- 1 The possibility that I won't achieve a high enough rate of return over the long term
- |                         |    |
|-------------------------|----|
| I am very concerned     | 10 |
| I am somewhat concerned | 7  |
| I am not concerned      | 3  |
- 2 The loss of "buying power" or "quality of life" from the effects of inflation
- |                         |   |
|-------------------------|---|
| I am very concerned     | 6 |
| I am somewhat concerned | 4 |
| I am not concerned      | 1 |
- 3 Wide swings in the value of my account over 1–3 months
- |                         |    |
|-------------------------|----|
| I am very concerned     | 0  |
| I am somewhat concerned | 4  |
| I am not concerned      | 12 |
- 4 Wide swings in the value of my account over 1–2 years
- |                         |    |
|-------------------------|----|
| I am very concerned     | 2  |
| I am somewhat concerned | 6  |
| I am not concerned      | 12 |
- 5 Which of the following causes you the most concern about the investments in your account?
- |   |   |
|---|---|
| My future ability to get back at least the same amount of money that I put in | 2 |
| That my money is not earning enough   | 6 |
| How much I have gained or lost this month                                     | 0 |
- 6 One of the investments in your plan has performed very well for a few years. If it suddenly dropped 15% in three months, what would you do?
- |                  |   |
|------------------|---|
| Sell immediately | 0 |
| Hold it          | 6 |
| Buy more         | 8 |
- 7 Your experience with stock investments
- |               |   |
|---------------|---|
| A great deal  | 6 |
| A fair amount | 4 |
| Very little   | 2 |
| None          | 1 |
- 8 Your comfort level with stock investments
- |               |    |
|---------------|----|
| A great deal  | 12 |
| A fair amount | 10 |
| Very little   | 4  |
| None          | 0  |
- 9 Your experience with bond investments
- |               |   |
|---------------|---|
| A great deal  | 5 |
| A fair amount | 3 |
| Very little   | 2 |
| None          | 1 |
- 10 Your comfort level with bond investments
- |               |   |
|---------------|---|
| A great deal  | 7 |
| A fair amount | 4 |
| Very little   | 3 |
| None          | 0 |

Please add up the points corresponding to each of your answers to determine your total score (in the box below)

Total points	
Conservative	0–40 pts.
Moderate	41–60 pts.
Aggressive	61+ pts.

\*This quiz is designed to be used as a guide only and is not intended as financial advice. Your financial decisions should not be based solely on the score you have obtained using the worksheet.

## STEP 2: SELECT YOUR GOALMAKER MODEL

Go to the section below with your investor style. Then look at the targeted retirement year and ensure the mix is appropriate for you.<sup>1</sup> If it is, then you've done it—asset allocation made simple!

### GOALMAKER MODELS

AGGRESSIVE MODELS	2005	2010	2015	2020	2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
American Mutual Fund R6*	5.39%	5.64%	6.04%	6.59%	7.40%	8.61%	9.79%	10.98%	11.34%	11.16%	10.79%	10.38%	9.97%	9.97%
Vanguard Index Instl Plus Shares*	4.81%	5.03%	5.39%	5.88%	6.60%	7.68%	8.89%	9.80%	10.11%	9.95%	9.62%	9.26%	8.89%	8.89%
TIAA-CREF Large Cap Growth Index*	4.37%	4.58%	4.90%	5.34%	6.00%	6.98%	8.08%	8.90%	9.19%	9.05%	8.74%	8.42%	8.09%	8.09%
JPMorgan Mid Cap Value L*	0.44%	0.46%	0.49%	0.53%	0.60%	0.70%	0.81%	0.89%	0.92%	0.90%	0.87%	0.84%	0.81%	0.81%
Vanguard Mid-Cap Index Instl*	5.80%	6.08%	6.51%	7.10%	7.98%	9.27%	10.74%	11.83%	12.21%	12.02%	11.62%	11.18%	10.74%	10.74%
TIAA-CREF Small Cap Blend Index*	2.31%	2.61%	3.14%	3.81%	4.73%	6.03%	7.63%	9.12%	10.18%	10.79%	11.20%	11.55%	11.85%	11.85%
TIAA-CREF Intl Equity Index*	4.49%	4.93%	5.70%	6.71%	8.13%	10.17%	12.67%	15.00%	16.62%	17.56%	18.21%	18.79%	19.36%	19.36%
American Funds EuroPacific Growth R6*	4.50%	4.94%	5.71%	6.72%	8.13%	10.18%	12.68%	15.00%	16.63%	17.56%	18.22%	18.80%	19.36%	19.36%
Vanguard Inflation Protected Securities*	2.00%	2.05%	2.13%	2.21%	2.30%	2.38%	2.46%	2.55%	2.63%	2.71%	2.80%	2.88%	2.96%	2.96%
Vanguard Real Estate Index Instl*	2.00%	2.05%	2.14%	2.22%	2.30%	2.39%	2.47%	2.55%	2.64%	2.72%	2.80%	2.89%	2.97%	2.97%
Vanguard Total Bond Market Index*	8.52%	8.22%	7.71%	7.05%	6.11%	4.75%	3.15%	1.78%	1.51%	1.12%	1.20%	1.17%	1.17%	1.17%
Calvert Bond Fund Class I*	8.52%	8.21%	7.72%	7.05%	6.11%	4.75%	3.14%	1.79%	1.50%	1.11%	1.19%	1.17%	1.16%	1.16%
MetWest Total Return Bond Plan*	8.52%	8.22%	7.71%	7.05%	6.11%	4.75%	13.15%	1.78%	1.51%	1.12%	1.20%	1.17%	1.17%	1.17%
Connecticut Stable Value Fund	38.33%	36.98%	34.71%	31.74%	27.50%	21.36%	14.16%	8.03%	3.01%	2.23%	1.54%	1.50%	1.50%	1.50%
Total percentage	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<sup>1</sup> When a date of birth does not align to a model year, the assigned model will be rounded up.

Investing involves risk, including possible loss of principal.





<b>MODERATE MODELS</b>	2005	2010	2015	2020	2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
American Mutual Fund R6*	4.24%	4.45%	4.81%	5.31%	5.94%	6.83%	8.08%	9.39%	10.30%	10.60%	10.40%	10.08%	9.71%	9.71%
Vanguard Index Instl Plus Shares*	3.78%	3.97%	4.29%	4.74%	5.29%	6.09%	7.21%	8.38%	9.19%	9.45%	9.28%	8.99%	8.66%	8.66%
TIAA-CREF Large Cap Growth Index*	3.44%	3.61%	3.90%	4.31%	4.81%	5.54%	6.55%	7.61%	8.35%	8.59%	8.44%	8.17%	7.87%	7.87%
JPMorgan Mid Cap Value L*	0.34%	0.36%	0.39%	0.43%	0.48%	0.55%	0.66%	0.76%	0.84%	0.86%	0.84%	0.82%	0.79%	0.79%
Vanguard Mid-Cap Index Instl*	4.57%	4.79%	5.18%	5.73%	6.39%	7.36%	8.70%	10.12%	11.10%	11.41%	11.21%	10.86%	10.46%	10.46%
TIAA-CREF Small Cap Blend Index*	1.82%	2.04%	2.44%	2.96%	3.61%	4.51%	5.77%	7.22%	8.50%	9.35%	9.79%	10.10%	10.33%	10.33%
TIAA-CREF Intl Equity Index*	3.54%	3.90%	4.56%	5.45%	5.57%	8.14%	10.37%	12.96%	15.28%	16.88%	17.79%	18.50%	19.13%	19.13%
American Funds EuroPacific Growth R6*	3.53%	3.89%	4.56%	5.44%	6.56%	8.13%	10.36%	12.95%	15.27%	16.88%	17.79%	18.50%	19.12%	19.12%
Vanguard Inflation Protected Securities*	2.00%	2.05%	2.13%	2.21%	2.30%	2.38%	2.46%	2.55%	2.63%	2.71%	2.80%	2.88%	2.96%	2.96%
Vanguard Real Estate Index Instl*	2.00%	2.05%	2.14%	2.22%	2.30%	2.39%	2.47%	2.55%	2.64%	2.72%	2.80%	2.89%	2.97%	2.97%
Vanguard Total Bond Market Index*	9.43%	9.18%	8.75%	8.16%	7.43%	6.41%	4.98%	3.40%	3.18%	2.11%	2.07%	1.92%	1.87%	1.87%
Calvert Bond Fund Class I*	9.43%	9.19%	8.74%	8.16%	7.44%	6.41%	4.99%	3.40%	3.18%	2.11%	2.06%	1.91%	1.86%	1.86%
MetWest Total Return Bond Plan*	9.43%	9.18%	8.75%	8.16%	7.43%	6.41%	4.98%	3.40%	3.18%	2.11%	2.07%	1.92%	1.87%	1.87%
Connecticut Stable Value Fund	42.45%	41.34%	39.36%	36.72%	33.45%	28.85%	22.42%	15.31%	6.36%	4.22%	2.66%	2.46%	2.40%	2.40%
Total percentage	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

<b>CONSERVATIVE MODELS</b>	2005	2010	2015	2020	2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
American Mutual Fund R6*	3.28%	3.35%	3.59%	4.05%	4.61%	5.29%	6.21%	7.41%	8.60%	9.38%	9.51%	9.36%	9.06%	9.06%
Vanguard Index Instl Plus Shares*	2.92%	2.98%	3.21%	3.61%	4.11%	4.72%	5.54%	6.61%	7.67%	8.36%	8.48%	8.35%	8.08%	8.08%
TIAA-CREF Large Cap Growth Index*	2.66%	2.71%	2.91%	3.28%	3.74%	4.29%	5.03%	6.01%	6.98%	7.60%	7.71%	7.59%	7.35%	7.35%
JPMorgan Mid Cap Value L*	0.27%	0.27%	0.29%	0.33%	0.37%	0.43%	0.50%	0.60%	0.70%	0.76%	0.77%	0.76%	0.73%	0.73%
Vanguard Mid-Cap Index Instl*	3.53%	3.61%	3.87%	4.36%	4.97%	5.70%	6.69%	7.99%	9.27%	10.10%	10.25%	10.09%	9.76%	9.76%
TIAA-CREF Small Cap Blend Index*	1.41%	1.55%	1.87%	2.34%	2.95%	3.71%	4.75%	6.16%	7.72%	9.07%	9.88%	10.42%	10.77%	10.77%
TIAA-CREF Intl Equity Index*	2.74%	2.93%	3.40%	4.13%	5.07%	6.25%	7.89%	10.13%	12.63%	14.76%	16.07%	16.96%	17.61%	17.61%
American Funds EuroPacific Growth R6*	2.73%	2.92%	3.39%	4.12%	5.06%	6.25%	7.89%	10.12%	12.62%	14.75%	16.07%	16.96%	17.60%	17.60%
Vanguard Inflation Protected Securities*	1.50%	1.52%	1.56%	1.61%	1.65%	1.69%	1.73%	1.77%	1.81%	1.86%	1.90%	1.94%	1.98%	1.98%
Vanguard Real Estate Index Instl*	1.50%	1.53%	1.57%	1.61%	1.65%	1.69%	1.74%	1.78%	1.82%	1.86%	1.90%	1.94%	1.99%	1.99%
Vanguard Total Bond Market Index*	10.33%	10.22%	9.91%	9.41%	8.77%	8.00%	6.94%	5.52%	6.04%	4.30%	4.07%	3.65%	3.52%	3.52%
Calvert Bond Fund Class I*	10.33%	10.21%	9.91%	9.41%	8.78%	8.00%	6.94%	5.52%	6.03%	4.30%	4.08%	3.64%	3.51%	3.51%
MetWest Total Return Bond Plan*	10.33%	10.22%	9.91%	9.41%	8.77%	8.00%	6.94%	5.25%	6.04%	4.30%	4.07%	3.65%	3.52%	3.52%
Connecticut Stable Value Fund	46.47%	45.98%	44.61%	42.33%	39.50%	35.98%	31.21%	24.86%	12.07%	8.60%	5.24%	4.69%	4.52%	4.52%
Total percentage	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

\*Registered mutual fund.

Investing involves risk, including possible loss of principal.

Allocations shown are samples and not investment recommendations. The models are subject to change. Changes may include the replacement of specific investment options and/or allocations within the models. You will be notified in writing in advance of such changes. **Past performance of investments or asset classes does not guarantee future results.**

### STEP 3: ENROLL IN GOALMAKER

Are you ready to choose GoalMaker as your asset allocation program?

There are two easy ways to enroll:

- Visit [CTDCP.com](http://CTDCP.com) and log in to your account. Select “My Investments,” click “Help me do it,” then “GoalMaker Models.”
- Visit [CTDCP.com](http://CTDCP.com) and schedule a meeting with a Dedicated Retirement Counselor, who will assist you in selecting GoalMaker.

Asset allocation, diversification, and/or rebalancing do not ensure a profit or protect against loss.

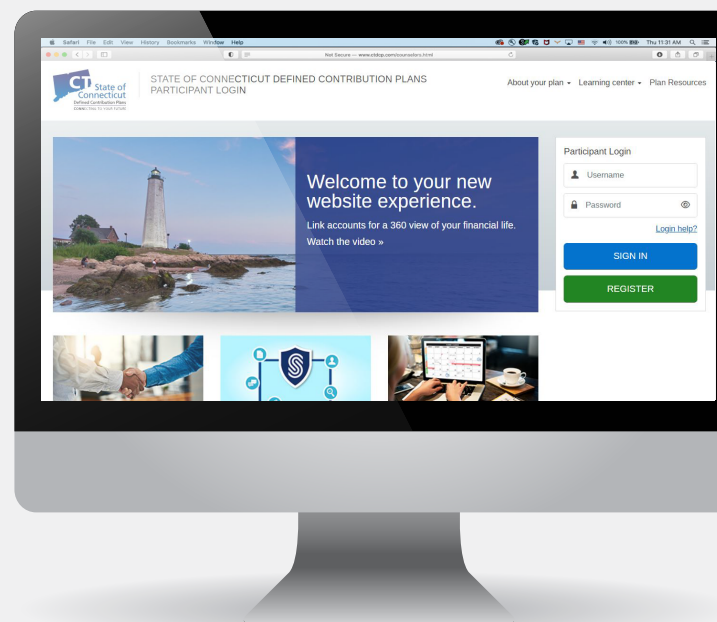
## GOALMAKER *makes it easy* TO STAY ON TRACK

To help keep your account on track toward your retirement income goals, GoalMaker periodically rebalances your account to ensure that it matches your original allocation.

Rebalancing is important because sometimes one investment option in your model may grow (or decline) faster than another, throwing your original asset allocation off balance. During automatic rebalancing (which will occur on the participant’s birth date), money is moved among the investments in your GoalMaker model to maintain your original allocation percentages.

➔ Visit [CTDCP.com](http://CTDCP.com) for more information on the investment options available in the State of Connecticut Defined Contribution Plans.

You can also find assistance by scheduling a meeting with a **Dedicated Retirement Counselor** (in the “Meet Your Counselor” tab).







## STATE OF CONNECTICUT DEFINED CONTRIBUTION PLANS

CTDCP.com



*Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.*

Asset allocation models are pre-established asset allocation strategies comprised of the plan's core investment options. The models are not securities. When you allocate your investment to a model, you will be invested in various underlying investment options comprising each model, as made available by the plan and according to the model's allocation methodology.

An asset allocation model provides targeted asset allocation for your plan account and allocates your account across the model's underlying investments. Your plan may include asset allocation models designed according to certain risk levels (e.g. Aggressive, Moderate, or Conservative), asset allocation models that follow a glide path based on a target date (2025, 2030, 2035 etc.), or both model types depending upon the models selected by your plan. Neither is without risk or guarantee of positive returns. The date in the name of a target date model is an assumed date in which an investor will retire. The asset allocation becomes more conservative as the target retirement date nears, and depending on the model's design, can remain static at the target date or adjust further through retirement. There is no guarantee the investment will provide adequate retirement income.

Asset allocation models are subject to change at the plan's (or an authorized representative thereof) discretion.

Investors should review the prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, for underlying fund objectives, risks, fees, and expenses. Investors should also periodically reassess their investments to make sure their model continues to correspond to their changing risk tolerance and retirement time horizon.

Empower is not undertaking to provide investment advice with respect to the presentation of any particular investment option or asset allocation model described herein.

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

The Connecticut Stable Value Fund consists of Prudential's Guaranteed Long Term Fund and a Voya Separate Account. The crediting rate of the Connecticut Stable Value Fund is a function of the blending of investment results of the Guaranteed Long Term Fund and the Voya Separate Account. The Guaranteed Long-Term Fund (GLTF) is a group annuity product issued by Empower Annuity Insurance Company, Hartford, CT 06103. Amounts contributed to the contract are deposited in EAIC's general account. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the full faith and credit of EAIC. EAIC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of EAIC are not insured by the FDIC or any other federal governmental agency. Contract form # GA-2020-IA-0805 or state variation thereof. EAIC is compensated in connection with this product by deducting an amount for investment expenses and risk from the investment experience of certain assets held in EAIC's general account. EAIC may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant record keeping and distribution services.

The Voya Separate Account is allocated to individually managed separate accounts. The investment results of the underlying separate accounts are blended together. Third-party administration provided by Voya Retirement Insurance and Annuity Company (VRIAC), One Orange Way, Windsor, CT 06095-4774. Securities distributed by Voya Financial Partners, LLC (Member SIPC).

For some plans, Empower uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Empower's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Empower earns a profit; otherwise we incur a loss.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income, and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model continues to correspond to their changing attitudes and retirement time horizon.

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# Register and access your Empower account

Your retirement account has been upgraded to a new and improved experience. Register to access your account and start using all the new planning features and tools available to you.

## Here's how

Visit [CTDCP.com](https://CTDCP.com)

or download the Empower app on your mobile device.

- 1 Click on **Register**.
- 2 Select **I do not have a PIN**.
- 3 Create a username and password.  
You'll need to enter your:
  - Social Security number
  - ZIP code
  - Last name (Include any suffix, such as Jr. or III.)
  - Date of birth

The next time you access your account, choose **Sign in**.



Participant Login

[Login help?](#)

Account verification

Enter the information below to verify your account.

I do not have a PIN

I have a PIN

I have a plan enrollment code

Provide contact information

PERSONAL EMAIL ADDRESS

PHONE NUMBER  
UNITED STATES +1 (555) 555-5555

Create username and password

USERNAME

PASSWORD

RE-ENTER PASSWORD

## What's new

Once you register your retirement account, you will have access to your detailed account information and all our planning tools.

**The Empower Personal Dashboard™ can give you a real-time view of your spending, saving, debt, and more.**

It allows you to easily and securely link all your household financial accounts — including credit cards, cash, mortgage, and others — with your retirement account in one place, so you can:



**See your net worth**



**Plan for retirement**



**Get help budgeting**



**Track your savings**

Bringing your full financial view together allows you to track, manage, and plan for all your financial priorities.

*Haga clic en Español para ver el sitio web y recibir sus estados de cuenta en español.*

## A few other notes

Your account information automatically transferred during the upgrade.

That means your retirement plan, current investments, contribution rates (if applicable), and other details remain the same. Over several weeks following the upgrade, up to three years of transaction activity will be loaded into your online account.

Have an existing Empower account from a prior plan sponsor?

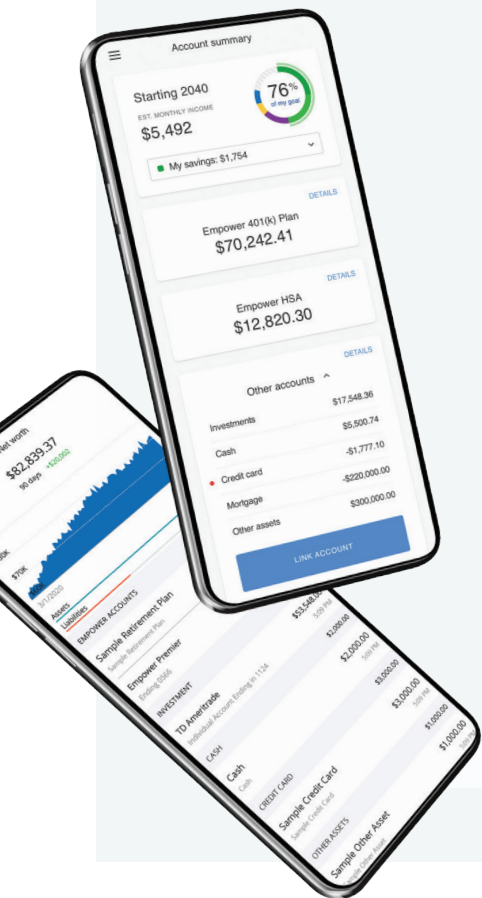
When logging in to your existing account, you'll be prompted to link your accounts. Use your Empower username and password, then choose your default plan.



## New experience and new app

Get all the great new features in the Empower mobile app and connect to your plan whenever, wherever. Look for this icon in the App Store® or on Google Play™. *If you are using the Empower, Prudential Retirement app, you will need to replace it by downloading the Empower® app.*

The mobile app is also available in Spanish and will update automatically according to the language preference setting on your mobile device.





➤ Get started today at [CTDCP.com](https://CTDCP.com)

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On April 1, 2022, Empower acquired the full service retirement business of Prudential Financial Inc. Following an initial transition period, Empower will become the sole administrator of this business. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. Empower is not affiliated with Prudential Financial Inc. or its affiliates. For additional information, please review the **important information** associated with this acquisition.

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**Participant Enrollment  
401(a) Plan**

**State of Connecticut Tier IV Defined Contribution Plan**

**525062-01**

**Participant Information**

Last Name	First Name	MI	Social Security Number	
(The name provided MUST match the name on file with Service Provider.)				
Mailing Address			E-Mail Address	
City	State	Zip Code	Mo	Day
( )	( )	( )	Year	
Home Phone	Work Phone		<input type="checkbox"/> Female	<input type="checkbox"/> Male
( )	Mobile Phone		<input type="checkbox"/> Nonbinary	<input type="checkbox"/> Unspecified
			<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried

Check box if you prefer to receive quarterly account statements in Spanish.

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.

**Investment Option Information (applies to all contributions) - Please refer to your enrollment packet for investment descriptions 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.

**See below for Participation Agreement and Required Signature**

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

**(A) Asset Allocation Model Selection**

<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"/>

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
M.I.

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Number

<u>Asset Allocation Model Name</u>	<u>Model Selection</u>	<u>Asset Allocation Model Name</u>	<u>Model Selection</u>
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>RERGX</b>	<b>RERGX</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 Instl.....	<b>TISBX</b>	<b>TISBX</b>	Calvert Bond I.....	<b>CBDIX</b>	<b>CBDIX</b>
Vanguard Explorer Adm.....	<b>VEVRX</b>	<b>VEVRX</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>D2843A</b>
American Funds American Mutual R6.....	<b>RMFGX</b>	<b>RMFGX</b>	<b>MUST INDICATE WHOLE PERCENTAGES</b>		<b>=100%</b>

**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		

Last Name

First Name

M.I.

Social Security Number

Number

## 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 in Section A and I have also designated my own investment options in Section B, 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 1%

**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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 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% D2843A 46%

Last Name

First Name

M.I.

Social Security Number

**Empower GoalMaker CONS 2025** - VBTIX 8% TCIEX 4% RERGX 4% VIPIX 2% VIIIX 5% TILIX 4% RMFGX 4% VMCIX 2%  
FLMVX 3% CBDIX 9% MWTSX 9% TISBX 3% VGSNX 1% D2843A 42%

**Empower GoalMaker CONS 2030** - VBTIX 7% TCIEX 6% RERGX 6% VIPIX 2% VIIIX 6% TILIX 4% RMFGX 4% VMCIX 3%  
FLMVX 4% CBDIX 8% MWTSX 8% TISBX 3% VGSNX 2% D2843A 37%

**Empower GoalMaker CONS 2035** - VBTIX 6% TCIEX 7% RERGX 8% VIPIX 2% VIIIX 7% TILIX 5% RMFGX 5% VMCIX 4%  
FLMVX 4% CBDIX 7% MWTSX 7% TISBX 4% VGSNX 2% D2843A 32%

**Empower GoalMaker CONS 2040** - VBTIX 5% TCIEX 9% RERGX 10% VIPIX 2% VIIIX 7% TILIX 7% RMFGX 7% VMCIX 4%  
FLMVX 5% CBDIX 6% MWTSX 6% TISBX 5% VGSNX 2% D2843A 25%

**Empower GoalMaker CONS 2045** - VBTIX 5% TCIEX 12% RERGX 12% VIPIX 2% VIIIX 8% TILIX 8% RMFGX 8% VMCIX 5%  
FLMVX 6% CBDIX 5% MWTSX 5% TISBX 5% VGSNX 2% D2843A 17%

**Empower GoalMaker CONS 2050** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIX 10% TILIX 9% RMFGX 9% VMCIX 6%  
FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2843A 11%

**Empower GoalMaker CONS 2055** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIX 10% TILIX 9% RMFGX 9% VMCIX 6%  
FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2843A 11%

**Empower GoalMaker CONS 2060** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIX 10% TILIX 9% RMFGX 9% VMCIX 6%  
FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2843A 11%

**Empower GoalMaker CONS 2065** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIX 10% TILIX 9% RMFGX 9% VMCIX 6%  
FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2843A 11%

**Empower GoalMaker CONS 2070** - VBTIX 3% TCIEX 13% RERGX 14% VIPIX 3% VIIIX 10% TILIX 9% RMFGX 9% VMCIX 6%  
FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 2% D2843A 11%

**Empower GoalMaker MODERATE 2005** - VBTIX 9% TCIEX 4% RERGX 5% VIPIX 2% VIIIX 6% TILIX 4% RMFGX 4% VMCIX 2%  
FLMVX 2% CBDIX 9% MWTSX 9% TISBX 2% VGSNX 2% D2843A 40%

**Empower GoalMaker MODERATE 2010** - VBTIX 9% TCIEX 4% RERGX 5% VIPIX 2% VIIIX 6% TILIX 4% RMFGX 4% VMCIX 2%  
FLMVX 2% CBDIX 9% MWTSX 9% TISBX 2% VGSNX 2% D2843A 40%

**Empower GoalMaker MODERATE 2015** - VBTIX 8% TCIEX 5% RERGX 5% VIPIX 2% VIIIX 6% TILIX 5% RMFGX 5% VMCIX 2%  
FLMVX 3% CBDIX 9% MWTSX 9% TISBX 3% VGSNX 2% D2843A 36%

**Empower GoalMaker MODERATE 2020** - VBTIX 8% TCIEX 6% RERGX 7% VIPIX 2% VIIIX 6% TILIX 5% RMFGX 5% VMCIX 3%  
FLMVX 4% CBDIX 9% MWTSX 8% TISBX 3% VGSNX 2% D2843A 32%

**Empower GoalMaker MODERATE 2025** - VBTIX 7% TCIEX 7% RERGX 8% VIPIX 3% VIIIX 7% TILIX 5% RMFGX 5% VMCIX 4%  
FLMVX 4% CBDIX 8% MWTSX 8% TISBX 4% VGSNX 2% D2843A 28%

**Empower GoalMaker MODERATE 2030** - VBTIX 6% TCIEX 9% RERGX 9% VIPIX 3% VIIIX 8% TILIX 7% RMFGX 7% VMCIX 4%  
FLMVX 5% CBDIX 7% MWTSX 6% TISBX 5% VGSNX 2% D2843A 22%

**Empower GoalMaker MODERATE 2035** - VBTIX 5% TCIEX 11% RERGX 12% VIPIX 3% VIIIX 8% TILIX 8% RMFGX 8% VMCIX 5%  
FLMVX 6% CBDIX 5% MWTSX 5% TISBX 5% VGSNX 2% D2843A 17%

**Empower GoalMaker MODERATE 2040** - VBTIX 3% TCIEX 13% RERGX 13% VIPIX 3% VIIIX 10% TILIX 9% RMFGX 9%  
VMCIX 6% FLMVX 6% CBDIX 4% MWTSX 4% TISBX 6% VGSNX 3% D2843A 11%

**Empower GoalMaker MODERATE 2045** - VBTIX 2% TCIEX 14% RERGX 15% VIPIX 3% VIIIX 11% TILIX 10% RMFGX 10%  
VMCIX 6% FLMVX 7% CBDIX 3% MWTSX 2% TISBX 7% VGSNX 3% D2843A 7%

**Empower GoalMaker MODERATE 2050** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIX 11% TILIX 11% RMFGX 11%  
VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2843A 3%

**Empower GoalMaker MODERATE 2055** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIX 11% TILIX 11% RMFGX 11%  
VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2843A 3%

**Empower GoalMaker MODERATE 2060** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIX 11% TILIX 11% RMFGX 11%  
VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2843A 3%

**Empower GoalMaker MODERATE 2065** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIX 11% TILIX 11% RMFGX 11%  
VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2843A 3%

**Empower GoalMaker MODERATE 2070** - VBTIX 1% TCIEX 15% RERGX 16% VIPIX 4% VIIIX 11% TILIX 11% RMFGX 11%  
VMCIX 7% FLMVX 8% CBDIX 2% MWTSX 1% TISBX 7% VGSNX 3% D2843A 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.

I understand that the Asset Allocation Models are developed and maintained by the Plan's investment adviser and that Empower has not reviewed or passed on the advisability of selecting the Asset Allocation Models.

**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.

Last Name

First Name

M.I.

Social Security Number

Number

**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 my account has been established, I understand that I must call 1-844-505-SAVE or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after my account is established 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 be only processed from the date of notification forward and not on a retroactive basis.

**Required Signature(s)** - I have completed, understand and agree to all pages of this Participant Enrollment form.

**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.*

**Participant forward to Service Provider at:**

Empower  
PO Box 56025  
Boston, MA 02205-6025

**Express Address:**

8515 E. Orchard Road, Greenwood Village, CO 80111

**Phone#:** 1-844-505-SAVE

**This form can be uploaded electronically to:**

Login to account at

**ctdcp.com**

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.

**State of Connecticut Tier IV Defined Contribution Plan**

**525062-01**

**For My Information**

- For questions regarding this form, visit the website at [ctdcp.com](http://ctdcp.com) or contact Service Provider at 1-844-505-SAVE.
- Use black or blue ink when completing this form.

**A Participant Information**

Account extension, if applicable, identifies funds transferred to a beneficiary due to participant's death, alternate payee due to divorce or a participant with multiple accounts.

Account Extension

--	--	--	--	--	--	--	--	--	--

Social Security Number (Must provide all 9 digits)

Last Name

First Name

M.I.

Date of Birth

(The name provided MUST match the name on file with Service Provider.)

- Married       Unmarried

**B Beneficiary Designation (Attach an additional sheet to name additional beneficiaries.)**

**Primary Beneficiary Designation (Primary beneficiary designations must total 100% - percentage can be made out to two decimal places.)**

- See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.

%		/	/
% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )	City	State	Zip Code
Phone Number (Optional)	Relationship (Required - If Relationship is not provided, request will be rejected and sent back for clarification.)		
	<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		

%		/	/
% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )	City	State	Zip Code
Phone Number (Optional)	Relationship (Required - If Relationship is not provided, request will be rejected and sent back for clarification.)		
	<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		

%		/	/
% of Account Balance	Primary Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )	City	State	Zip Code
Phone Number (Optional)	Relationship (Required - If Relationship is not provided, request will be rejected and sent back for clarification.)		
	<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 Designation (Contingent beneficiary designations must total 100% - percentage can be made out to two decimal places.)**

%		/	/
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( )	City	State	Zip Code
Phone Number (Optional)	Relationship (Required - If Relationship is not provided, request will be rejected and sent back for clarification.)		
	<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		

Last Name \_\_\_\_\_

First Name \_\_\_\_\_

M.I. \_\_\_\_\_

Social Security Number \_\_\_\_\_

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>			
<b>Contingent Beneficiary Designation</b> <i>(Contingent beneficiary designations must total 100% - percentage can be made out to two decimal places.)</i>			
%		/	/
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( _____ )	City	State	Zip Code
Phone Number <i>(Optional)</i>	Relationship <i>(Required - If Relationship is not provided, request will be rejected and sent back for clarification.)</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		
%		/	/
% of Account Balance	Contingent Beneficiary Name <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
Street Address ( _____ )	City	State	Zip Code
Phone Number <i>(Optional)</i>	Relationship <i>(Required - If Relationship is not provided, request will be rejected and sent back for clarification.)</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		

<b>C Participant Consent for Beneficiary Designation</b> <i>(Please sign on the 'Participant Signature' line below.)</i>	
<p>I have completed, understand and agree to all pages of this Beneficiary Designation form. Subject to the terms of the Plan, I am making the above beneficiary designations for my vested account in the event of my death. I acknowledge and agree that it is my responsibility to monitor the beneficiary designations in my account and to update the beneficiary designations as I deem necessary upon a change in marital status, death of a beneficiary or any other change that may impact my beneficiary designations.</p> <p>If I have more than one primary beneficiary, the account will be divided as specified. If a primary beneficiary predeceases me, his or her benefit will be allocated to the surviving primary beneficiaries. Contingent beneficiaries will receive a benefit only if there is no surviving primary beneficiary, as specified. If a contingent beneficiary predeceases me, his or her benefit will be allocated to the surviving contingent beneficiaries. If I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan or applicable law. This designation is effective upon execution and delivery to Service Provider. If any information is missing, additional information may be required prior to recording my designation.</p> <p>This designation supersedes all prior designations. Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. <b>Primary and contingent beneficiaries must separately total 100%. The percentages can be divided up to two decimal points (Example: 33.33%).</b></p> <p>Any person who presents a false or fraudulent claim is subject to criminal and civil penalties.</p> <p><b>Participant Signature</b> _____ <b>Date (Required)</b> _____</p> <p><i>A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.</i></p>	

<b>D Delivery Instructions</b>						
<p><b>After all signatures have been obtained, this form can be</b></p> <table style="width:100%; border:none;"> <tr> <td style="width:33%;"><b>Uploaded Electronically:</b> Login to account at <b>ctdcp.com</b> Click on Upload Documents to submit</td> <td style="width:33%; text-align:center;"><b>OR</b></td> <td style="width:33%;"><b>Sent Regular Mail to:</b> Empower PO Box 56025 Boston, MA 02205-6025</td> <td style="width:33%; text-align:center;"><b>OR</b></td> <td style="width:33%;"><b>Sent Express Mail to:</b> Empower 8515 E. Orchard Road Greenwood Village, CO 80111</td> </tr> </table> <p>We will not accept hand delivered forms at Express Mail addresses.</p>		<b>Uploaded Electronically:</b> Login to account at <b>ctdcp.com</b> Click on Upload Documents to submit	<b>OR</b>	<b>Sent Regular Mail to:</b> Empower PO Box 56025 Boston, MA 02205-6025	<b>OR</b>	<b>Sent Express Mail to:</b> Empower 8515 E. Orchard Road Greenwood Village, CO 80111
<b>Uploaded Electronically:</b> Login to account at <b>ctdcp.com</b> Click on Upload Documents to submit	<b>OR</b>	<b>Sent Regular Mail to:</b> Empower PO Box 56025 Boston, MA 02205-6025	<b>OR</b>	<b>Sent Express Mail to:</b> Empower 8515 E. Orchard Road Greenwood Village, CO 80111		

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**This page is for informational purposes only - Do not return with the Beneficiary Designation form**  
**EXAMPLE BENEFICIARY DESIGNATIONS**

**Example 1: Multiple Individuals as Beneficiaries**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>			
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% - percentage can be made out to two decimal places.)</i>			
• See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.			
33.33 %	John M. Doe	XXX-XX-XXXX	01/06/1954
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
111 Elm Street	Anytown	MO	60000
Street Address	City	State	Zip Code
(XXX) XXX-XXXX	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 checked="" type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner		
33.33 %	Don M. Doe	XXX-XX-XXXX	01/06/1954
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
222 North Avenue	Anytown	CA	90000
Street Address	City	State	Zip Code
(XXX) XXX-XXXX	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 checked="" type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner		
33.34 %	Michelle L. Doe	XXX-XX-XXXX	01/06/1957
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
333 West Blvd	Anytown	CO	80000
Street Address	City	State	Zip Code
(XXX) XXX-XXXX	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 checked="" type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner		

**Example 2: Trust as Beneficiary**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>			
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% - percentage can be made out to two decimal places.)</i>			
• See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.			
100 %	Trust of Jane Doe	XX-XXXXXXX	06/30/2015
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
150 Main Street	Anytown	MO	60000
Street Address	City	State	Zip Code
(XXX) XXX-XXXX	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 checked="" type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner		

**Example 3: Estate as Beneficiary**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>			
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% - percentage can be made out to two decimal places.)</i>			
• See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.			
100 %	Estate of Anne Doe	/ /	/ /
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
45 East Road	Anytown	MO	60000
Street Address	City	State	Zip Code
(XXX) XXX-XXXX	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 checked="" type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner		



**This page is for informational purposes only - Do not return with the Beneficiary Designation form  
EXAMPLE BENEFICIARY DESIGNATIONS**

**Example 4: Charity as Beneficiary**

<b>B Beneficiary Designation</b> <i>(Attach an additional sheet to name additional beneficiaries.)</i>			
<b>Primary Beneficiary Designation</b> <i>(Primary beneficiary designations must total 100% - percentage can be made out to two decimal places.)</i>			
• See the attached examples on how to complete the below beneficiary designations if the beneficiary is a non-individual, such as a trust, charity or estate.			
100 %	ABC Charity	XX-XXXXXXX	/ /
% of Account Balance	Primary Beneficiary <i>(Name of Individual, Trust, Charity, etc.)</i>	Social Security or Taxpayer Identification Number	Date of Birth or Trust Date
75 South Place	Anytown	CO	80000
Street Address	City	State	Zip Code
(XXX) XXX-XXXX	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 checked="" type="checkbox"/> Other <input type="checkbox"/> Domestic Partner		