

Participants in the City of Detroit 457 Deferred Compensation Plan,

As previously communicated, effective January 2021, Empower Retirement acquired the MassMutual retirement plan business. Beginning February 18, 2022, your plan, along with several other MassMutual clients, will transition to the Empower record-keeping system. **Note: No action is required by you the participant.**

What you should know:

- Your investment fund options and contribution amounts will remain the same.
- You will continue to have access to the U.S.-based Empower Customer Care Center representatives, *with expanded Saturday hours*.
- There are no changes to the services you receive today.
- You will still be able to manage your retirement account on the new participant website
 when it becomes available in February. In the meantime, please continue to use
 www.retirement.massmutual.com/rsgovnp/ for online access to your account.

There will be a short "quiet period," when you won't be able to make any transactions in your account. This quiet period begins after the markets close on February 18, 2022. The first day you may make transactions will be February 22, 2022.

Get more information:

Should you have further questions, please contact the Empower Custom Care Center at 1-800-528-9009 weekdays from 8:00 a.m. until 8:00 p.m. ET.

On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company. Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.

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