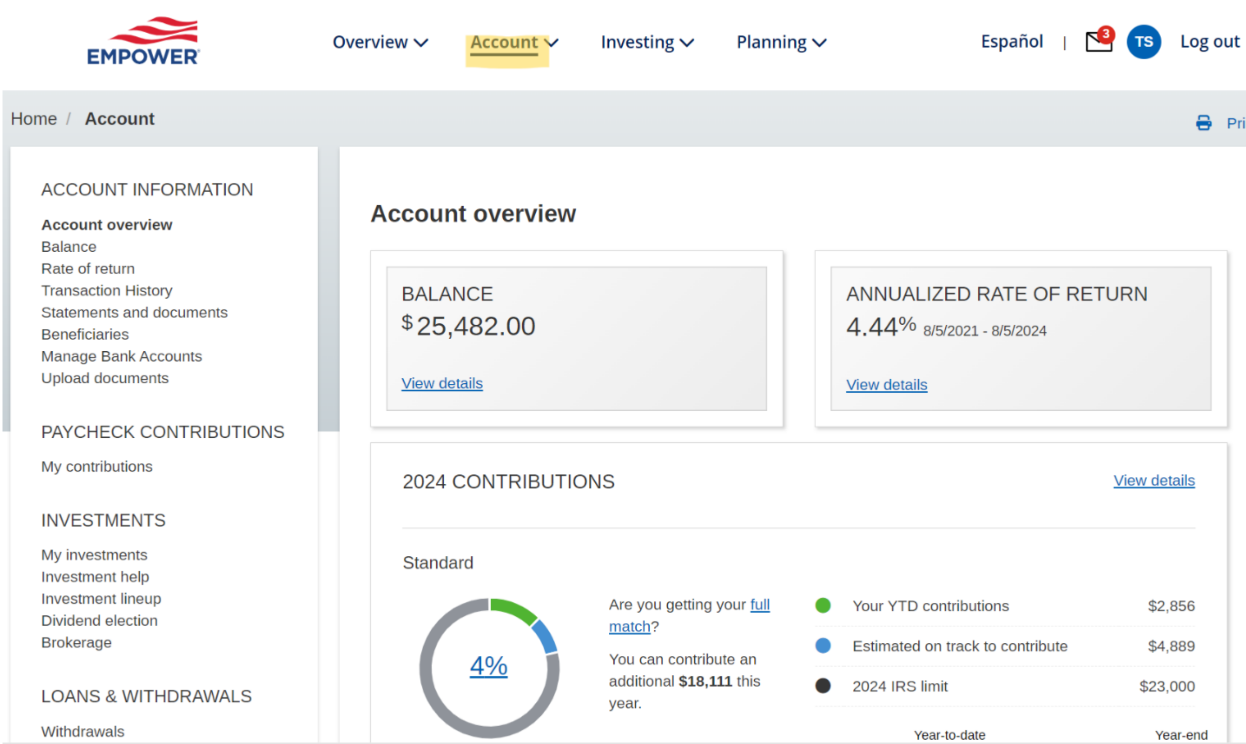
How to Make Investment Election Changes (online)

Log-in to your account at:

[User login | Empower: Saving, investing and advice (empower-retirement.com)]

From the Dashboard Summary > Select Account



From Drop Down Menu > Select My Investments > Click Change My Investments

My investments

Showing Investments as of 8/5/2024

Current | Future

Balance | Performance
Asset Class | Equity/Bond Mix

INVESTMENT	BALANCE
Fund B Mid Cap Growth	$30.00
Fund D Total Return Bond	$28.00
Fund E Emerging Markets	$16.00
Fund C U.S. Balanced	N/A

Total: $74.00

Change My Investments

Follow the Instructions to Adjust your Investment Strategy > Click Your Preference

How much support do you want in selecting your investments?

Let investment professionals create and manage your personalized investment strategy. Learn more

Do it for me

Solutions that can provide guidance to help align your investment selections with your retirement objectives.

Help me do it

Already know what investments you want? Use this option to select your individual investments.

Do it myself

Do It For Me Option > Click Get Started for *My Total Retirement*

My Total Retirement offers retirement planning that gives you:

A personalized strategy

We develop a strategy that includes customized savings, investment and income-planning advice for less than what you may pay elsewhere.

A comprehensive plan

Based on the information you provide us, we review all of your finances to provide you with a comprehensive plan designed to meet your unique needs and goals.

A dedicated team

You have ongoing access to investment advisor representatives who can help you navigate market uncertainty or changes in your life or career.

Simplicity

Your strategy will be professionally monitored and managed to help make sure it continues to align with your evolving goals.

Get started

Help Me Do It Option > Click *Get Some Advice*

Choose a fund based on when you plan to retire

Target date funds provide a single diversified fund based on the approximate year you would like to retire (which is assumed to be at age 65) and/or begin withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date.

Target date fund

Choose a fund based on your risk tolerance

Select a fund that is based on the level of risk you are willing to take.

Risk-based fund

Choose an asset allocation model that may be right for you.

Choose a strategic model that allocates your account among funds available in your plan.

Model portfolio

Do It Myself Option > Click Your Preference to Make Changes

What would you like to change?

Select from options that allow you to change your contributions and rebalance funds to fit your finances.

Rebalance investments

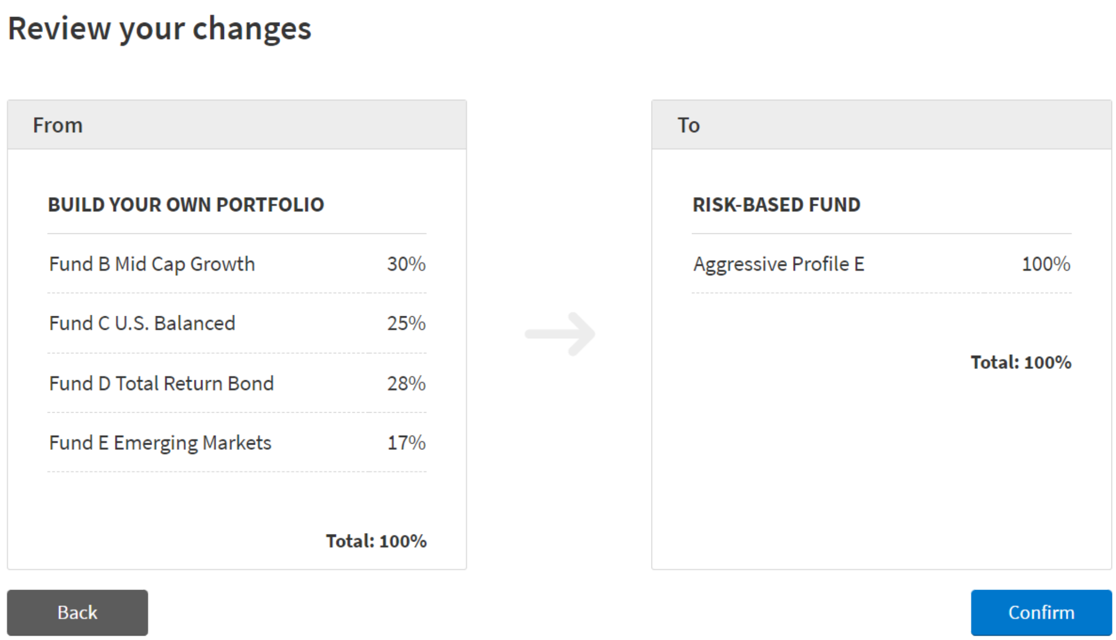
Make a one-time change to your investment mix by moving money between investments.

Trade specific funds

Choose your investment mix and apply to future contributions.

Future investments

Review Your Changes > Click Confirm



All changes require an overnight cycle to appear online and will be processed as soon as administratively feasible in accordance with your plan provisions.

Read Summary Plan Description (located in Forms) for more information.