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| Subject: It’s time for your annual reviewLogo, company name  Description automatically generatedA picture containing text, clock, clipart  Description automatically generated

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| **Now is a great time to get on track with your retirement planning.** |

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| Sign up for your annual one-on-one virtual meeting for assistance with your retirement plan including enrollment, investments, account reviews and much more. All you need is a computer with internet, or you may join the meeting by phone.**Meet with Empower Retirement representative** Austin Maness.[**RESERVE YOUR SPOT HERE**](https://memphismaness.empowermytime.com/#/) |

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| **Note:** The above link will not show available dates and times in certain browsers such as Internet Explorer. If you experience this issue, please copy and paste the following URL to another browser such as Google Chrome:  <https://memphismaness.empowermytime.com/#/>Please ensure you have your username, password, and cell phone for verification. If you have not yet created your username/password, please log in to [**retiresmart.com/cityofmemphis**](file:///D%3A%5CUsers%5Cjnncgh%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CINetCache%5CContent.Outlook%5CHHKAFE6Y%5Cretiresmart.com%5Ccityofmemphis) and click Register for Online Access.If you have trouble signing up for a meeting using the instructions above, you can reach out to Austin Maness directly at **901-864-8211.****Securities offered by GWFS Equities, Inc., Member FINRA/SIPC, marketed under the Empower brand.**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.©2021 Empower Retirement, LLC  |

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