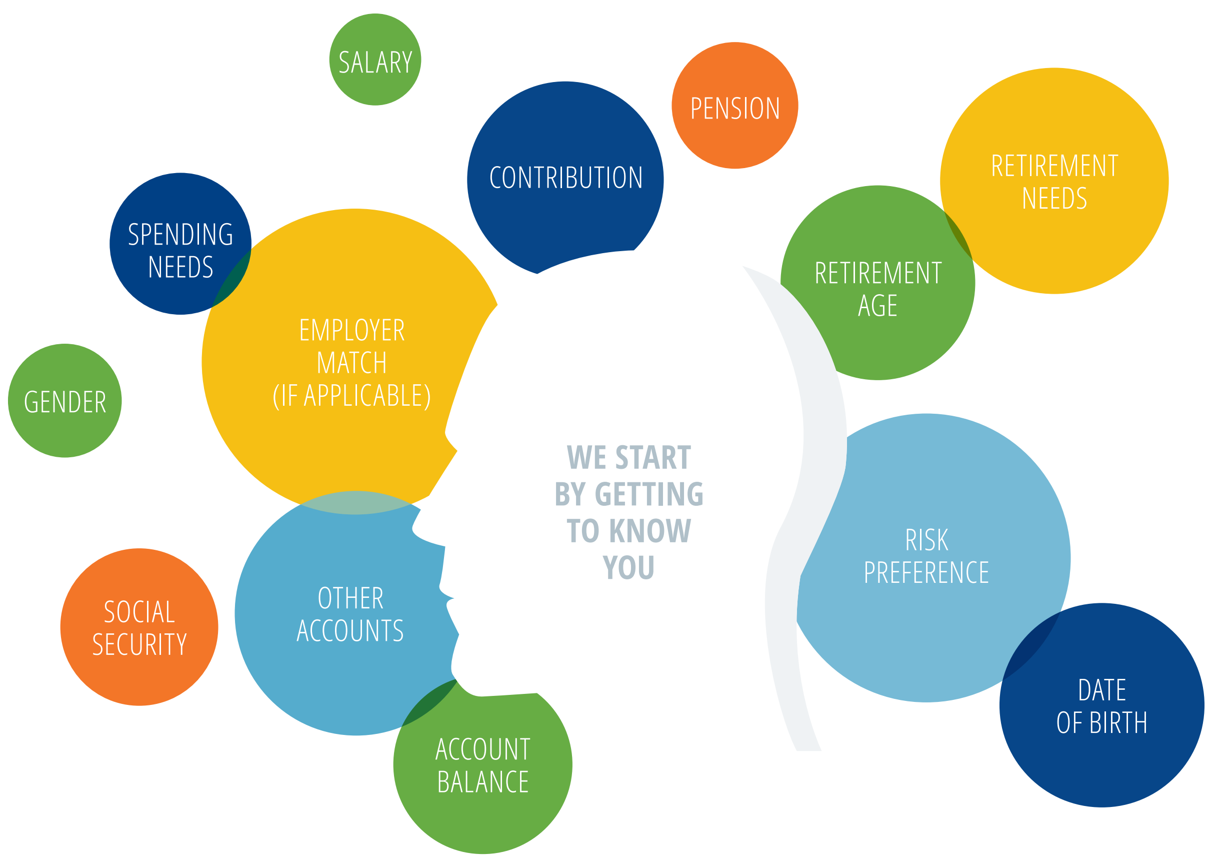
You're unique — your retirement strategy should be, too

A strategy created just for you

While basic investment strategies consider only your age, My Total Retirement™[1] looks at a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs.



FOR ILLUSTRATION PURPOSES ONLY.

This personalized approach to investing can help you:

Get professional assistance
We look at your full financial picture to develop an investment strategy for your specific goals.

Feel more confident
Our professionals create a plan that addresses your saving, investing, and retirement income needs.

Save time
We do all the work for you, including making adjustments to help you get closer to the future you want.

Get one-on-one attention
Receive ongoing guidance and advice with access to investment adviser representatives.

Take the guesswork out of managing your investments

After customizing your strategy, experienced professionals monitor and manage your investments for you and make adjustments as needed to help you stay on track for the future you want.

Designed to maximize your retirement income

My Total Retirement is already available through your plan and may help you better prepare for retirement.

The additional cost may be less than you would pay for a similar service outside of your plan.

If you prefer to manage your own investments, Online Advice generates saving and investing suggestions based on information you provide.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

How much help is right for you?	My Total Retirement	Online Advice
Saving and investment recommendations	●	●
Personalized retirement strategy managed by professionals	●	
Investment advice implemented for you	●	
One-to-one access to investment professionals	●	
Retirement income advice	●	
Control over your investment transactions		●
Fee-based service paid from your account	●	
No additional cost to you		●

› Talk to a retirement consultant about personalizing your retirement strategy. Call **844-302-2448** or get started now at **empowermyretirement.com**.

1 Online Advice and My Total Retirement™ are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

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