Accessing your retirement account

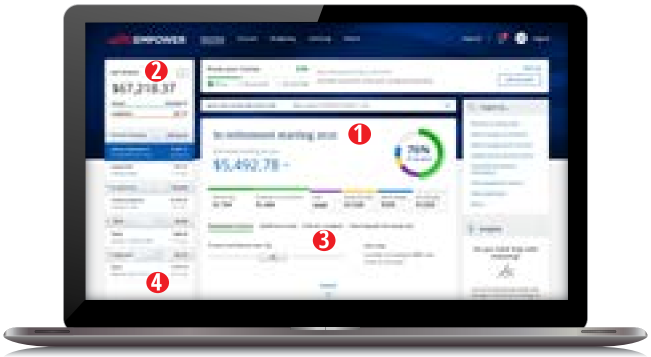
Welcome to your new retirement experience with Empower. It's time to register your account so you can start using all the new planning features and tools available to you. You can register your account on the Empower website or the Empower mobile app. The new experience on the website and mobile app is designed to help you better plan and manage your finances. It includes a retirement planner, a savings planner, budgeting tools and more.

Here's how to register:

- Visit **empowermyretirement.com** or download the Empower mobile app and choose *Register.*
- Select the *I do not have a PIN* tab.
- Enter your personal information and create a username and password.
- Set up your account in English or español* and your communication preferences.
- Select *Sign in* going forward.

Take a look at your plan fees and investment details

- Select your plan (from left-hand menu).
- Select *Disclosure notices* under Plan Information.
- Select *Current Investment Returns & Fee Comparison.*



FOR ILLUSTRATIVE PURPOSES ONLY.

View all your finances in one secure place

As a part of your plan, 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.

1. Know your estimated monthly retirement income

- See what your retirement might look like and what percentage of your goal you're on track to reach.
- Adjust the sliders to see how changes affect your savings in real time.
- Put your savings in context.

2. See and understand your net worth

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

3. Manage progress toward your goals

Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.

4. Easily and securely link other accounts

Advanced security measures are taken to protect your privacy and information and ensure your accounts can't be viewed by your employer or the Fund Office.

* ¿Prefieres el español? Después de iniciar sesión, seleccione *Español* en la esquina inferior derecha del sitio.

Link your accounts

- Click *Link account* on the left-hand side of the experience.
- Click to agree to the terms and conditions.
- Search for your financial institution or select one from the list. This is where you may also add your home value or add a portfolio to the account selected.
- Once you select an account, you'll be asked to log in.
- After you enter your login information, click *Link.*
- Your account will now aggregate with your others, giving you a better look at your financial wellness.

Empower uses multiple layers of security in every component of our system to keep your accounts and your money safe — and your information private. Empower does not store your usernames and passwords.

Your communication delivery preference

Prefer to get your statement or annual Participant Fee Disclosure notice electronically? Updating your preference in your profile takes just a few seconds. Just click on your initials in the upper right of the screen and select the settings tab. Then go to *Communication Preference* to make your election.

Your plan is accessible when you're on the go

You can access your retirement accounts right from your iOS® or Android™ devices. The Empower app gives you the freedom to access and view your accounts anywhere, anytime. And, if you are using an iOS device, you can easily manage your accounts at the touch of a button.

Add your banking information

To ensure electronic distribution payments are made in a timely manner, add your personal banking information by clicking on the Account drop-down menu at the top of the screen, then choose your account and select *Overview.*

Under Account Information on the left side of the screen, click on *Manage Bank Accounts* and *Add Bank Account*. After you add your banking information, scroll to the bottom of the screen and click *I Agree and Submit*. If you prefer not to provide your banking information, a check will be mailed to you.

Download the free app today

Get the Empower mobile app and connect to your plan whenever, wherever. Available in the App Store® from Apple® and on Google Play™.

Beneficiaries

Let us know who your beneficiary is by contacting your Fund Office.

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For questions, call **800-511-4218**. Empower representatives are available weekdays from 5 a.m. to 7 p.m. and Saturdays from 6 a.m. to 2:30 p.m. Pacific time.