Important Changes to Your Washington Suburban Sanitation Commission Deferred Compensation Plan, 98456-01

Investment Re-enrollment
Effective December 1, 2021, your account balance as well as your future contributions will be mapped to the appropriate American Funds Target Date fund, based on your birth year (see chart below).

If you would like to opt out of this mapping process and either keep or change your future contribution allocations or current account balances, you must complete one of the following actions between November 1, 2021, and November 30, 2021:

- Visit the plan's website at **empowermyretirement.com** to access your account to opt out or make changes.
- Call **800-701-8255** between 8 a.m. and 10 p.m. Eastern time, weekdays or Saturdays 9 a.m. and 5:30 p.m.

If you do not take any action, effective ***Wednesday, December 1, 2021***, your future contribution allocations and current account balances will be mapped according to the plan default investment birth year range chart below. Mapping will be based on your birth year as recorded on the recordkeeping system as of Tuesday, November 30, 2021.

Plan default investment birth year range chart			
Target date fund	**Ticker**	**Gross expense ratio**	**Birth year range**
American Funds 2010 Target Date Retirement Funds Class R-6	RFTTX	0.30%	Earlier – 1947
American Funds 2015 Target Date Retirement Funds Class R-6	RFJTX	0.30%	1948 – 1952
American Funds 2020 Target Date Retirement Funds Class R-6	RRCTX	0.31%	1953 – 1957
American Funds 2025 Target Date Retirement Funds Class R-6	RFDTX	0.33%	1958 – 1962
American Funds 2030 Target Date Retirement Funds Class R-6	RFETX	0.35%	1963 – 1967
American Funds 2035 Target Date Retirement Funds Class R-6	RFFTX	0.37%	1968 – 1972
American Funds 2040 Target Date Retirement Funds Class R-6	RFGTX	0.38%	1973 – 1977
American Funds 2045 Target Date Retirement Funds Class R-6	RFHTX	0.39%	1978 – 1982
American Funds 2050 Target Date Retirement Funds Class R-6	RFITX	0.39%	1983 – 1987
American Funds 2055 Target Date Retirement Funds Class R-6	RFKTX	0.39%	1986 – 1992
American Funds 2060 Target Date Retirement Funds Class R-6	RFUTX	0.40%	1993 – 1997
American Funds 2065 Target Date Retirement Funds Class R-6	RFVTX	0.45%	1998 – Later

You do not need to take any action if you approve the changes shown above. You can opt out of the target date fund and keep your current investment options or select one or more investments from the plan's investment lineup.

Exceptions to the opt-out process

Assets and investment elections in the following investments are not subject to the re-enrollment process:

- Advisory Service (My Total Retirement)
- Great-West SecureFoundation Bal Inst fund (MXCJX)
- Great-West Investments Fixed Account Series Class V
- Great-West Guaranteed Fixed Fund

Please note the following:

You can always change how your money is invested any time after the transfer.

If you do not opt out of the fund mapping, any pending future-dated investment transaction(s) will be canceled as of December 1, 2021. These transactions include:

- Automatic rebalancers
- Dollar cost averaging transaction(s)

- Fund-to-fund transfers

If you request an investment transaction for your account between November 1, 2021, and November 30, 2021, your action will be treated as your election to opt out of the mapping. Examples of an investment transaction for your account include:

- Opting out
- Changing an investment allocation
- Making a fund-to-fund transfer

Questions?
Your money will transfer automatically unless you provide different investment instructions. You can make changes by:

Visiting your plan's website at **empowermyretirement.com**.

Contacting a representative at **800-701-8255** between 8 a.m. and 10 p.m. Eastern time, any business day or Saturdays between 9 a.m. and 5:30 p.m. Eastern time. The TTY number for those with a hearing impairment is 800-345-1833.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement 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.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, while considering all your assets, income and investments. Adjustments may be needed to realign the account with its desired investment strategy.

Online Advice and My Total Retirement are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

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