

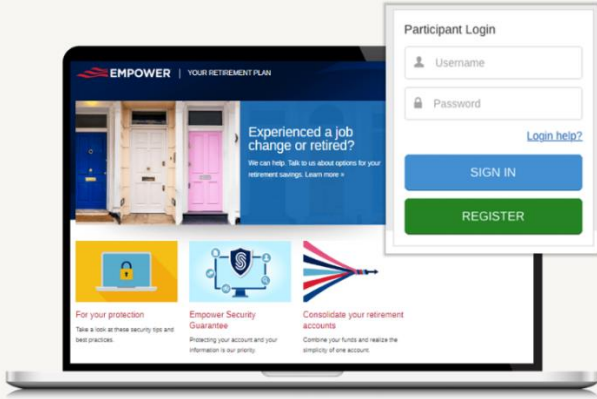
Plan Service Center FAQs

Username/Password/Preferences

How do I log in to the plan sponsor website?

Enter your Username and Password and then click the “Sign In” button. If you experience problems signing in the first time, contact your plan’s service team.

Start saving with a few simple steps



The image shows a laptop displaying the Empower website. The website header includes the Empower logo and the text 'YOUR RETIREMENT PLAN'. Below the header, there is a section titled 'Experienced a job change or retired?' with a sub-header 'We can help. Talk to us about options for your retirement savings. Learn more >'. There are three main content areas: 'For your protection' (Take a look at these security tips and best practices), 'Empower Security Guarantee' (Protecting your account and your information is our priority), and 'Consolidate your retirement accounts' (Combine your funds and make the simplicity of one account). Overlaid on the right side of the laptop screen is a 'Participant Login' form with fields for 'Username' and 'Password', a 'Login help?' link, a blue 'SIGN IN' button, and a green 'REGISTER' button.

Click on the *Register* button. Follow the system instructions or the instructions given to you by your employer.

Get the most out of your Empower account in 5 steps

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
<p>Register your account if you haven't already.</p> <p>Select <i>Register</i> on your plan homepage.</p> <p>Follow the prompts to create your username and password.</p>	<p>Name your beneficiary or beneficiaries to ensure your savings go where you want them to.</p>	<p>Set your communication preferences to let us know how you would like to receive important information from us.</p>	<p>Sign up for our weekly newsletter, The Currency™, at empower.com/newsletter, to stay in the know about financial matters.</p>	<p>Download our app to access your financial information anywhere.</p>



Manage your account

Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

Keep life simple

Consider rolling over your accounts from previous employer plans and:

- Get one statement.
- View one website.
- Call one number.

Call Empower at **1-800-338-4015** to get started.

You can get more information about your plan, fees and investment choices at any time online.

You are encouraged to discuss rolling money from one account to another with your financial advisor/planner, considering any potential fees and/or limitation of investment options.

1-800-338-4015 / empowermyretirement.com

How do I change my Username?

The assigned Username established when your access was first created cannot be changed; however, you do have the option of creating a registered Username. After signing in with your assigned Username, you have the option of changing your Username during the account setup process. If you choose to wait, you can click on the "My Profile" link located along the top of our webpage and select the "Change Username" option. From here you can enter a registered Username of your choosing that will be easier for you to remember, and then click "Update". Please note that, registered Usernames are case sensitive, and assigned Usernames are not.

How do I change my password?

After signing in, passwords can be changed via the "My Profile" link located along the top of our webpage. Select the "Change Password" option and follow the prompts.

How many characters must my password contain?

Passwords must be between eight and 64 characters in length and contain at least three of the following character sets: lowercase letters, uppercase letters, numbers and/or special characters @ \$! # % * ? & + . _ - =

I forgot my password. How can I get help?

Click on the "Forgot Your Password?" link and follow the required prompts. A temporary password will then be emailed to you within 10 minutes. This temporary password expires upon first login, allowing you to create a new personal password. If you are a new user, you will receive an email from your plan administrator to sign in the first time. After initial sign in, you can change your password as you set up your account.

I've exceeded the maximum number of login attempts. Can I still log in?

Yes, if you previously successfully signed in, you can log in by setting up a new password via the "Forgot Your Password?" link and following the required prompts. A temporary password will then be emailed to you within 10 minutes. This temporary password expires upon first login, allowing you to create a new personal password. If you are a new user, please call Client Services at the toll-free number listed under the "Contact Us" link along the top of our webpage to have your password reset.

I never received a password. What should I do?

Passwords are sent in an email that is separate from the email you received with your Username. If this secondary email was not received, please call Client Services at the toll-free number listed under the "Contact Us" link along the top of our webpage.

How do I change my email address?

After signing in, your email address can be changed via the "My Profile" link located along the top of our webpage. Select the "Email Address" option and follow the prompts.

Can I transfer this User ID to a different user?

For security purposes, we do not allow a User ID to be transferred from one person to another. Each User ID belongs to one specific person. To request a new User ID, click the "New User Authorization" form at the bottom of the page and follow the instructions.