

**NOW** IS A GOOD TIME

## Create the future you want

Pursuing your long-term financial independence begins now

The Architect Retirement PEP by Don Hummer Trucking Corporation can help you achieve the retirement you want — a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.





SAVING

# Know where your savings stand

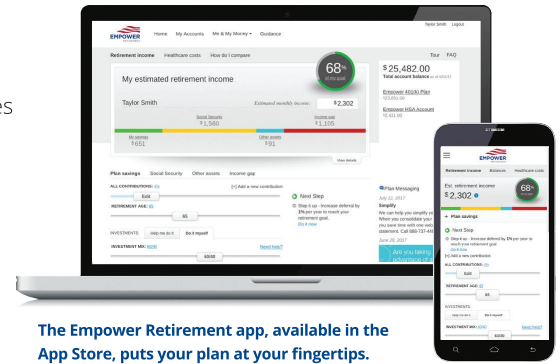
Knowing your estimated monthly income in retirement can help you better prepare for your future.

The Architect Retirement PEP by Don Hummer Trucking Corporation provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Helps you plan for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

FOR ILLUSTRATIVE PURPOSES ONLY.

# Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Any earnings on Roth contributions may be tax-free at the time of withdrawal.\*
- Ability to save up to \$22,500 in 2023.
- Additional plan details, including when you become eligible to enroll, are available in the plan's Summary Plan Description and/or plan documents on the website.

\*Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after age 59½, death or disability.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

## Begin your journey now

Log on to: [empowermyretirement.com](https://empowermyretirement.com)

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.



## INVESTING

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# An investment in your future

One key to investing is choosing investments based on your age, your unique situation and your investing style.

### Do-it-myself investor

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

### Help-me-do-it investor

You may want to simplify your approach when choosing an investment by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

### Do-it-for-me investor

Your plan also offers My Managed Portfolio\*, which provides a personalized retirement strategy created just for you by our experienced investment professionals. We get to know your individual situation, consider your goals and monitor your plan to help you reach the future you want. If you'd like to manage your own investments, you can take advantage of online advice\*.

There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.



## MANAGING

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# Manage your account

### Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

### Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

### Keep life simple

Consider rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

Call Empower at **1-800-338-4015** to get started.

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You can get more information about your plan, fees and investment choices at any time online.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

Empower  
P. O. Box 173764  
Denver, CO 80217-3764

## Contact us



**1-800-338-4015** weekdays from 6:00 a.m. to 8:00 p.m.  
Mountain time.

TTY: 800-345-1833



**[empowermyretirement.com](https://empowermyretirement.com)**

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\*Online Advice and My Managed Portfolio are part of the Portfolio Advisory Services services offered by Cota Street Investment Management. Empower Advisory Group, LLC provides subadvisory services. Cota Street Investment Management and EAG are unaffiliated registered investment advisers. Cota Street Investment Management may pay some or the entire participant Portfolio Advisory Services fees to EAG.

Rebalancing, diversification, and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

All information contained on the website, in prospectuses, and in other investment option documents is offered in English. If needed, please have this information translated for your understanding.

IMPORTANT: The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score 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.

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