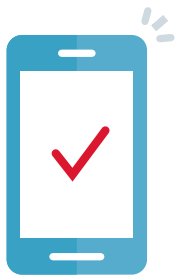


Who is Empower Retirement?

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

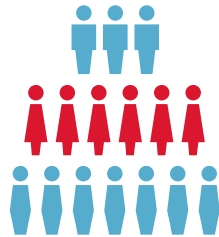
**A simple
app and
mobile
experience**

3

**Powerful
calculators to
inform your
decisions**

2ND
LARGEST
retirement
services company
in the country¹

HELPING **12 MILLION+**
WORKING AMERICANS
SAVE FOR THE FUTURE²



16% INCREASE
IN INCOME REPLACEMENT
FOR EMPOWER PARTICIPANTS³



SECURITY GUARANTEE

PROTECTING YOUR
RETIREMENT ACCOUNTS
IS OUR TOP PRIORITY*



**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
INCLUSION⁴



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



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Access your
account anytime with
the Empower app



IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

* For more information regarding account security and the Security Guarantee's conditions, visit **empowermyretirement.com** and click on ***Security Guarantee*** at the bottom of the page.

1 Pension & Investments Defined Contribution Survey Ranking as of April 2020.

2 As of January 4, 2021.

3 Includes time period December 2010 to September 2016; reflects 6,820,100 web visits, 569 plans, 300,252 participants and 110,759 deferral changes.

4 Mogul's Top 100 Innovators in Diversity & Inclusion in 2018, onmogul.com, January 2018.

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