

Your retirement plan is taking a bold new path

Your account is moving to Empower Retirement

effective Monday, April 1, 2019



The SBERA 401(k) Plan as adopted by Eastern Bank will become the Eastern Bank 401(k) Plan effective April 1, 2019. Your account in the SBERA 401(k) Plan as adopted by Eastern Bank will move to the Eastern Bank 401(k) Plan at Empower. This change is designed to improve your overall retirement planning experience, and empower you to make the journey to retirement as rewarding as every day after.

Empower named Retirement Leader of the Year*

Empower Retirement helps more than 8.5 million people save for retirement†

As part of the move, you'll enjoy these great features:

- An enhanced online tool that estimates your monthly income in retirement, including healthcare expenses.
- A robust website that gives you 24-hour access to your account, retirement calculators and a state-of-the-art planning tool that helps you estimate your potential monthly income in retirement.
- New investment lineup with a broad range of investment choices to help you build a diversified portfolio.
- Easy-to-understand investment performance and education materials.
- A toll-free phone number to access service representatives ready to assist you.
- Mobile App to access account balance information.

* 23rd annual Mutual Fund Industry Awards, 2016.

† As of June 30, 2018. Information refers to all retirement businesses of Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates, including Great-West Life & Annuity Insurance Company of New York, marketed under the Empower Retirement brand.

We're committed to
offering you the help you
need to boldly pursue
the future you want





What you need to know

Transition

Your account will automatically transfer effective Monday, April 1, 2019. No action is required from you for the transfer of your:

- Contribution percentage elections.
- Investment elections.
- Loan or distribution arrangements if applicable.

Blackout period

You will have limited to no access to your account beginning 4:00 p.m. EST on Thursday, March 14, 2019, until the week of April 14, 2019. This blackout period will allow for the transfer of the plan's administrative records to Empower.

Included with this announcement are the following for your review:

- *Notice of Investment Returns & Fee Comparison*: This notice includes the fees and expenses associated with your Eastern Bank 401(k) Plan as well as the details for the investment options available in the plan, including performance, fees and restrictions.
- *Qualified Default Investment Alternative (QDIA)*: This notice outlines what you need to know if you are making contributions to the plan but have not proactively selected how your account funds will be invested.

A special note to employees not actively employed by Eastern Bank

You are receiving this announcement because you have a balance in the SBERA 401(k) Plan as adopted by Eastern Bank. Even though you are not actively contributing to your account, you can still take advantage of other benefits the plan offers.

Get more information about the transition online at easternbank401k.com

Important dates and contact information

Thursday, March 14, 2019

Deadline for account changes

This is your last day to make contribution percentage changes through the Employee Hub. This is the last day for loan payoffs, new loan requests and distribution requests to be submitted to HR Benefits at EP5-02 or hrbenefits@easternbank.com.

Thursday, March 21, 2019 prior to 4:00 p.m. EST

Deadline for contribution investment election changes

This is your last day to make contribution investment election changes through the SBERA website.

Wednesday, March 27, 2019 prior to 4:00 p.m. EST

Deadline for account changes

This is your last day for transfers of existing balances via the SBERA website.

Wednesday, March 27, 2019 at 4:00 p.m. EST

Transition period begins

- You will have limited access to your account.
- Payroll deductions will continue during the blackout period.

Week of April 14, 2019

Transition period ends

- Enjoy full access to your retirement account online and by phone.
- Gain the ability to make requests and changes.
- Designate or update your beneficiary online.

Educational Meetings

Meet & Greet with Empower

Visit with an Empower representative at one of the below locations.

Face-to-face group and 1-on-1 meetings

To be held in April 2019 for active employees. Information on dates, locations and registration will be provided in the coming weeks.

LOCATION	DATE	TIME	LOCATION ADDRESS
Info Session – Eastern Bank*	2/20/2019	3:00 - 4:00	Webinar
Info Session – EIG*	2/21/2019	11:00 - 12:00	Webinar
Info Session – Eastern Bank*	2/26/2019	2:00 - 3:00	Webinar
Info Session – EIG*	2/27/2019	3:00 - 4:00	Webinar
Info Session – Eastern Bank*	2/28/2019	11:00 - 12:00	Webinar
Meet & Greet – Eastern Bank	3/6/2019	9:00 - 5:00	195 Market St., Lynn
Meet & Greet – Eastern Bank	3/11/2019	1:00 - 5:00	265 Franklin St., Boston
Meet & Greet – EIG	3/12/2019	1:00 - 5:00	77 Accord Park Dr., Norwell
Meet & Greet – EIG	3/18/2019	9:00 - 5:00	233 W. Central St., Natick

* Please refer to the Eastern Learn site to register for an online information session.

Contact Empower at:

844-465-4455

empowermyretirement.com

Dates and times are subject to change. Please see your plan representative for more information.

Get more information about the transition online at easternbank401k.com

How your account will transfer

The SBERA 401(k) Plan as adopted by Eastern Bank will become the new Eastern Bank 401(k) Plan, and continue to provide a diversified mix of investment options. As part of the transition to Empower, your account will transfer to the replacement investment funds shown in the table below and on the following page. If you prefer to have your account invested in funds other than how they would be mapped, simply contact SBERA to change your contribution investment elections (if you are an active employee) before 4:00 p.m. EST on March 21, 2019 or transfer your existing balance before 4:00 p.m. EST on March 27, 2019. You can also make changes after the transfer is complete. Once the move is complete, you can change how your account balance is invested at any time.

Funds have been mapped according to investment strategy and risk profile, however, this transfer may result in an increase or decrease of your investment risk exposure and may or may not be consistent with your target strategy or investment style. You are urged to review your account prior to and/or after the blackout period and make adjustments to your asset allocation if necessary.

For a list of all the available investment options in your Plan, as well as access to fund fact sheets, investment returns and prospectuses, go to empowermyretirement.com, select Fund Information in the top right corner and enter your Plan number — 194609-01.

BALANCES IN THESE FUNDS	AUTOMATICALLY TRANSFER TO
Index 500 Account	Vanguard 500 Index Fund Admiral Class
Small Cap Growth Account	Conestoga Small Cap Institutional Class
Equity Account	Vanguard 500 Index Fund Admiral Class
Money Market Account	Vanguard Treasury Money Market Investor
Bond Acct	Vanguard Total Bond Market Index
Int'l Equity	American Funds EuroPacific Growth Fund® Class R-6
Lg Cap Growth	T. Rowe Price Blue Chip Growth Instl
Lg Cap Value	Dodge & Cox Stock Fund
Small Cap Value	DFA U.S. Small Cap Value Portfolio Institutional Class
SBERA Acct	Vanguard Age-Appropriate Target Date (QDIA)*
All Asset Acct	Vanguard Age-Appropriate Target Date (QDIA)*
LifePath Retirement	Vanguard Target Retirement Income Inv
LifePath 2020	Vanguard Target Retirement 2020 Inv
LifePath 2025	Vanguard Target Retirement 2025 Inv
LifePath 2030	Vanguard Target Retirement 2030 Inv
LifePath 2035	Vanguard Target Retirement 2035 Inv
LifePath 2040	Vanguard Target Retirement 2040 Inv
LifePath 2045	Vanguard Target Retirement 2045 Inv
LifePath 2050	Vanguard Target Retirement 2050 Inv
LifePath 2055	Vanguard Target Retirement 2055 Inv

* Upon transfer of assets to Empower Retirement, the assets will be invested into the Dreyfus Government Cash Management Fund Institutional Shares (DGCXX) in a temporary holding account until final Plan records are received in good order and reconciled by Empower Retirement (the end of the blackout period). After receipt and reconciliation of the Plan records from the prior provider, all participant accounts and future contribution investment allocations will be invested in the Vanguard Target Date Funds based on the individual participants' date of birth as described in the table below, assuming age 65 as the standard retirement age.

IF YOU WERE BORN:	YOUR TARGET DATE WILL BE:
December 31, 1947, or earlier	Vanguard Target Retirement Income Inv
January 1, 1948, to December 31, 1952	Vanguard Target Retirement 2015 Inv
January 1, 1953, to December 31, 1957	Vanguard Target Retirement 2020 Inv
January 1, 1958, to December 31, 1962	Vanguard Target Retirement 2025 Inv
January 1, 1963, to December 31, 1967	Vanguard Target Retirement 2030 Inv
January 1, 1968, to December 31, 1972	Vanguard Target Retirement 2035 Inv
January 1, 1973, to December 31, 1977	Vanguard Target Retirement 2040 Inv
January 1, 1978, to December 31, 1982	Vanguard Target Retirement 2045 Inv
January 1, 1983, to December 31, 1987	Vanguard Target Retirement 2050 Inv
January 1, 1988, to December 31, 1992	Vanguard Target Retirement 2055 Inv
January 1, 1993, to December 31, 1997	Vanguard Target Retirement 2060 Inv
January 1, 1998, or later	Vanguard Target Retirement 2065 Inv

Generally, the asset allocation of each target date fund will gradually become more conservative as the fund nears the target retirement date. The date in a target date fund's name is the approximate date when investors are expected to start withdrawing their money (generally assumed to be at age 65). The principal value of the fund(s) is not guaranteed at any time, including at the time of the target date and/or withdrawal.

New funds available to you

Beginning the week of April 14, 2019, Eastern Bank is also adding new funds to give you more options to diversify your account. More information about all of your investment options will be available after the move at empowermyretirement.com.

Vanguard Short-Term Treasury Index Fund Admiral Shares

Vanguard Short-Term Corporate Bond Index Fund Admiral Shares

Dodge & Cox Income Fund

Artisan High Income Fund Institutional Shares

DFA U.S. Sustainability Core 1 Portfolio

The Hartford MidCap Fund Class R6

Vanguard Small-Cap Index Fund Admiral Shares

Vanguard Developed Markets Index Fund Admiral Shares

DFA International Sustainability Core 1 Portfolio

JPMorgan Emerging Markets Equity Fund Class R6

Important notice concerning your rights in the SBERA 401(k) Plan as adopted by Eastern Bank

Tuesday, February 12, 2019

This notice is to inform you that your account in the SBERA 401(k) Plan as adopted by Eastern Bank will transfer to Empower Retirement effective Monday, April 1, 2019.

As a result of this change, you will be temporarily unable to check your account balance; transfer or diversify your investments in your SBERA 401(k) Plan as adopted by Eastern Bank account; or obtain a loan, withdrawal or distribution. This period during which you will be unable to exercise these rights otherwise available under the plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 4:00 p.m. EST on Thursday, March 14, 2019, and ends the week of April 14, 2019. During this time, you will have limited or no access to your account. You will be unable to check your account balance; transfer or diversify your investments or obtain a loan, withdrawal or distribution from your SBERA 401(k) Plan as adopted by Eastern Bank account.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

To review your plan account and request any changes to the account's investment allocation before the blackout period begins, visit www.sbera.com or www.your-retirement.com/401k by Thursday March 21, 2019. If you have questions concerning this notice, please contact HR Benefits at hrbenefits@easternbank.com.

Once the blackout period ends, Empower will notify you, and you will have full access to your plan account. If you would like to confirm the status of the blackout period, contact Empower at **844-465-4455** or **empowermyretirement.com**.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact us for a prospectus, summary prospectus or disclosure document containing this information. Read each carefully before investing.

Securities offered or distributed through GWFS Equities, Inc., Member FINRA/SIPC and a subsidiary of Great-West Life & Annuity Insurance Company.

Great-West Financial®, Empower Retirement and Great-West Investments™ are the marketing names of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: New York, NY, and their subsidiaries and affiliates, including registered investment advisers Advised Assets Group, LLC and Great-West Capital Management, LLC.

This material has been prepared for informational and educational purposes only and is not intended to provide investment, legal or tax advice. GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services.

Core investment options are offered through mutual funds; separately managed accounts; collective trust funds; and/or a group fixed and variable deferred annuity issued by GWL&A or, in New York, by GWL&A of NY.

A stable value fund is not federally guaranteed and may lose value. It has interest rate, inflation and credit risks associated with the underlying assets owned by the fund. A guaranteed separate account stable value fund is offered through an insurance company group annuity contract or funding agreement. The strength of the guarantee is dependent on the financial strength of the insurance company issuing the contracts.

Asset allocation funds are generally subject to a fund operating expense at the fund level as well as the prorated fund operating expenses of each underlying fund in which they invest. For more information, see the fund prospectus and/or disclosure document.

Separately managed accounts are not registered investment products but separate accounts created specifically for the plan. Separately managed funds are not required to file a prospectus or registration statement with the SEC and, accordingly, neither is available.

A collective trust fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.

Diversification does not ensure a profit and does not protect against loss in declining markets.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time. Healthcare costs and projections, if applicable, are provided by HealthView Services. HealthView Services is not affiliated with GWFS Equities, Inc. Empower Retirement does not provide healthcare advice. A top peer is defined as an individual who is at the 90th percentile of the selected age band, salary range and gender.

Fidelity is not affiliated with GWFS Equities, Inc. or its parent company, Great-West Life & Annuity Insurance Company.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

Notice of Investment Returns & Fee Comparison

194609-01 Eastern Bank 401(k) Plan empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the Participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the Participant website which may include prospectuses or similar documents and fund reports to the extent applicable and fund share/unit valuations.

Paper copies of the investment related information available on the Participant website can be obtained at no cost by contacting Empower Retirement at:

Empower Retirement
P.O. Box 173764 Denver, CO 80217-3764
Participant Call Center: 1-844-465-4455

SECTION	Document Summary
1	Investment Rate of Return Information - Shows investment return information for your Plan's investment options. It shows past performance and comparisons to the performance of a comparable benchmark over 1, 5 and 10 year periods or since inception if the investment option's inception date is less than 10 years.
2	Investment-Related Fees, Expense Information, and Transfer Restrictions - Shows fees and expenses associated with the investments in your Plan. This section also shows any investment restrictions.
3	Plan-Related Information - Shows your Plan related information and the General Administrative Services Expenses and Participant Elected Services Expenses tables. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

1 – Investment Rate of Return Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. In addition to the web addresses listed in the table, more information about the investments in your Plan including an investment option's principal risks is available on the Participant website listed in the title.

Variable Return Investments								
Investment Option	Average Annual Total Return as of 12/31/2018				Benchmark** as of 12/31/2018			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Asset Allocation								
Vanguard Target Retirement Income Inv ^{1,2}	-1.99%	3.35%	5.92%	4.88%	-2.54%	3.06%	5.31%	*
					S&P Target Date Retirement Income TR USD			
www.vanguard.com								

Investment Option	Average Annual Total Return as of 12/31/2018				Benchmark** as of 12/31/2018			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Vanguard Target Retirement 2015 Inv ^{1,2} www.vanguard.com	-2.97%	4.03%	7.84%	5.71%	-3.67%	3.79%	7.11%	*
					S&P Target Date 2015 TR USD			
Vanguard Target Retirement 2020 Inv ^{1,2} www.vanguard.com	-4.24%	4.44%	8.53%	5.63%	-4.16%	4.10%	7.86%	*
					S&P Target Date 2020 TR USD			
Vanguard Target Retirement 2025 Inv ^{1,2} www.vanguard.com	-5.15%	4.66%	9.06%	6.19%	-5.02%	4.31%	8.46%	*
					S&P Target Date 2025 TR USD			
Vanguard Target Retirement 2030 Inv ^{1,2} www.vanguard.com	-5.86%	4.82%	9.57%	5.86%	-5.99%	4.50%	8.96%	*
					S&P Target Date 2030 TR USD			
Vanguard Target Retirement 2035 Inv ^{1,2} www.vanguard.com	-6.58%	4.99%	10.04%	6.72%	-6.88%	4.69%	9.38%	*
					S&P Target Date 2035 TR USD			
Vanguard Target Retirement 2040 Inv ^{1,2} www.vanguard.com	-7.32%	5.10%	10.26%	6.14%	-7.41%	4.82%	9.68%	*
					S&P Target Date 2040 TR USD			
Vanguard Target Retirement 2045 Inv ^{1,2} www.vanguard.com	-7.90%	5.13%	10.26%	7.07%	-7.74%	4.91%	9.88%	*
					S&P Target Date 2045 TR USD			
Vanguard Target Retirement 2050 Inv ^{1,2} www.vanguard.com	-7.90%	5.12%	10.27%	6.19%	-7.94%	5.01%	10.02%	*
					S&P Target Date 2050 TR USD			
Vanguard Target Retirement 2055 Inv ^{1,2} www.vanguard.com	-7.89%	5.10%	N/A	9.09%	-7.97%	5.07%	N/A	*
					S&P Target Date 2055 TR USD			
Vanguard Target Retirement 2060 Inv ^{1,2} www.vanguard.com	-7.87%	5.10%	N/A	8.52%	-7.97%	5.07%	N/A	*
					S&P Target Date 2055 TR USD			
Vanguard Target Retirement 2065 Inv ² www.vanguard.com	-7.94%	N/A	N/A	0.45%	-7.97%	N/A	N/A	0.36%
					S&P Target Date 2055 TR USD			
International Funds								
American Funds EuroPacific Gr R6 ^{1,2} www.americanfunds.com	-14.91%	1.86%	7.69%	7.72%	-13.74%	1.99%	7.93%	7.79%
					Morningstar Global Markets ex-US GR USD			
JPMorgan Emerging Markets Equity R6 ² www.jpmorganfunds.com	-15.82%	2.91%	7.89%	3.11%	-13.16%	2.51%	9.26%	2.71%
					Morningstar Emerging Markets GR USD			
Vanguard Developed Markets Index Admiral ^{1,2} www.vanguard.com	-14.46%	0.85%	6.26%	3.49%	-13.74%	1.99%	7.93%	*
					Morningstar Global Markets ex-US GR USD			
DFA Intl Sustainability Core 1 ² www.dimension.com	-15.53%	0.71%	6.86%	1.70%	-13.74%	1.99%	7.93%	2.19%
					Morningstar Global Markets ex-US GR USD			
Small Cap Funds								
Conestoga Small Cap Institutional ² www.conestogacapital.com	0.81%	8.12%	15.14%	12.61%	-5.67%	5.53%	13.89%	7.00%
					Morningstar US Small Growth TR USD			
DFA US Small Cap Value Fund ² www.dimension.com	-15.13%	2.17%	12.05%	10.74%	-16.61%	3.06%	12.47%	*
					Morningstar US Small Value TR USD			

Investment Option	Average Annual Total Return as of 12/31/2018				Benchmark** as of 12/31/2018			
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Vanguard Small Cap Index Adm ^{1,2}	-9.31%	5.25%	13.57%	8.29%	-12.11%	4.33%	13.09%	*
www.vanguard.com					Morningstar US Small Cap TR USD			
Mid Cap Funds								
Hartford MidCap R6 ²	-7.29%	7.86%	13.72%	7.20%	-11.20%	6.46%	14.43%	4.74%
www.hartfordfunds.com					Morningstar US Mid Core TR USD			
Large Cap Funds								
Dodge & Cox Stock Fund ^{1,2}	-7.07%	7.06%	13.17%	10.88%	-5.90%	6.76%	10.17%	*
www.dodgeandcox.com					Morningstar US Large Value TR USD			
T. Rowe Price Blue Chip Growth I ^{1,2}	2.14%	11.39%	17.09%	12.01%	2.94%	11.10%	15.92%	10.91%
www.troweprice.com					Morningstar US Large Growth TR USD			
Vanguard 500 Index Admiral ^{1,2}	-4.43%	8.46%	13.10%	5.51%	-3.44%	8.78%	12.96%	*
www.vanguard.com					Morningstar US Large Cap TR USD			
DFA US Sustainability Core 1 ²	-6.73%	7.05%	13.29%	8.54%	-3.44%	8.78%	12.96%	8.47%
www.dimensional.com					Morningstar US Large Cap TR USD			
Bond								
Artisan High Income Instl ²	-1.35%	N/A	N/A	4.10%	-2.26%	N/A	N/A	3.02%
www.artisanfunds.com					ICE BofAML US High Yield			
Dodge & Cox Income Fund ^{1,2}	-0.31%	2.87%	5.01%	6.56%	-0.01%	2.64%	3.43%	*
www.dodgeandcox.com					Morningstar US Core Bond TR USD			
Vanguard Short Term Corporate Bd Idx Adm ²	0.88%	1.83%	N/A	2.29%	1.46%	1.17%	N/A	1.26%
www.vanguard.com					Morningstar US Short-Term Core Bond TR U			
Vanguard Short-Term Treasury Idx Admiral ²	1.46%	0.73%	N/A	0.88%	1.53%	0.91%	N/A	1.16%
www.vanguard.com					Morningstar US Short-Term Government Bon			
Vanguard Total Bond Market Index Inst ^{1,2}	-0.01%	2.47%	3.45%	4.97%	-0.08%	2.50%	*	*
www.vanguard.com					Bloomberg Barclays US Aggregate Float Ad			
Stable Value								
Fidelity Advisor Stable Value II ²	1.41%	1.11%	1.20%	2.74%	1.85%	0.61%	0.34%	*
www.institutional.fidelity.com					Morningstar Cash TR USD			
Money Market								
Vanguard Treasury Money Mkt Inv ²	1.80%	0.57%	0.32%	2.47%	2.02%	0.68%	0.39%	*
www.vanguard.com					USTREAS Treasury Bill Auction Average 3			

Please note that if an investment option has not been in existence for 10 years, a "Since Start/Inception Date" return will be displayed. If the investment option has been in existence for 10 years or more, a "10-Year" return will be displayed. Returns shown for the corresponding benchmark are for the same time period as the investment option.

1 Additional information on this Investment Option can be found in Section 2.

2 Mutual Fund Option. The start date is that of the fund's original share class. Performance returns for mutual fund options in your Plan offering a different share class with a more current start date have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

2 – Investment-Related Fees, Expense Information, and Transfer Restrictions

Investment-Related Fees, Expense Information and Transfer Restrictions

This table looks at fees, expenses and transfer restrictions associated with the investments in your Plan. Fees and expenses are only two of many things to consider when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Fees, Expenses and Restrictions as of 01/28/2019				
Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Asset Allocation				
Vanguard Target Retirement Income Inv	0.13%/0.13%	\$1.30 per \$1,000	1	
Vanguard Target Retirement 2015 Inv	0.13%/0.13%	\$1.30 per \$1,000	1	
Vanguard Target Retirement 2020 Inv	0.13%/0.13%	\$1.30 per \$1,000	1	
Vanguard Target Retirement 2025 Inv	0.14%/0.14%	\$1.40 per \$1,000	1	
Vanguard Target Retirement 2030 Inv	0.14%/0.14%	\$1.40 per \$1,000	1	
Vanguard Target Retirement 2035 Inv	0.14%/0.14%	\$1.40 per \$1,000	1	
Vanguard Target Retirement 2040 Inv	0.15%/0.15%	\$1.50 per \$1,000	1	
Vanguard Target Retirement 2045 Inv	0.15%/0.15%	\$1.50 per \$1,000	1	
Vanguard Target Retirement 2050 Inv	0.15%/0.15%	\$1.50 per \$1,000	1	
Vanguard Target Retirement 2055 Inv	0.15%/0.15%	\$1.50 per \$1,000	1	
Vanguard Target Retirement 2060 Inv	0.15%/0.15%	\$1.50 per \$1,000	1	
Vanguard Target Retirement 2065 Inv	0.15%/0.15%	\$1.50 per \$1,000		
International Funds				
American Funds EuroPacific Gr R6	0.49%/0.49%	\$4.90 per \$1,000	2	
JPMorgan Emerging Markets Equity R6	1.01%/0.79%	\$10.10 per \$1,000		
Vanguard Developed Markets Index Admiral	0.07%/0.07%	\$0.70 per \$1,000	1	
DFA Intl Sustainability Core 1	0.35%/0.35%	\$3.50 per \$1,000		
Small Cap Funds				
Conestoga Small Cap Institutional	1.12%/0.90%	\$11.20 per \$1,000		
DFA US Small Cap Value Fund	0.52%/0.52%	\$5.20 per \$1,000		

Investment Option	Gross/Net Total Annual Operating Expenses As a %~	Gross Per \$1000	Transfer Rule	Shareholder Type Fees^
Vanguard Small Cap Index Adm	0.05%/0.05%	\$.50 per \$1,000	1	
Mid Cap Funds				
Hartford MidCap R6	0.76%/0.76%	\$7.60 per \$1,000		
Large Cap Funds				
Dodge & Cox Stock Fund	0.52%/0.52%	\$5.20 per \$1,000	3	
T. Rowe Price Blue Chip Growth I	0.57%/0.57%	\$5.70 per \$1,000	3	
Vanguard 500 Index Admiral	0.04%/0.04%	\$.40 per \$1,000	1	
DFA US Sustainability Core 1	0.26%/0.25%	\$2.60 per \$1,000		
Bond				
Artisan High Income Instl	0.78%/0.78%	\$7.80 per \$1,000		
Dodge & Cox Income Fund	0.43%/0.43%	\$4.30 per \$1,000	3	
Vanguard Short Term Corporate Bd Idx Adm	0.07%/0.07%	\$.70 per \$1,000		
Vanguard Short-Term Treasury Idx Admiral	0.07%/0.07%	\$.70 per \$1,000		
Vanguard Total Bond Market Index Inst	0.04%/0.04%	\$.40 per \$1,000	1	
Stable Value				
Fidelity Advisor Stable Value II	1.02%/1.01%	\$10.20 per \$1,000		
Money Market				
Vanguard Treasury Money Mkt Inv	0.09%/0.09%	\$.90 per \$1,000		

Rule #1 - Fund company restriction: A transfer into this fund will not be permitted if a prior transfer was made out of this fund in the last 30 days.

Rule #2 - Fund company restriction: A transfer of \$5000 or more into this fund will not be permitted if a prior transfer of \$5000 or more was made out of this fund in the last 30 days.

Rule #3 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

Rule #4 - Dollar Cost Average and/or transfers into this fund may be prohibited. Please contact your plan sponsor if you have any questions.

Rule #5 - This fund is not allowed as part of a transfer into a Rebalancer. Please contact your plan sponsor if you have any questions.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

Please note that any Asset Allocation Models listed above are not separate investment options and that Gross/Net Total Annual Operating Expenses are not separately calculated for the Models. The annual expense information provided for any Asset Allocation Model in table 2 above is for informational purposes only and is determined by adding together the weighted percentage of the Total Annual Operating Expenses (Gross and Net) of each of the Plan's investment options utilized in the Asset Allocation Models. For information on the investment options and allocation strategies of each Asset Allocation Model, if applicable, please visit the plan's website or contact the Participant Call Center.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available on the Participant website listed in the title.

3 – Plan-Related Information

This section provides general Plan information, including a description of non-investment management fees and expenses that may be charged to your account. This section also includes information on General Administrative Services Expenses and Participant-Elected Services Expenses. Blank fields in the table below can be assumed to be not applicable or zero. If there is no General Administrative Services Expenses table displayed there are no General Administrative Services fees paid by you for your Plan.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Participant Call Center at the number listed on the first page of this document.

Investment Instructions: Your Plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the Participant website or by calling the Participant Call Center during normal business hours at the number listed on the first page of this document.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Sponsor or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). In addition to the limits and restrictions described in the prospectus, the Plan Sponsor may have other restrictions on making changes to your investment choices. These restrictions are included in the table in Section 2. For more information on investment restrictions in your plan, contact the Participant Call Center at the number listed on the first page of this document.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

General Administrative Services Expenses Table

This table shows non-investment expenses that pay for operating your Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to your Plan. These fees and expenses may be charged to your individual account if not paid by your Plan Sponsor and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as an amount spread across the account balances based on individual account balances.

General Administrative Services Expenses as of 01/28/2019				
Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Fee	\$66.00	\$16.50	Monthly	This fee is used to pay for some or all of the plan's general administrative expenses which may include costs for recordkeeping, advisory, legal and accounting services.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

**Participant Elected Services Expenses
as of 01/28/2019**

Service	Fee Amount	Frequency	Description
Hardship Qualification Services	\$85.00	Annual	Hardship qualification services. This fee only applies if you request a hardship withdrawal/distribution review and is charged once per review request.
Loan Maintenance Fee	\$6.25	Quarterly	This flat fee covers the annual maintenance of your existing loan and is deducted from your account balance each quarter. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Participant Loan (Origination)	\$75.00	Per Distribution	This fee is associated with originating a loan through your company's retirement plan.
Periodic Payment ("PPAY") Origination Fee	\$50.00	Per PPAY Set Up	Periodic Payment ("PPAY") Origination Fee
WIRE Special Handling Charge	\$40.00	Per Distribution	Wire Charge
Distribution Fee	\$50.00	Per Distribution	Fee for taking a withdrawal against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one withdrawal you will be assessed the fee for each new withdrawal.
ACH Special Handling Charge	\$15.00	Per Distribution	ACH Charge
EXPRESS Special Handling Charge	\$25.00	Per Distribution	Express Delivery Charge
Periodic Payment Maintenance Fee	\$6.25	Quarterly	This fee is for the annual maintenance of your existing systematic scheduled withdrawal. If you have more than one systematic withdrawal, you will be assessed the fee for each systematic withdrawal.
Domestic Relations Order Services	\$300.00	Per Occurrence	This fee only applies if you request a QDRO distribution/withdrawal and covers the cost of reviewing and processing a Qualified Domestic Relations Order and is charged once per review request.

Your Plan may charge fees related to certain approval (e.g., Domestic Relations Orders, hardship withdrawals, etc.) or other (e.g. advisory) services. Please see your Plan Sponsor for further information regarding these potential fees.

Your Plan may also charge general administration fees related to the delivery of plan communications. In such event, a fee may be deducted from your individual plan account on a per communication basis or on a quarterly or annual basis. The cost per communication is generally between \$2 to \$3.

Fees and expenses do add up over time and can substantially reduce the growth of your retirement savings. Fees and expenses are only two of several factors to consider when you make investment decisions.

You can visit the Department of Labor's website for an example showing the long-term effects of fees and expenses at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understandingretirementplanfeesandexpenses>.

Visit the Participant website listed in the title for a "Glossary of Investment Terms" relevant to the investment options under your Plan.

This page intentionally left blank.

Qualified Default Investment Alternative

194609-01 Eastern Bank 401(k) Plan
empowermyretirement.com

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Eastern Bank 401(k) Plan (the Plan). **You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election for all or any portion of your account.**

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
Vanguard Target Retirement Income Inv	1900 to 1947
Vanguard Target Retirement 2015 Inv	1948 to 1952
Vanguard Target Retirement 2020 Inv	1953 to 1957
Vanguard Target Retirement 2025 Inv	1958 to 1962
Vanguard Target Retirement 2030 Inv	1963 to 1967
Vanguard Target Retirement 2035 Inv	1968 to 1972
Vanguard Target Retirement 2040 Inv	1973 to 1977
Vanguard Target Retirement 2045 Inv	1978 to 1982
Vanguard Target Retirement 2050 Inv	1983 to 1987
Vanguard Target Retirement 2055 Inv	1988 to 1992
Vanguard Target Retirement 2060 Inv	1993 to 1997
Vanguard Target Retirement 2065 Inv	1998 or later

Vanguard Target Retirement 2015 Inv	Investment Objective & Strategy
	The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.
Fund Investment Expense as of 12/31/2018	Risk and Return Profile
Gross: 0.13% Net: 0.13%	This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but also seeking income as a secondary objective. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

<p>Vanguard Target Retirement 2020 Inv</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.13% Net: 0.13%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Vanguard Target Retirement 2025 Inv</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.14% Net: 0.14%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>Vanguard Target Retirement 2030 Inv</p>	<p>Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.14% Net: 0.14%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Vanguard Target Retirement 2035 Inv</p>	<p>Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.14% Net: 0.14%</p>	<p>Risk and Return Profile</p> <p>This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>Vanguard Target Retirement 2040 Inv</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.15% Net: 0.15%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a medium to long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Vanguard Target Retirement 2045 Inv</p>	<p style="text-align: center;">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.15% Net: 0.15%</p>	<p style="text-align: center;">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>Vanguard Target Retirement 2050 Inv</p>	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.15% Net: 0.15%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor may have a long investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Vanguard Target Retirement 2055 Inv</p>	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.15% Net: 0.15%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>

<p>Vanguard Target Retirement 2060 Inv</p>	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.15% Net: 0.15%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Vanguard Target Retirement 2065 Inv</p>	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.15% Net: 0.15%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.</p>
<p>Vanguard Target Retirement Income Inv</p>	<p align="center">Investment Objective & Strategy</p> <p>The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.</p>
<p>Fund Investment Expense as of 12/31/2018</p> <p>Gross: 0.13% Net: 0.13%</p>	<p align="center">Risk and Return Profile</p> <p>This investment option may be most appropriate for someone whose highest priority is principal security and is willing to accept lower potential return. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios.</p>

If you do not direct the investment of your account, your account will be invested in a Plan QDIA as determined by the Plan Administrator or other designated Plan investment fiduciary. Participant accounts are directed into a Plan QDIA based on information reflected in the Plan's records, including, but are not limited to, anticipated retirement date, date of birth initially received at the time of default and/or risk profile, as applicable. Should you have further questions regarding the QDIA investment fund selection process, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site empowermyretirement.com and following the online instructions, or
- by accessing your account using the automated phone system 1-844-465-4455.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-844-465-4455 or visit empowermyretirement.com. Also, you can contact your employer's Plan Administrator.

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. Please read them carefully before investing.

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.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. The trademarks, logos, service marks and design elements used are owned by their respective owners and are used by permission.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents.

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., we cannot guarantee completeness or accuracy of the data shown. Where data is obtained from Morningstar: ©2017 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

©2017 Great-West Life & Annuity Insurance Company. All rights reserved. AM119961-0317

This page intentionally left blank.