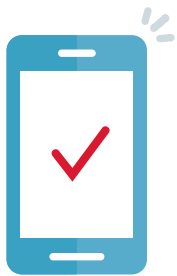


# Who is Empower Retirement?

Empower is a financial services company with a retirement-first focus. We've come up with an easier and more intuitive planning experience to help you prepare for tomorrow while still enjoying today.



## RETIREMENT TOOLS THAT **FOCUS ON YOU**

**1**

**Personal projections to help you see the big picture**

**2**

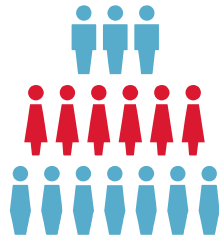
**A simple app and mobile experience**

**3**

**Powerful calculators to inform your decisions**

**2<sup>ND</sup>** **LARGEST** retirement services company in the country<sup>1</sup>

HELPING **12 MILLION+** WORKING AMERICANS SAVE FOR THE FUTURE<sup>2</sup>



**16% INCREASE** IN INCOME REPLACEMENT FOR EMPOWER PARTICIPANTS<sup>3</sup>



## **SECURITY GUARANTEE**

PROTECTING YOUR RETIREMENT ACCOUNTS IS OUR TOP PRIORITY\*<sup>4</sup>



**We stand behind our online and mobile security**



**Your accounts are automatically eligible for this protection**



**Restores losses that occur as a result of unauthorized transactions through no fault of your own**

**TOP 100 INNOVATORS** IN DIVERSITY AND INCLUSION<sup>4</sup>



## A COMMITMENT TO **GIVING BACK**

Empower employees have donated thousands of hours serving local communities, and the company matches charitable donations up to \$5,000 per associate per year.



► Learn more at [empower-retirement.com](https://empower-retirement.com)



# What everyone needs to know about investing

Understanding the basics of investing can help you manage risk and make smarter choices.

## Asset allocation

Investing your money in different asset classes can help you balance your risk based on your risk tolerance and when you plan to retire.



### Stocks

A stock is a share in the ownership of a company and represents a claim on the company's assets and earnings.



### Bonds

A bond purchase lends money to the issuing entity and earns a specified rate of interest when it matures or comes due.



### Cash alternatives

Cash alternatives are assets that can generally be converted to cash quickly, such as money market deposit accounts and money market funds.

## Risk/Reward

Measuring the amount of risk you want to take while remaining comfortable with your investments is very important and can vary as your situation changes or as you approach retirement.



Lower risk and lower potential returns

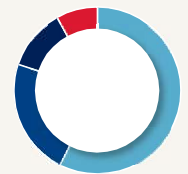
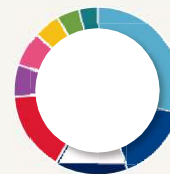
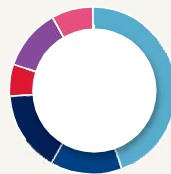


Higher risk and higher potential returns



## Diversification

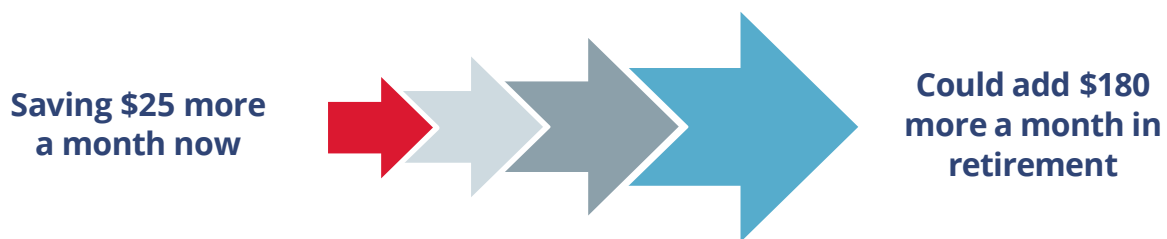
Mixing your investments among different types of funds can help you ride out dips in the market over the long term.





## Save more today. Be ready for tomorrow.

Take a look at your account to make sure the amount you're saving now is enough to help reach the future you imagine. It's easy to increase your savings rate, and saving just a little more now can really add up over time.



FOR ILLUSTRATIVE PURPOSES ONLY: This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration is not intended as a projection or prediction of future investment results, intended as financial planning or investment advice. It assumes monthly contributions of \$25, a 6% average annual return and reinvestment of earnings with no withdrawals over a 30-year period followed by 20 years of monthly withdrawals of \$179.92, including a 6% average annual rate of return, beginning at age 65. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulations shown above would be reduced if these fees were deducted.