## **General FAQs:**

**Q1**: What is the contact information for Empower? **A1:** Empower's website is <u>www.empowermyretirement.com</u>. The phone number is 800-551-4218.

**Q2**: How do I contact a Retirement Plan Advisor (RPA) for assistance with my account? **A2**: You can schedule an appointment through <u>Book Appointment (empowermytime.com)</u>.

**Q3**: Are the RPAs licensed as Independent Certified Finance Planners? **A3**: The RAPS are all licensed advisors. Each bring different credentials. Please contact Empower for more information.

Q4: How can I be sure that Empower has my current contact information?

**A4**: The Park District's prior plan administrator, MissionSquare, provided Empower with the contact information it had for participants. For current employees, the Park District sends bi-weekly reports to Empower containing contact information for all active employees. As a retiree, you must contact Empower to ensure they have your current information. Please also make sure your address, phone number, and email address are up to date with the Park District.

Q5: Who is the Empower representative assigned to Park District employees and retirees? A5: Empower provides a pool of representatives available for support. To schedule an appointment with any available Retirement Plan Advisor (RPA) please visit <u>Book Appointment</u> (empowermytime.com).

Q6: Does Empower provide webinars explaining its services?A6: Yes. Empower provides the Park District with information about upcoming webinars and Empower will also provide information about upcoming webinars directly to you.

**Q7:** How do I initiate a withdrawal? **A7:** Please contact Empower at 800-551-4218 or log in to your online portal at www.empowermyretirement.com.

**Q8:** I am turning 73 this calendar year and will be required to withdraw the Required Minimum Distribution (RMD). What do I need to do?

**A8:** You may contact Empower at 800-551-4218. Empower also contacts participants when they reach the age for taking a Required Minimum Distribution.

**Q9:** If I already had a RMD distribution set-up with MissionSquare, do I have to set-up a new one with Empower?

**A9:** MissionSquare has notified Empower of all active distribution set-ups, including those not in an RMD plan. You may confirm that Empower has your RMD set up by contacting Empower at 800-551-4218.

**Q10**: What if I have questions about how to use or navigate Empower's website or mobile application?

A10: Please contact Empower at 800-551-4218.

Q11: Where can I get information about the fees charged by Empower?

**A11**: Enclosed is a <u>Empower Fee Summary</u>. If you have any questions, please call Empower at 800-551-4218.

**Q12:** Will participants be mailed via USPS mail, a statement of all accounts/funds? **A12:** Yes, you will continue to receive a quarterly statement. This will be mailed US mail unless you have opted into electronic statements. If you have selected electronic statements, they will be posted to the participant website, and you will receive an email notification upon the statement being available.

**Q13:** If I have an existing login/account with Empower through another agency, can I use the same login with the ability to see all funds held under Empower?

A13: You can continue to use your existing login to view all accounts administered by Empower.

## Fund Investment FAQs:

**Q14**: Why can't I see my MissionSquare Plus Fund on the Empower website? **A14**: Due to provisions of the MissionSquare PLUS Fund R10, assets must remain invested in MissionSquare PLUS Fund R10 until the expected liquidation date (anticipated date- October 14, 2024). To view the status of your Plus Fund account status with MissionSquare, please visit the MissionSquare portal located at <u>MissionSquare Account Access</u>. After October 14, 2024, they will transfer to Empower's Guaranteed Income Fund. Please contact Empower for more information.

## Q15: Can I add to my MissionSquare PLUS fund?

**A15**: No new contributions or exchanges will be allowed into the MissionSquare PLUS Fund. If you were directing payroll contributions to the MissionSquare PLUS Fund R10 with MissionSquare, your payroll contributions will be directed to the Guaranteed Income Fund, a new plan investment will be available following the conversion. Upon expiration of the PUT, Empower will work with East Bay Regional Park District and MissionSquare to transfer the assets into the Guaranteed Income Fund.

**Q16**: Can you walk through how to add CalPERS Retirement information or other investment portfolios as an additional asset?

**A16**: Go to Other Assets when viewing your retirement income estimator online, click Add > Income, and add your external plan based on type of account or savings. If you have any questions, please contact Empower at 800-551-4218.

## **Q17**: If I was enrolled in a "managed" account with MissionSquare, am I enrolled in a managed account with Empower?

**A17**: Yes, if you were enrolled in the Managed Account program with MissionSquare, you were automatically enrolled in My Total Retirement with Empower. My Total Retirement is a "managed" account. If you no longer wish to be enrolled in a managed account, please contact Empower.

**Q18**: Can retirees rollover funds from another IRA or 401 investment company? **A18**: You can rollover if it is from a qualified retirement plan. It can be rolled into an IRA with Empower.

**Q19:** How do you view all details of each fund, activities per fund per day, balance changes over time, Empower fee taken out of balances, etc.?

**A19**: Upon logging into your, you can view the fund details by electing "Investment lineup". There is additional information around the prospectus, performance, and fees available.