Get answers about your upgraded Empower experience

1. Is there anything I need to do for my account to be upgraded to the enhanced Empower experience?

No, this will happen automatically and seamlessly for you. You will receive more information on how to register your account soon.

2. Do I need to do anything before the upgrade?

Review and confirm that your contact information, including your email address, is current in your account profile.

3. Will I have access to my account during the upgrade?

There will be a short "quiet period" during the upgrade when you will only be able to view your account but not make any transactions. Communications will include the specific timing of your account upgrade along with information about where to go online to register your account and take advantage of the new tools and resources once the upgrade is complete.

4. Will I be out of the market during the upgrade?

Your account balances will remain invested in the selected funds for all market activity during this upgrade period.

5. Will I need to register on the new website?

Yes, you will need to establish a new username and password. For security reasons, this information does not transfer during the upgrade. You can register on Empower's website or on the Empower app. If you are using the Empower-Prudential app, you need to replace it by downloading the Empower app.

6. How do I register?

Once the upgrade is complete, visit **empowermyretirement.com** or use the Empower app.

- Click on *Register.*
- Choose *I do not have a PIN.*
- Follow the prompts to create a username and password. You will need to enter all of the following:
  - Your Social Security number
  - Your ZIP code
  - Your last name (If your name has a suffix such as Jr. or III, please include it.)
  - Your date of birth
- The next time you access your account, simply choose *Sign in.*

If you currently access your account via your plan sponsor's intranet, you can continue to access your account the same way.

7. Is an app available?

Yes. Once the upgrade is complete, download the Empower mobile app, published by Empower Retirement, LLC, and look for the icon at left in the App Store® or on Google Play™. If you're using a strong-password generator on your device, you may want to turn it off so you can create your own password.

If you are using the Empower-Prudential app, you need to replace it by downloading the Empower app in order to access the upgraded experience, including new tools and resources.

8. I have an existing account with Empower from a prior plan sponsor. Will I use that same login username and password?

When the upgrade occurs, Empower will validate your information using your first and/or last name, Social Security number, and date of birth to determine if you hold other accounts in the Empower system. Once the upgrade is complete, if you log in to your existing Empower account (including completing the multifactor authentication security steps), you will be prompted to link your accounts. At this point, you will select your Empower username and password and choose your default plan.

9. What happens if I log into the former website or Empower-Prudential app after the upgrade is complete?

After the upgrade is complete, you will see messaging on the former website and app directing you to the new website or Empower app so you can register and access your account. At this point you will no longer see your account information on the former website or app.

10. Will I be able to see past information about my account balance and fund performance?

Approximately 60 days following the upgrade of your account, three years of transaction activity will be available in your account online. To access, select your account, then select *Transaction History* or *Statements and Documents* under Account Information to view your account history.

11. Will anything about my account change?

Your plan will remain the same with regard to your contribution amounts, beneficiary information, and plan investments, as applicable. After the upgrade, you will have access to a personalized financial dashboard, many enhanced tools, increased account functionality, and financial education resources from Empower.

12. Will this upgrade have any tax implications for me?

No. The upgrade of your account with Empower does not constitute a taxable distribution of your account and will not impact the tax treatment of your account.

13. Will this upgrade result in any new fees to my account?

There will not be new fees due to the upgrade; however, you will see a change in the way you view fees. The goal is to provide you with a clear picture of what you pay for account maintenance, investment expenses, and plan administration. You may view the updated account fee information after the upgrade is complete by following these steps: *Log in* > Select *Account* > Under Plan Information, click on *Disclosure Notices* > Select *Current investment returns & fee comparison*.

14. Will I receive a statement for my account?

You will receive two account statements after your account upgrades. The first will include activity from the beginning of the quarter until the date your account is upgraded. The second statement will include activity for the rest of the quarter. Both statements will be available after the quarter ends, as usual. Over several weeks following the upgrade, historical statements will be loaded in reverse chronological order and will be available under *Statements and Documents*.

15. What if I want to request a transaction during the upgrade?

If you request a transaction prior to market close on the day your account is upgraded, the transaction will be processed as normal. During the time your account is upgraded, there will be a short time during which transactions will not be available. As soon as the upgrade is complete, you will be able to request transactions once you register on the **empowermyretirement.com** website.

16. Will I need to make new payroll contribution elections?

No. If you contribute to your plan, your current payroll contribution elections will carry over during the upgrade.

17. Will I need to make new beneficiary designations?

No. If you have already elected a beneficiary, that information will be carried over after the upgrade. After the upgrade, and once you register your account online, you may be prompted to add or review your beneficiary. You can make changes to your beneficiaries with Empower at any time, as applicable.

18. What happens to payroll deductions of my contributions during the upgrade?

If you contribute to your plan, your payroll deductions received prior to the quiet period will process as usual. Any deductions received during the quiet period will be posted following the completion of the upgrade.

19. What happens to my outstanding loan(s) during the upgrade?

None of the terms of your loan(s) will change. Outstanding loans will remain after the upgrade, and loan repayments will continue uninterrupted. If you are paying off loans via coupon payments, this is a good opportunity to update and have payments made via ACH. Please contact Empower to update your payment preferences.

20. If I have banking information on my account, will that need to be updated?

No, your banking information should remain during the upgrade. After the upgrade, you can change or add new banking information by logging in and making those changes.

21. Can I download my account activity to Quicken after the upgrade?

If you would like to download your account activity to Quicken, simply choose the *Transaction history* option under Account Information. On this screen, select *Quicken QFX*. Then select a date range and press the *Download* button.

22. What financial education tools will be available after this upgrade at Empower?

As part of your plan, link outside accounts to enjoy a 360° view of your finances. Your account dashboard gives you a real-time view of spending, saving, debt, and more so you can track, manage, and plan all your financial priorities in one place.

From your Empower Dashboard, you will have access to comprehensive tools and education, including:

- Budget and cash flow tools to help you manage a budget.
- The Savings Planner, which can help you see how much you are saving toward your goals, provides clarity beyond your retirement plan, and helps you create a plan to pay down debt and prepare for a rainy day.
- The Retirement Planner, which provides custom household retirement projections, including expected return and volatility, annual savings, income, spending goals, retirement spending, and Social Security and tax rules for taxable, tax-deferred, and tax-free accounts.
- My Financial Path, which provides education through the Learning Center and a financial action plan through the Next Step Evaluator.

23. Does Empower have other language capabilities?

Empower partners with a language translation service to support Customer Care Center communication in nearly 300 languages. Additionally, you will have the option to translate your online account screens from English to Spanish by selecting the *Español* option. Spanish language will automatically display for your future logins. The mobile app is also available in Spanish and will update automatically according to the language preference setting on your mobile device.

24. What safety measures are in place for my account information?

Your account information is safe with us and backed by the Empower Security Guarantee. This guarantee states that we will restore losses to your account that occur as a result of unauthorized transactions made through no fault of your own. For more information on the guarantee and current security practices, visit the Security Center at **empower.com**.

25. What happens to my investment allocations for future contributions after the upgrade?

If you have provided investment allocations for future contributions, they will be maintained. If you have not provided allocations for one or more contribution sources, there may be a change to how investments for these future contributions will be allocated after the upgrade is complete. Please note that these changes are limited to the investment of future contributions and do not impact the investment balances in your account. You may provide or change your investment allocations for future contributions following the upgrade through your account online or by contacting Empower.

Scenario	After the upgrade is complete
You haven't provided an investment allocation for your account	Your contributions will be defaulted into your plan's default investment allocation for all contribution sources.
You've provided different investment allocations for multiple contribution sources, but have not specified an investment allocation for the remaining contribution sources	Your plan's default allocation will be used for sources where you had not previously provided an investment allocation for contributions.
You've provided an investment allocation for one contribution source but have not specified an investment allocation for the remaining contribution sources	The investment allocation provided for your one contribution source will be applied to all other contribution sources. *This is a change; prior to the upgrade contributions made to a source where you had not specified an investment allocation were directed to your plan's default allocation.*

On April 1, 2022, Empower acquired the full-service retirement business of Prudential Financial Inc. Following an initial transition period, Empower will become the sole administrator of this business. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. Empower is not affiliated with Prudential Financial Inc. or its affiliates. For additional information, please review the important information **here** associated with this acquisition.

Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

On August 1, 2022, Empower announced that it is changing the names of various companies within its corporate group to align the names with the Empower brand. For more information regarding the name changes, please visit **empower.com/name-change**.

My Financial Path includes products made available by Empower Retirement, LLC and third-party providers outside the benefits provided under your retirement account. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by your retirement account sponsor or providers.