



Simplifying your savings and investing experience

- ✓ Take your savings to the next level with matching contributions, if you are eligible.*
- ✓ Save up to \$23,500 in 2025, plus an extra \$7,500 if you're age 50 or older.
- See a complete view of your overall retirement picture.
- **⊘** Easily access your account and take action.
- ✓ Get real help from real people.



You're already enrolled

How it works

- Contributions will be automatically invested in the plan's default investment option.
- Visit the website to see your account details and to use other tools.

If there are any discrepancies between this enrollment guide and the plan document, the plan document will govern.

How to register your account

- 1 Go to your plan website and select *Register*.
- 2 Choose the I do not have a PIN tab.
- **3** Follow the prompts to create your username and password. Be sure to add your email address.

Your employer helps you save

Your plan provides for a match of 100% of deferrals up to 4% of compensation.*



*Please refer to the Contributions section of your Plan's SPD or the Plan document for additional information regarding your eligibility to receive matching or other employer contributions.

> Visit **empowermyretirement.com** to register your account.

Additional plan details are available in the plan's Summary Plan Description and/or plan documents on the website.

• You can choose to have your savings rate automatically increase each year.

Find the best way to invest for you

- Choose from a range of investments to manage your account on your own.
- Select a single pre-diversified target date fund based on your projected retirement date.***

Name your beneficiary or beneficiaries

This will ensure your savings go to the person (or people) you want should anything happen to you.

Select your communication preferences

Let us know how you want to receive information, including if you want it in Español. Electronic delivery provides a faster, more secure way to stay in the know.



Get a complete financial overview

Link accounts, such as banking, mortgage, credit card and other retirement plan accounts, to get a customized view of your overall financial situation.



Look into your future

You can easily view what percentage of your estimated income you are on track to replace.

FOR ILLUSTRATIVE PURPOSES ONLY.

Link outside accounts to see:







How you're tracking for retirement

***The date in the name of the target date fund is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.



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We're here to help if you need it

For questions, call **888-411-4015**

Empower representatives are available weekdays from 8:00 a.m. to 10:00 p.m. ET and Saturdays from 9 a.m. to 5:30 p.m. ET. TTY: 800-345-1833. Int'l: 303-737-7249.

Visit empowermyretirement.com.

Your web experience can be translated to Spanish with one click.

We work with you to keep your account information safe

For more information regarding account security and the Security Guarantee's conditions, visit

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

IMPORTANT: The projections or other information generated on the website by the investment analysis

empowermyretirement.com and click on *Security Center* at the bottom of the page.



Access your account anytime with the Empower app

Investing involves risk, including possible loss of principal.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

tool regarding the likelihood of various investment outcomes are hypothetical in nature, 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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