Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit www.retirereadytn.gov.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain prospectuses for mutual funds, any applicable annuity contract and the annuity’s underlying funds and/or disclosure documents from your registered representative or Plan website. For prospectuses related to investments in your Self-Directed Brokerage Account (SDBA), contact your SDBA provider. Read them carefully before investing.

For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

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<td>0.85 3.95 2.46 5.40 N/A</td>
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<td>Fidelity International Discovery</td>
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<td>4.37 23.39 -6.18 13.46 4.28</td>
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<td>Columbia Mid Cap Value Instl</td>
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## INVESTMENT OPTION

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<td>2018 / 2017 / 2016</td>
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<td>Fidelity Contrafund</td>
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<td>3.20</td>
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### Fixed

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<td>0.80 / 3.20 / 3.20</td>
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These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/ Since Inception returns shown are annualized. For 10 Year/ Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact TD Ameritrade at www.tdameritraderetirement.com or 1-866-766-4015.

Record Keeping Fee - Empower Retirement charges a monthly administrative and record keeping fee of 23 Basis Points (0.23%) expressed as an annual percent. If you are in the Voya Fixed Account, Fidelity Puritan, Fidelity Contra, Fidelity OTC, Voya Variable (Closed), Columbia Acorn Z, Columbia Mid Cap Value Z or Fidelity International Discovery fund options a revenue share credit of 25 Basis Points (0.25%) is posted to your account monthly. If you are in the Brown Capital Management Small Company fund a revenue share credit of 40 Basis Points (0.40%) is posted to your account monthly. If you are in the Allianz NFJ Large Cap Value Institutional fund a revenue share credit of 5 Basis Points (0.05%) is posted to your account monthly. If you have a Self-Directed Brokerage Account (SDB), the fee is calculated based on your SDB balance, and posted quarterly against the core investment options in your account, pro-rata. For participants in the 401k plan with smaller account balances, an explicit fee is posted pro-rata against all the fund options, if the fee calculation does not meet a minimum amount of $3.00 per quarter.

Please consider the investment objectives, risks, fees and expenses carefully before investing. The prospectus contains this and other information about the investment options. Depending on the investment options offered in your Plan, your registered representative can provide you with prospectuses for any mutual funds; any applicable annuity contracts and the annuity's underlying funds; and/or disclosure documents for investment options exempt from SEC registration. For prospectuses related to investments in your Self-Directed Brokerage Account (SDB), contact your SDB provider. Please read them carefully before investing.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Brokerage services...
Expenses and expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement.

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Asset allocation and balanced investment options and models are subject to the underlying investments, which may be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

Foreign investments involve special risks, including currency fluctuations, taxation differences and political developments.

Equity securities of small and mid-size companies may be more volatile than securities of larger, more established companies.

Compared to more highly rated securities, high-yield bond investment options are subject to a greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news and quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

This investment option is no longer available. From time to time an investment option may be closed. Closed investment options are no longer available for new deposits or transfers.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.

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S&P MidCap 400® Index is an unmanaged index considered indicative of the domestic Mid-Cap equity market. “Standard & Poor's®,” “S&P®,” “S&P 400®,” and “Standard & Poor's 400®” are registered trademarks of Standard & Poor's Financial Services LLC (“Standard & Poor's”).

Russell 2000® Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.

Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.

Offered through a group fixed and variable deferred annuity issued by Voya. Voyais not affiliated with Great-West Financial. A ticker symbol is not available for this investment option.

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The current rate for the Voya Fixed Fund is 3.20%, expressed as an annual effective yield, and is guaranteed not to drop below 3.20% through 06/30/2020. The annual rate of interest applied to your account may be higher or lower than the current rate. Restrictions may apply to transfers of funds from the Fixed Fund to other contract investment options. Please refer to your product disclosure documents for more information.

The benchmark index for this particular fund is the Russell Top 200 Value Index, a trademark of Russell Investments. It is an unmanaged index considered indicative of the domestic Large-Cap equity market.