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 time during the upgrade when you will not be able to access your account. Communications will include the specific timing of your account upgrade along with information about how to register your account and take advantage of the new tools and resources.
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?	Visit **empowermyretirement.com** or use the Empower app. • Click the *Register* button. • 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*.

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7. Is an app available?

Yes. Search for Empower in the App Store® from Apple® or on Google Play™ for Android™ to download the free app for mobile devices or Apple Watch®. 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 are some highlights of the Empower website?

Once you register on **empowermyretirement.com**, you will have access to your detailed account information and all of our planning tools, including a personalized dashboard that offers a real-time view of your spending, saving, debt, and more. You can link accounts to easily track, manage, and plan for all your financial priorities — and get a clear view of your net worth. Bringing your full financial view together is easy and secure, and you can view household financial accounts, including retirement, credit cards, cash, mortgage, and others, if you choose.

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, go to *Account Information*, then *Transaction History* or *Statements and Documents* 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. 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 weekend 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 when your account upgrades. The first will include activity from the beginning of the quarter until the date your account is updated. The second statement will include activity for the rest of the quarter. Both statements will be available after the quarter ends, as usual. Historical statements will be available under *Statements and Documents* approximately 60 days following the upgrade.

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15. What will happen if I try to access my account during and after the upgrade on the website I am currently using?	Starting at market close on the day your account is upgraded, there will be a short period during which you won't be able to access your account online or via the toll-free number until the upgrade is complete. You will receive detailed information about where to go online and how to register your account with Empower after the upgrade.
16. 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.
17. 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.
18. 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, you can designate and change beneficiaries with Empower as applicable.
19. 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.
20. 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.
21. 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 providing those changes.
22. 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 your date range and press the *Download* button.

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

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

Budget and cash flow tools to help you make and keep a budget.

The Savings Planner can help you see how much you are saving toward your goals and provides clarity beyond the retirement plan that can help you create a plan to pay down debt and prepare for a rainy day with an emergency fund.

The Retirement Planner 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 provides education through the Learning Center and a financial action plan through the Next Step Evaluator.

24. 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.

25. 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 through no fault of your own. For more information on the guarantee and current security practices, visit the Security Center at **empower.com**.

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.

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