

Date

<ParticipantName>
<ParticipantAdd1>
<ParticipantAdd2>
<ParticipantCity><ParticipantState><ParticipantZip>

RE: Important Notice Regarding Changes to your 401k Loan(s)

Dear Plan Participant:

This notice contains important information about upcoming changes to your 401k loan(s). Please review the information within this notice carefully.

Upcoming Changes to your 401k Loan Repayment amount and Maturity Date

Under the CARES Act, Qualified Individuals were able to request suspension of loan repayments scheduled to occur between March 27, 2020 and December 31, 2020 provided their Plan has elected this specific CARES provision.

The following chart shows your new payment amount(s) and maturity date(s) applicable as of January 1, 2021.

Loan ID #	Old Payment Amount	New Payment Amount	Old Maturity Date	New Maturity Date
«Insert Loan ID»	«Insert Old Payment Amount»	«Insert New Payment Amount»	«Insert Old Maturity Date»	«Insert New Maturity Date»
«Insert Loan ID»	«Insert Old Payment Amount»	«Insert New Payment Amount»	«Insert Old Maturity Date»	«Insert New Maturity Date»
«Insert Loan ID»	«Insert Old Payment Amount»	«Insert New Payment Amount»	«Insert Old Maturity Date»	«Insert New Maturity Date»

If you have any questions about the changes to your loan outlined above, please contact the participant service center at 800-854-0647 or your Plan Sponsor.

Sincerely,

[Plan Sponsor]

Updated information you should be aware of:

Effective on the closing date of the transaction, Empower Retirement (“Empower”) acquired the Massachusetts Mutual Life Insurance Company’s (“MassMutual”) retirement business.

Through this transaction, business written by MassMutual is reinsured by Great-West Life & Annuity Insurance Company (“GWL&A”), and in New York by Great-West Life & Annuity Insurance Company of New York. Concurrently, MassMutual retroceded business it reinsures from a cedent, which MassMutual assumed in a previous transaction.

On the closing date of the transaction, Empower will administer the business on MassMutual’s behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. Additionally, GWFS Equities, Inc., will be the distributor of the MassMutual insurance products sold on Empower’s platform.

Empower Retirement refers to the products and services offered by GWL&A and its subsidiaries. GWFS Equities is a subsidiary of GWL&A and an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. Empower is not affiliated with MassMutual or its affiliates