

HELLO MONEY!

PAYING BACK YOUR COVID-19 RELATED DISTRIBUTION



Financial setbacks can happen to almost anyone. We're here to help you work through these challenges as you pay back your COVID-19 related distribution. Although you have three years to pay it back, doing so sooner gives your retirement savings more time to potentially grow. Here are some things to think about:

- If you withdrew more than you needed, you can send it back with no penalties.
- You can lower your tax bill by claiming your withdrawals over three years.
- You can repay withdrawals all at once or over three years.

HOW TO PAY BACK YOUR BLUERETIREMENT ACCOUNT:

Complete the COVID-19 repayment form and submit with your payment.

[DOWNLOAD THE FORM](#)

Benefits Of Paying Back Your Withdrawal

A **\$10,000** withdrawal today could cause you to miss out on nearly **\$40,000** in the future.

Balance After 20 Years



**With
withdrawal**



**Without
withdrawal**

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 7% annual rate of return and reinvestment of earnings with no withdrawals over 20 years. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted. Assumes a \$10,000 withdrawal on an account balance of \$40,000.

Forms Are Available Online

Log in to your **BlueRetirement** account, click on *Account Information > Plan Information > Plan Forms*

Questions? Call Empower at **1-844-728-3258**. Associates are available Monday–Friday 8AM–10PM ET and Saturday 9AM–5:30PM.

jetBlue®


EMPOWER
RETIREMENT®



Please do not reply to this email as it was automatically generated, and your reply will not be delivered to a valid address.

Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. Investing involves risk, including possible loss of principal. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

©2020 Empower Retirement, LLC. All rights reserved. 150558-01-SESFE-WF-797402-1120 RO1478667-0121