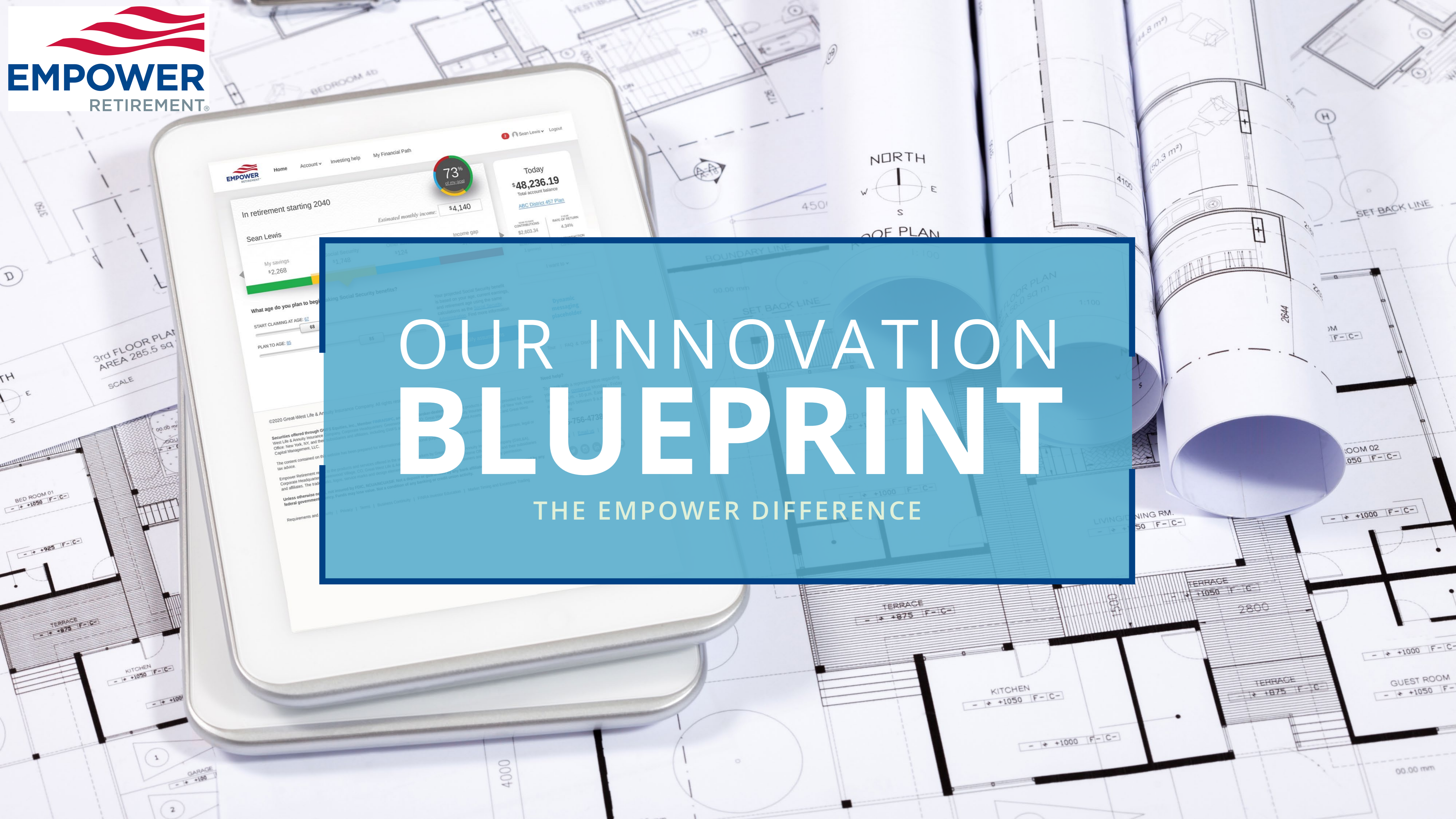




# OUR INNOVATION BLUEPRINT

THE EMPOWER DIFFERENCE





# Building on curiosity

Asking questions to gain insights on what matters most



## **INSIGHTS INSPIRE AN EVER-EVOLVING INNOVATION BLUEPRINT**

- Client and employee feedback
- Customer experiences
- Data analytics
- Market and industry trends
- Cybersecurity advancements

# Progress with purpose

Results driven by innovation



## FOR YOUR EMPLOYEES

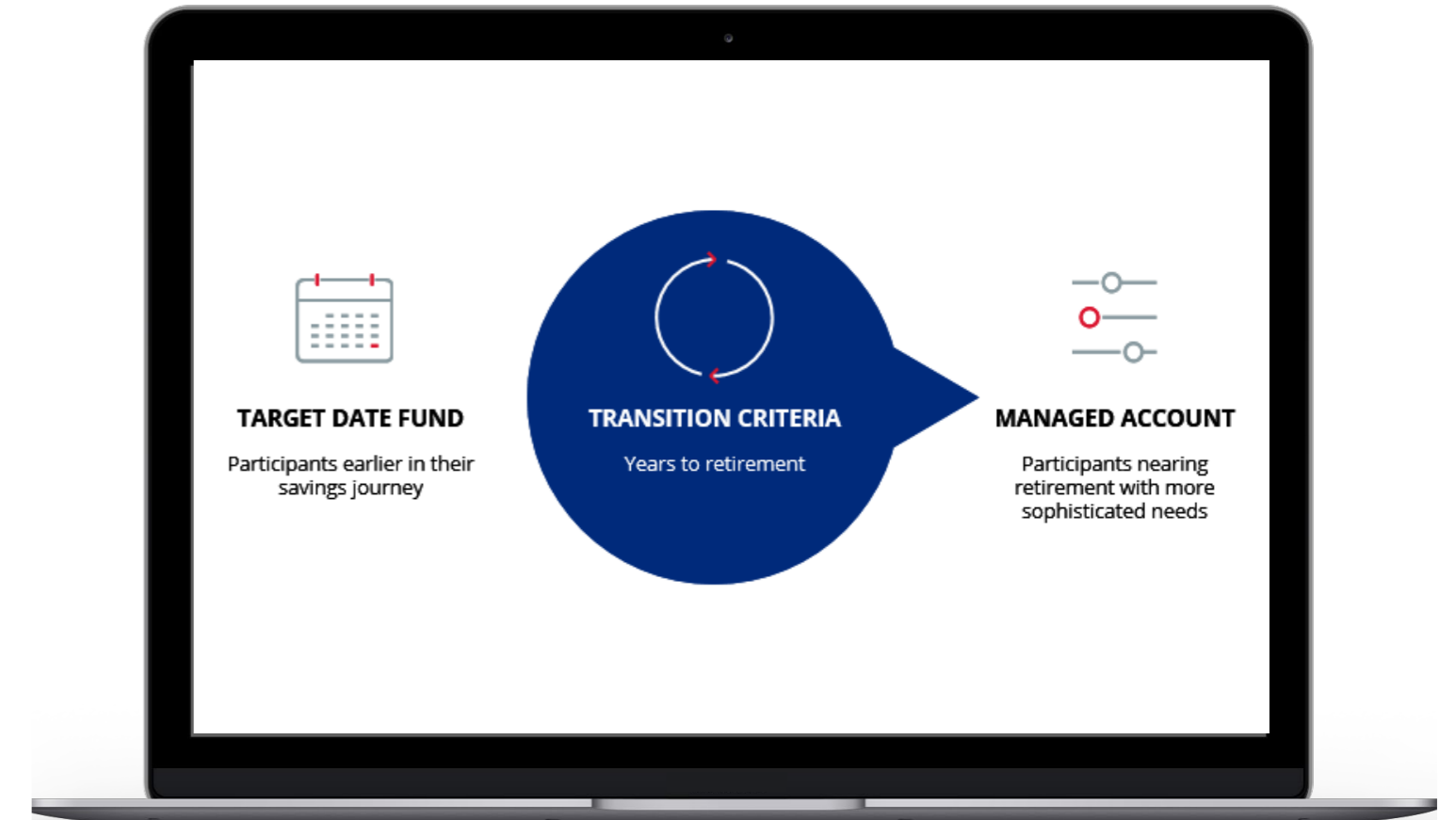
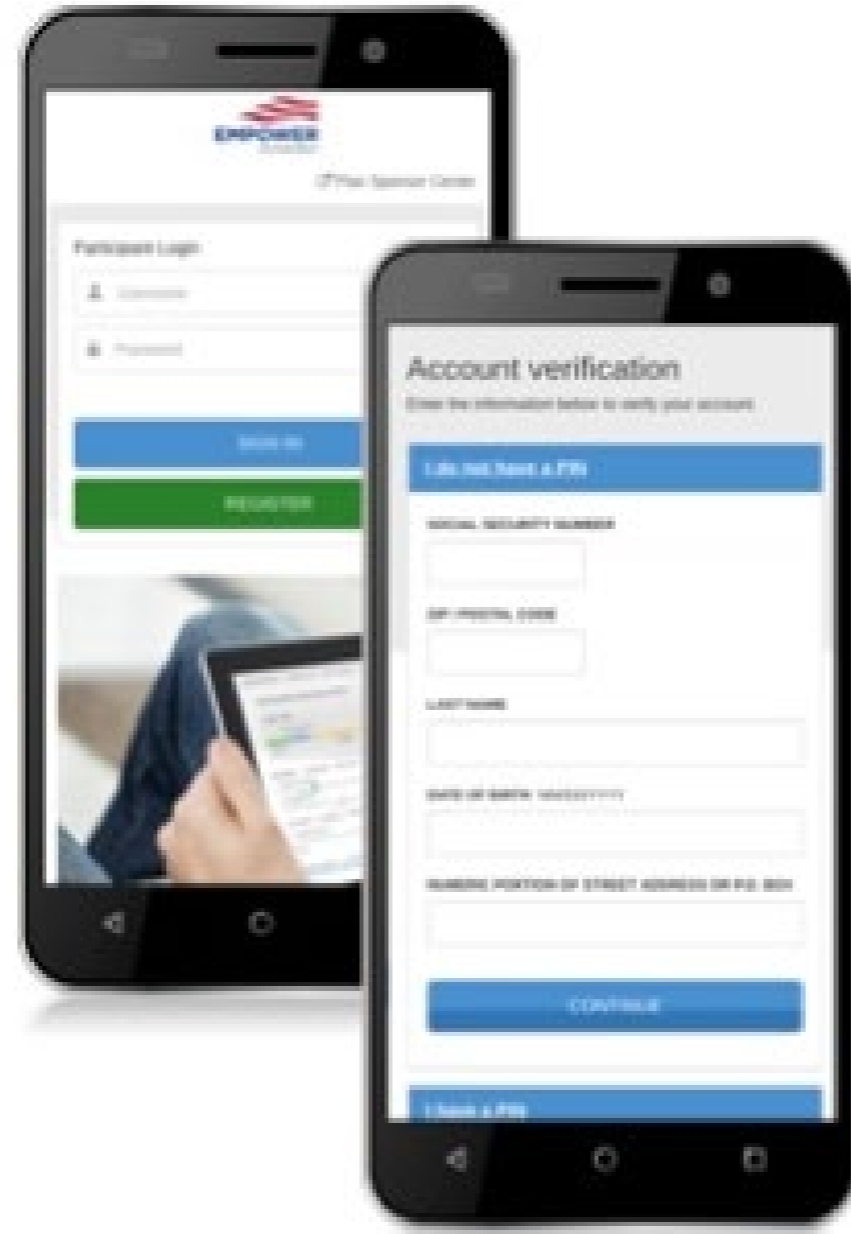
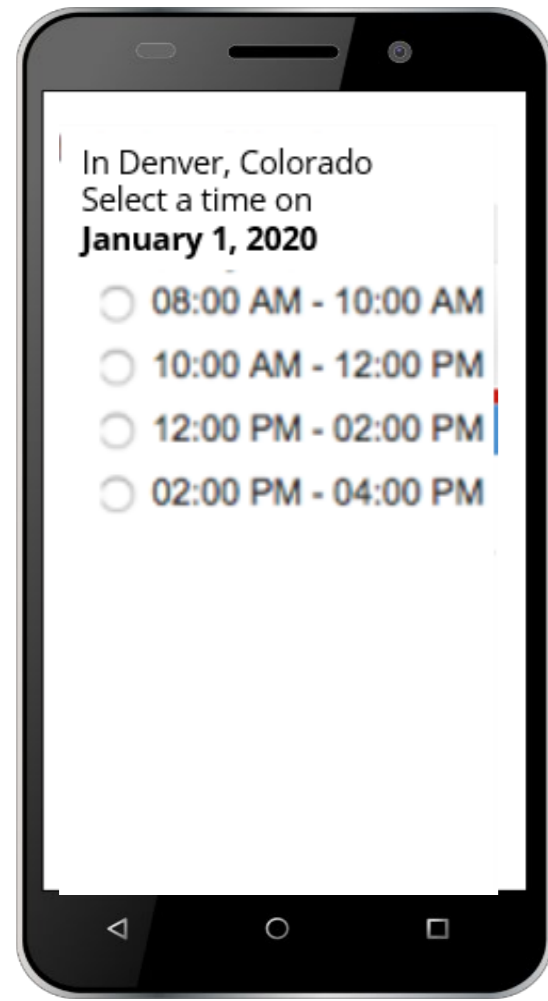
Simplify experiences  
Create intuitive engagements  
Motivate action



## FOR YOUR PLAN

Make administration easier  
Improve plan performance  
Protect plan and participant data

# Innovation with impact



**EMPOWER RETIREMENT PLAN ADVISORS PROVIDE ADVICE AND SERVE AS FIDUCIARY**

**MOBILE EXPERIENCE**

**Empower client wins DCIIA Innovation & Excellence Award<sup>3</sup>**

## 62%

Of employees take action when provided 1:1 advice<sup>1</sup>

## 9.3

Average satisfaction rating<sup>2</sup>

## 33 seconds

Actual time to complete enrollment<sup>2</sup>



<sup>1</sup>As of December 31, 2020.

<sup>2</sup> Analysis based on participant services center phone calls and in-person meetings with retirement plan advisors as of December 31, 2020.

<sup>3</sup> As reported in Pensions & Investments.

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

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FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.



# Empower innovation blueprint

## VISION

- Cybersecurity
- Optimizing Social Security
- Drawdown guidance
- Debt management solutions

## BUILD

- Highly personalized participant experience
- Simplified hardship withdrawals
- Streamlined investment views
- Natural-language recognition
- Insights to maximize benefits
- Customized reporting
- Plan performance insights
- Enhanced advice

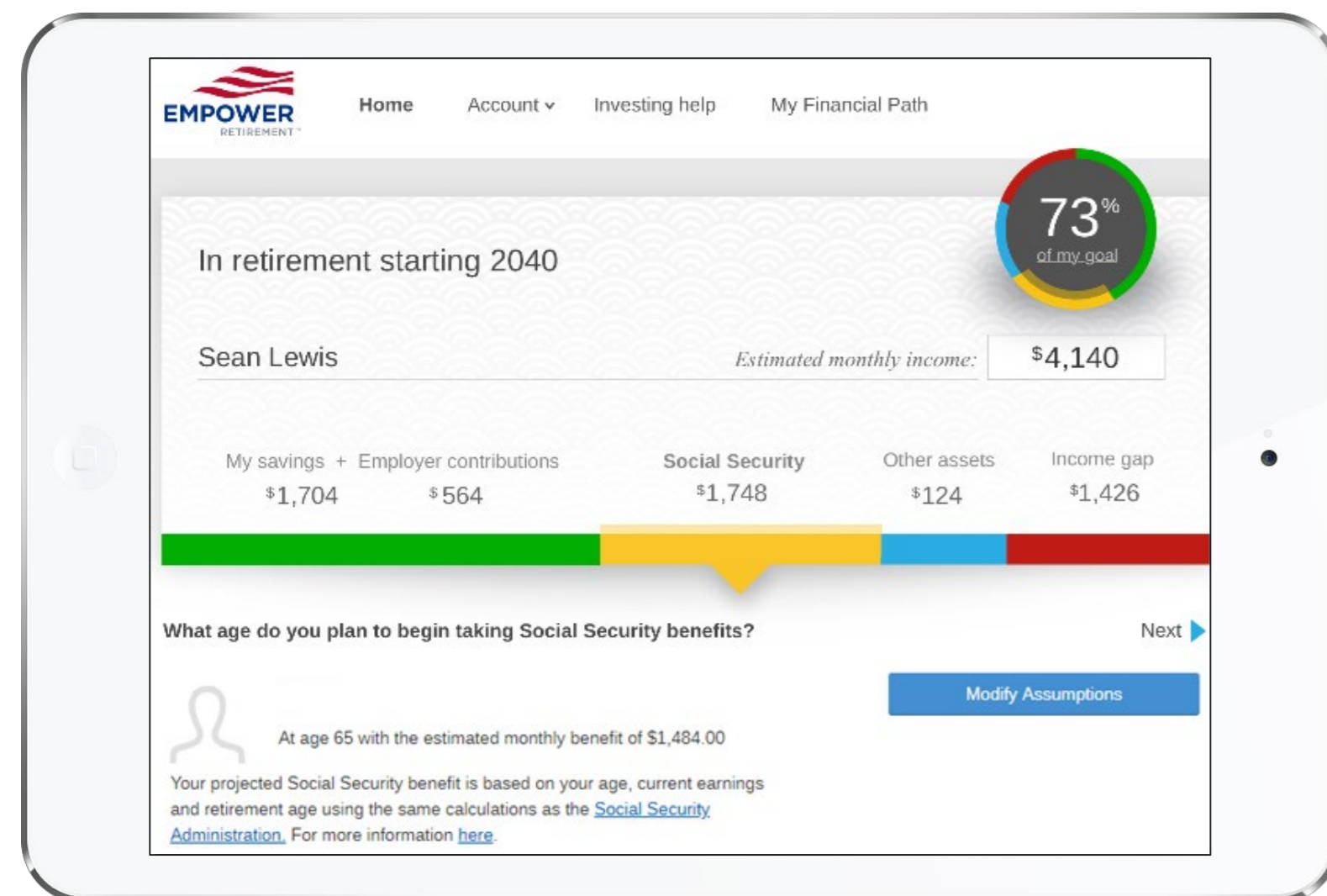
## LAUNCH

- On-the-go technology
- Thorough Spanish experience
- Holistic financial wellness
- Interactive Next Step Evaluator
- Complete Learning Center
- Student debt solutions
- Comprehensive financial planning
- Intelligent and integrated plan data
- Jargon-free communications
- Drawdown view for those over 50
- Behavioral based advice messaging

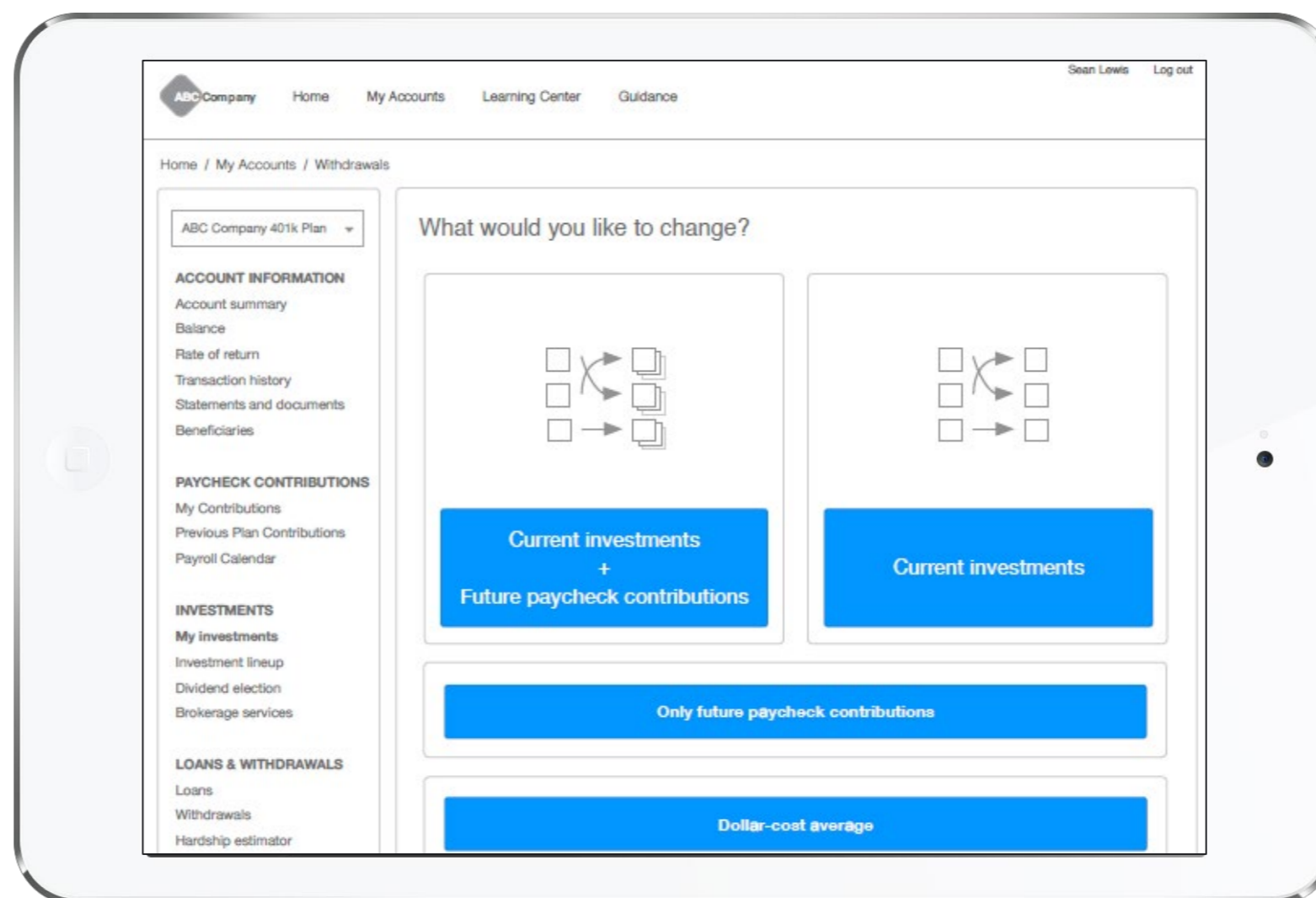
SIMPLIFY EXPERIENCES

# Retirement made simple

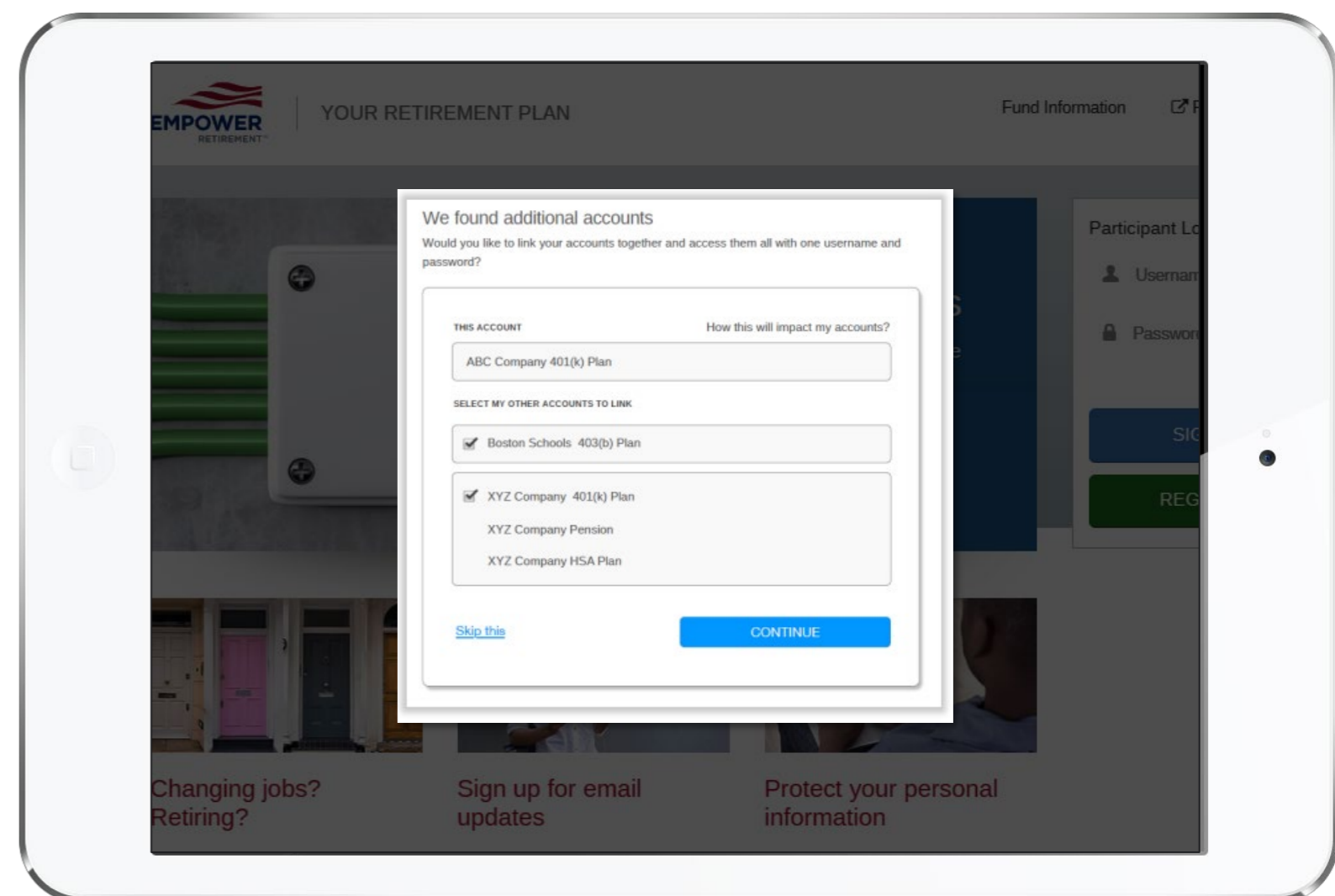
We continually develop and implement solutions to make your employees' experience more accessible, intuitive and effective



**View all retirement income in one place**



**Easily take action on investments**

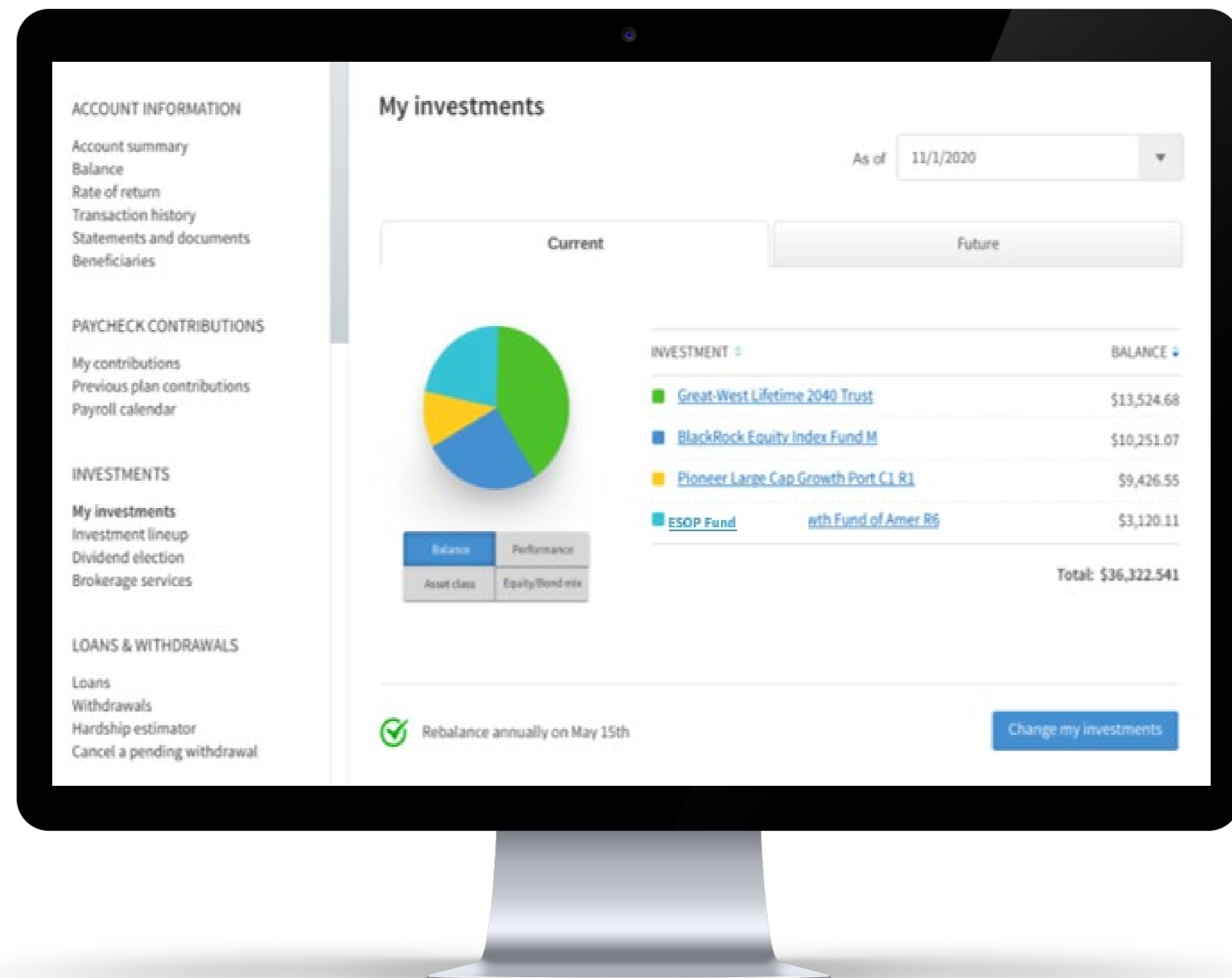


**Log in once to access retirement accounts**



SIMPLIFY EXPERIENCES

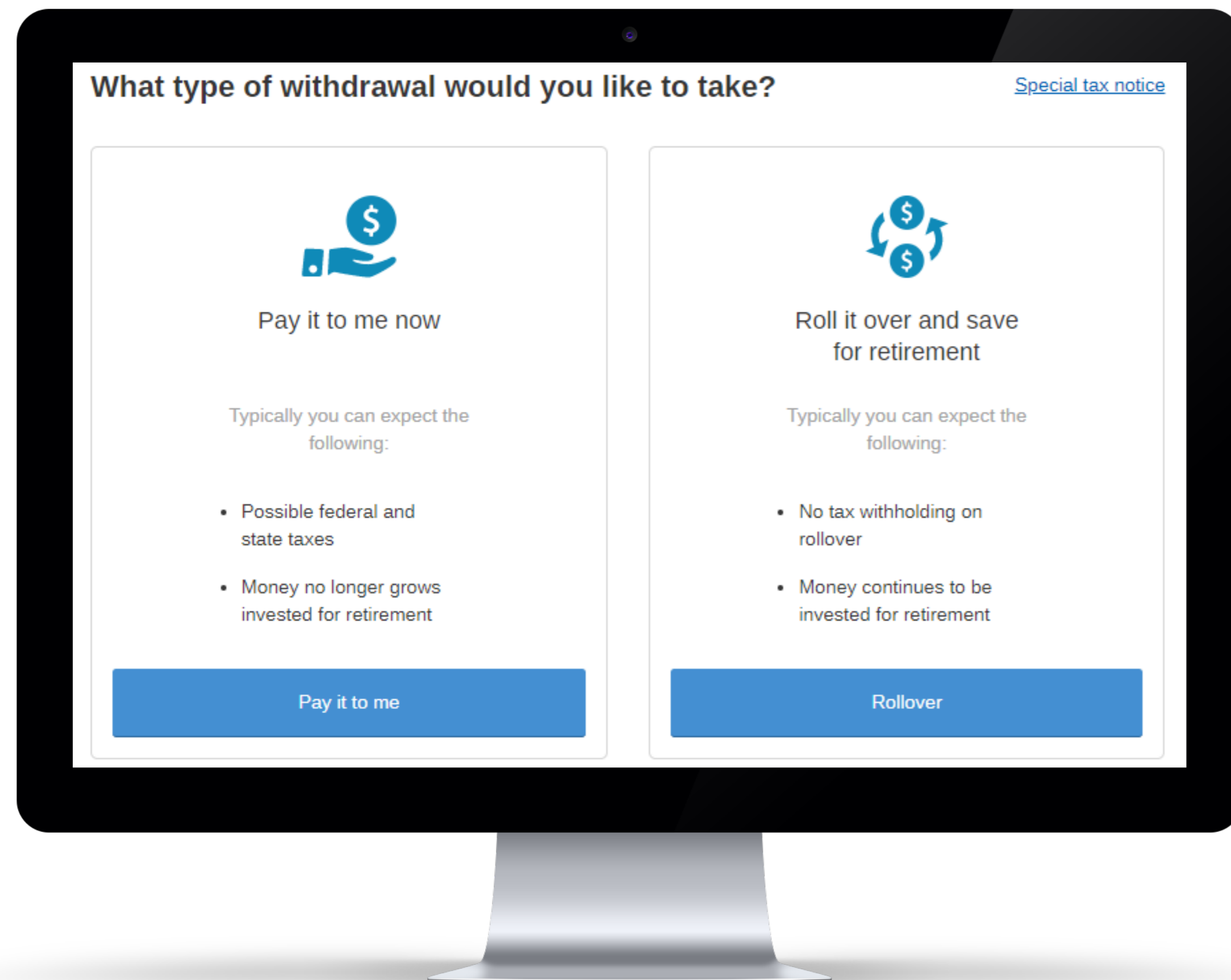
# Streamlined investment views



**AN ENHANCED *MY INVESTMENTS* EXPERIENCE IS EASY TO UNDERSTAND AND NAVIGATE WITH NEW FEATURES**

- Current vs. future investment tabbed view
- Pie chart view displays investments by balance, asset class, performance and equity/bond mix
- Data filter to pinpoint different time periods
- Sortable columns

# Simplified hardship withdrawals



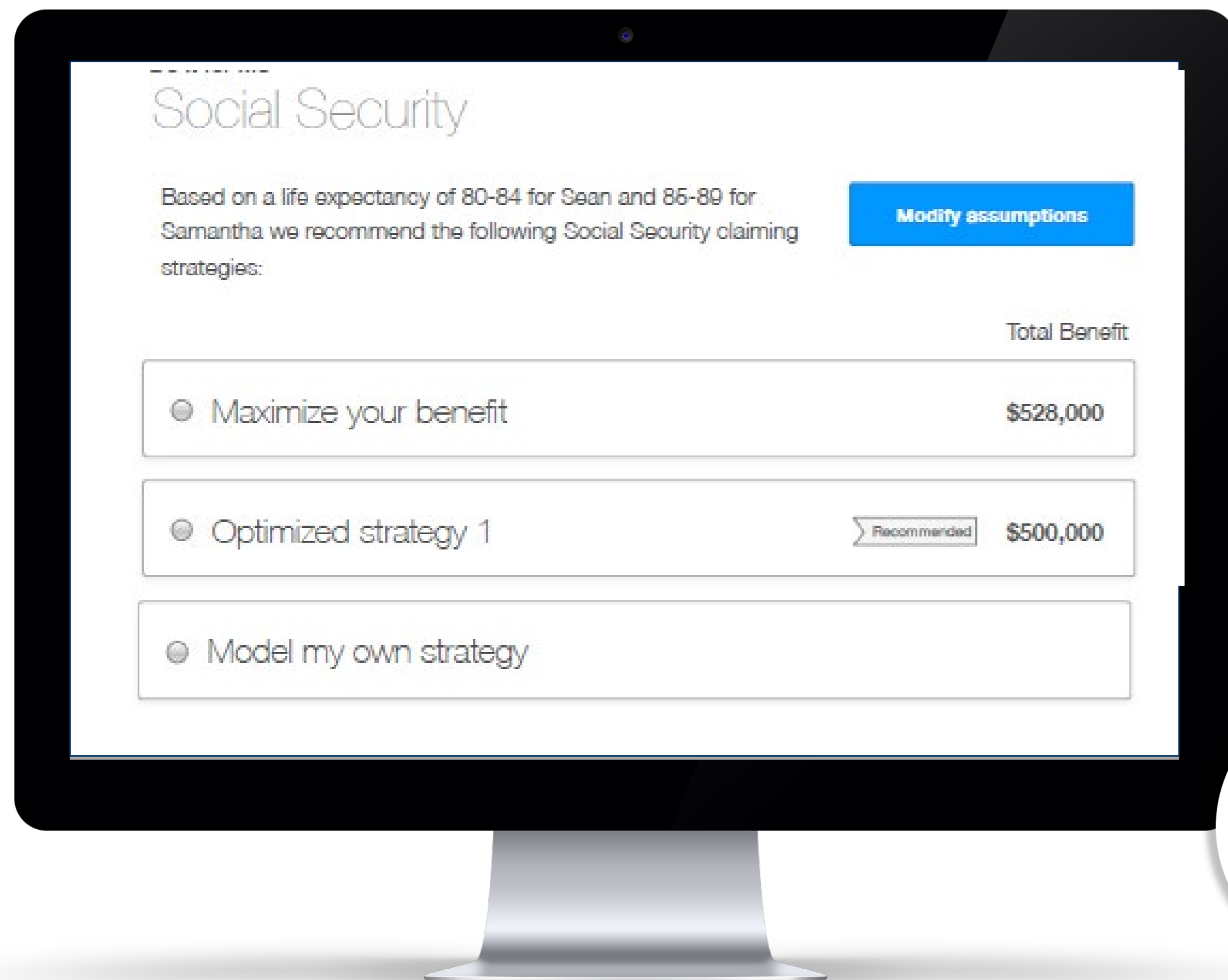
## SAFE HARBOR SUMMARY HARDSHIP WITHDRAWALS REDUCE COMPLEXITY

- Less guesswork for your plan
- Reduced paperwork
- More efficient process to save time



SIMPLIFY EXPERIENCES

# Optimizing Social Security



## HELP EMPLOYEES FIND THE RIGHT SOCIAL SECURITY STRATEGY FOR THEIR SITUATION

- Delivers multiple strategies for consideration
- Includes all household assets
- Maximization available to all participants and optimization is available within advisory services

80+

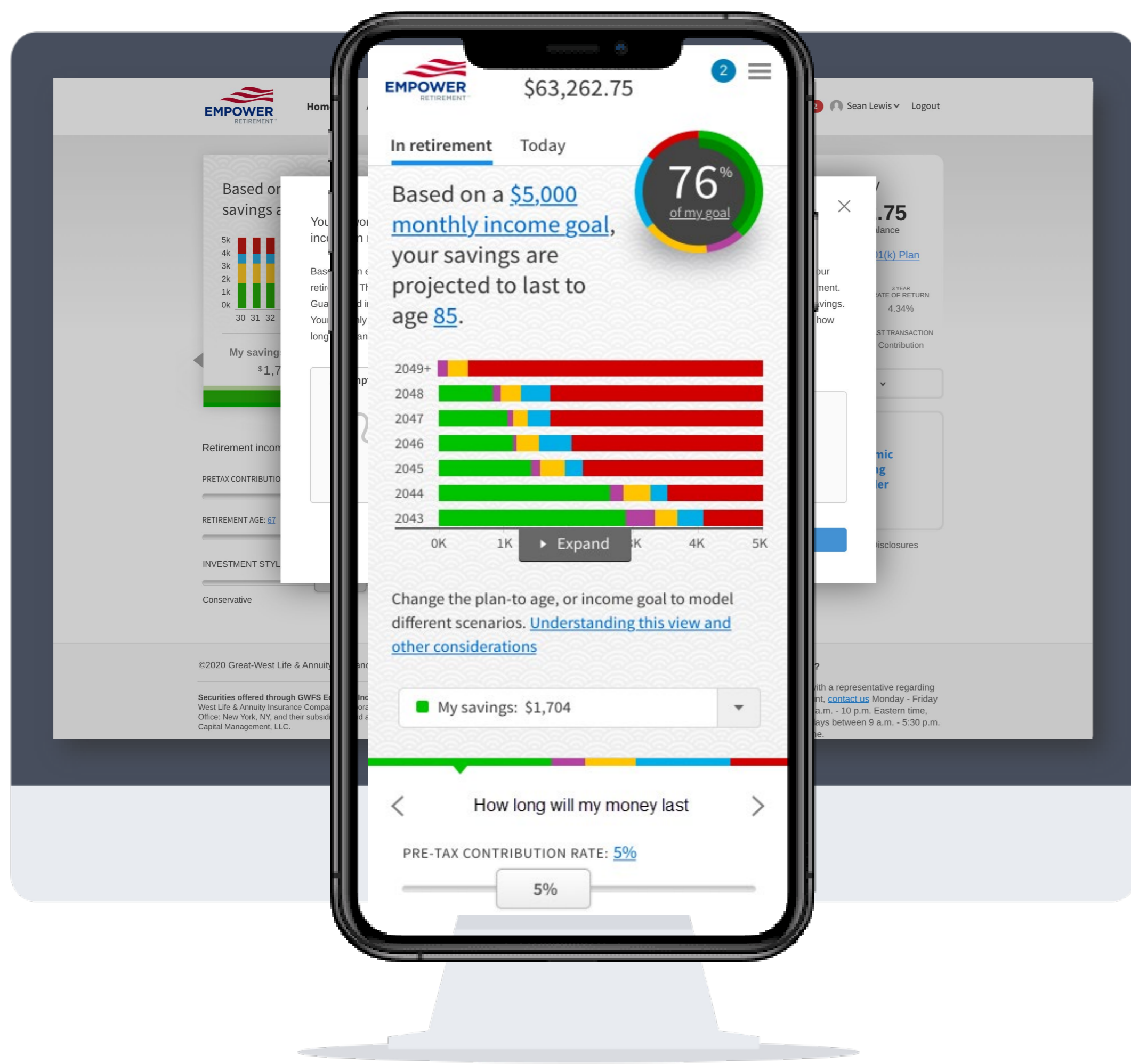
### THE PARADOX OF CHOICE

**different options** for a married couple to claim Social Security<sup>1</sup>

<sup>1</sup> CNBC, Married couples have 81 ways to claim Social security. Here's how to maximize your benefits, June 4, 2017. IMAGES ARE FOR ILLUSTRATIVE PURPOSES ONLY. FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

CREATE INTUITIVE ENGAGEMENTS

# Drawdown view for those over 50



## UNDERSTANDING THE NEEDS OF THOSE AGE 50+

- *How long will my money last* estimates how much income an individual might expect over retirement and how long it might last
- Reflects specific savings sources of estimated retirement income

## OPTIMIZED FOR ACTION

- Model different scenarios and review how each may impact income in retirement
- Understand savings sources to help develop a “living in retirement” plan

## CONSTANTLY IMPROVING

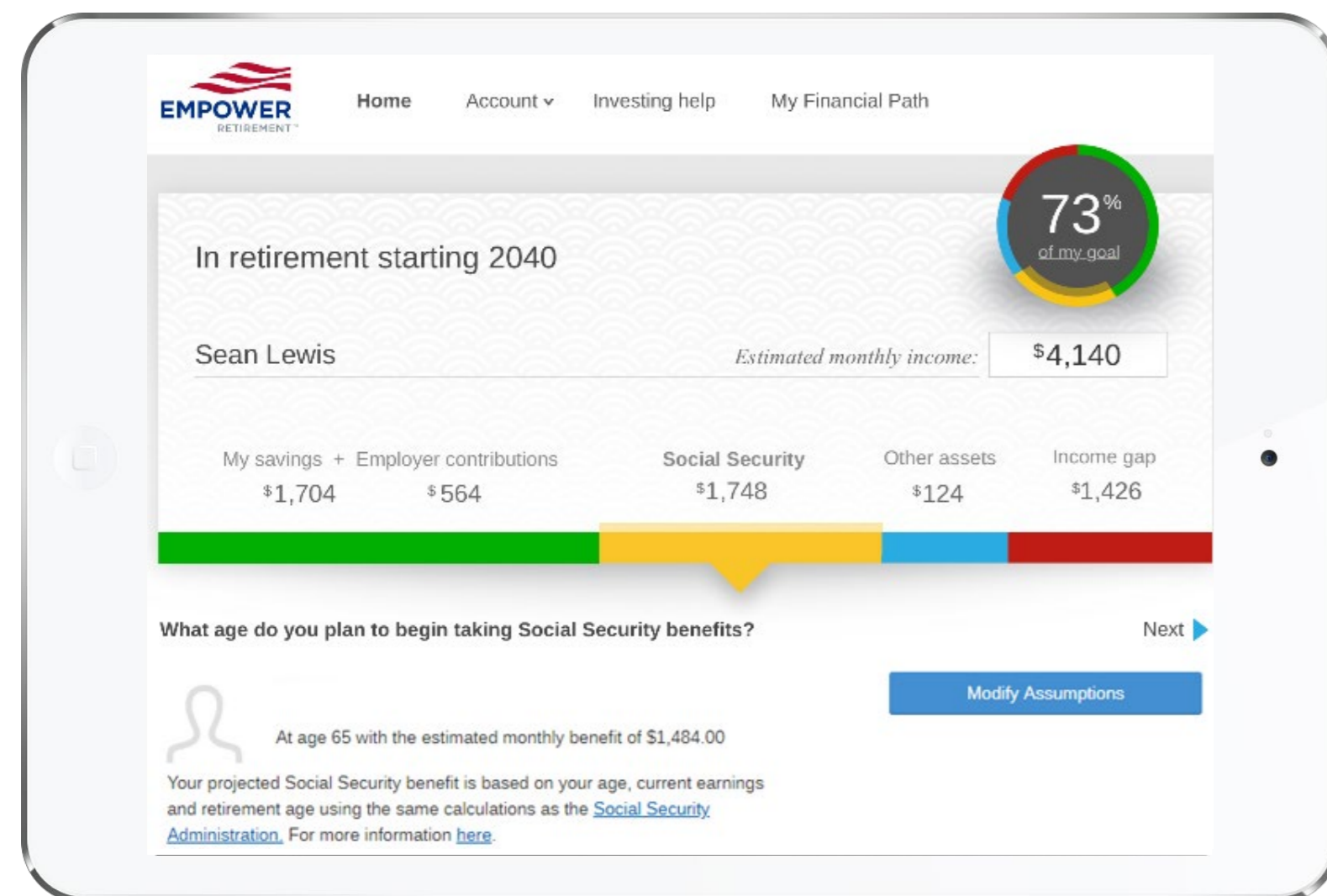
- Familiar experience with an income replacement focus
- Developed based on consumer testing and feedback



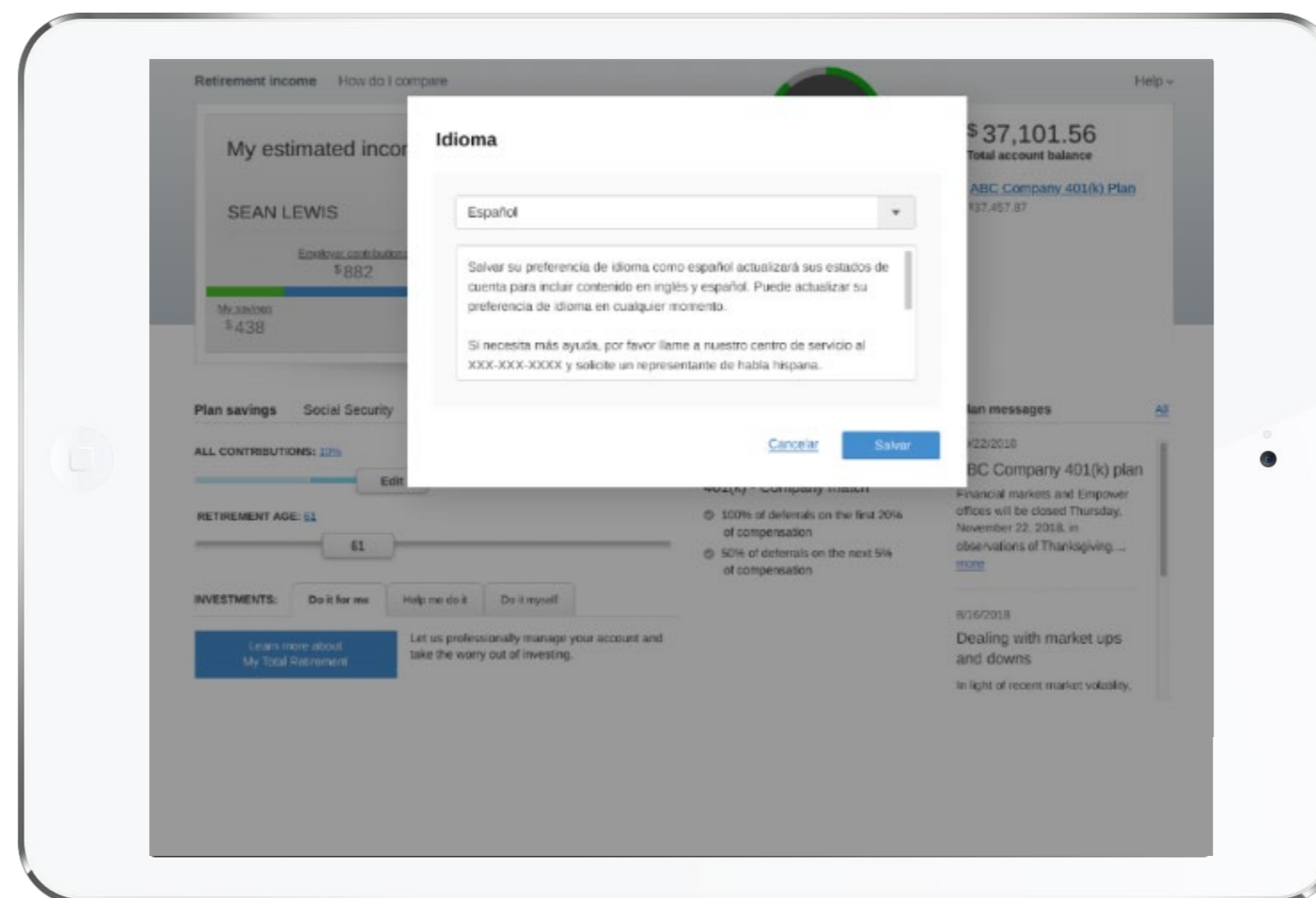
CREATE INTUITIVE ENGAGEMENTS

# Interactions that make sense

We provide various channels to engage individuals when, where and how they're most comfortable



**Access retirement accounts from any device 24/7**



**Translate website to Spanish within seconds**



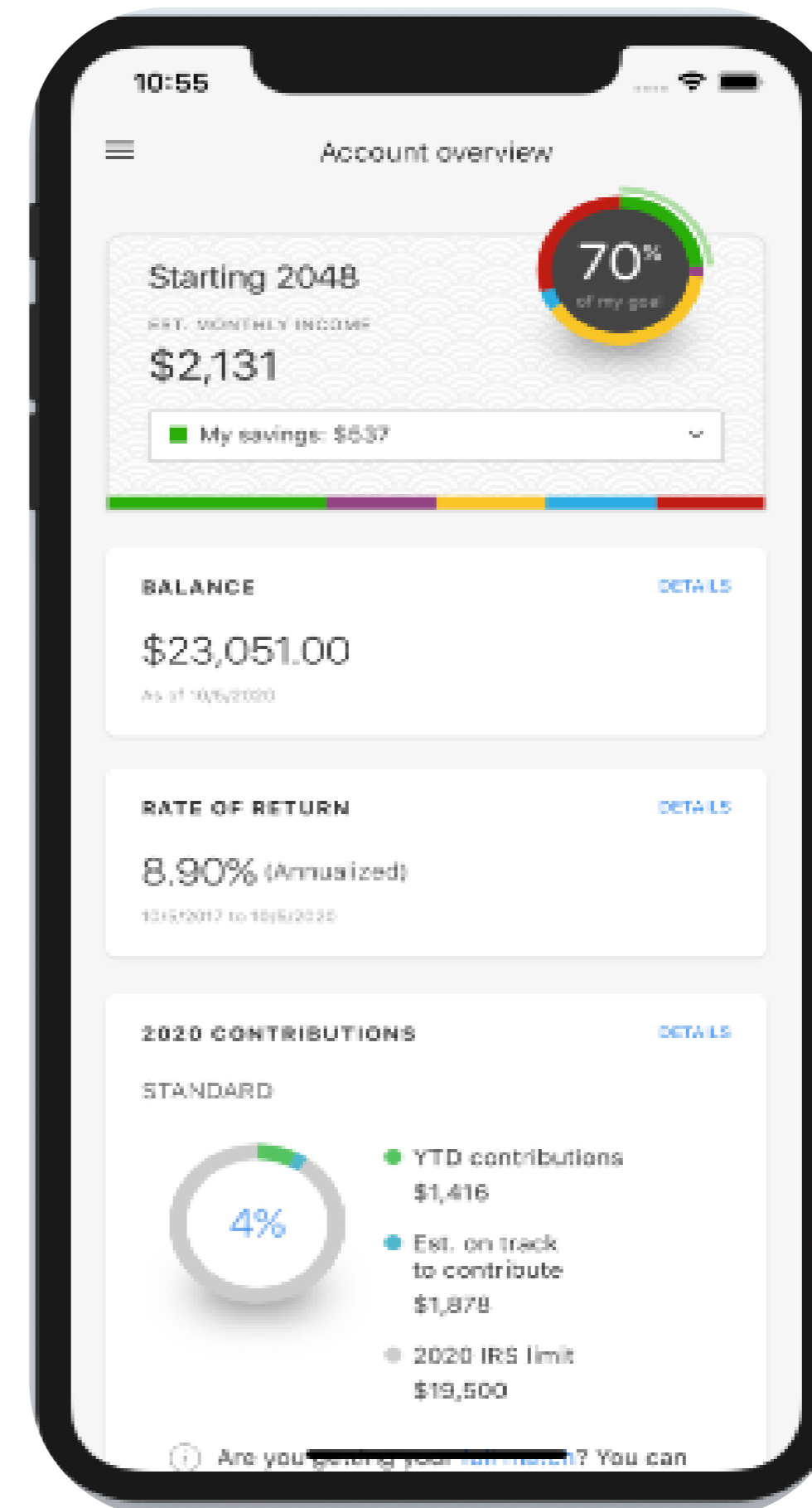
**Use voice and emotional intelligence to get phone inquiries answered quickly**

CREATE INTUITIVE ENGAGEMENTS

# On-the-go technology

## EMPLOYEES HAVE ACCESS TO ACCOUNTS ANYTIME, ANYWHERE

- Features and design based on focus groups
- Focus on lifetime income replacement
- Total retirement view regardless of device



**50%** **MOBILE APP USAGE ON THE RISE**  
Empower app downloads increased nearly 50% from 2019 to 2020.<sup>1</sup>



or



4.7 ★★★★★  
41K Ratings<sup>2</sup>

<sup>1</sup> Based on enrollment data for the period January 1, 2020 , through December 31, 2020.

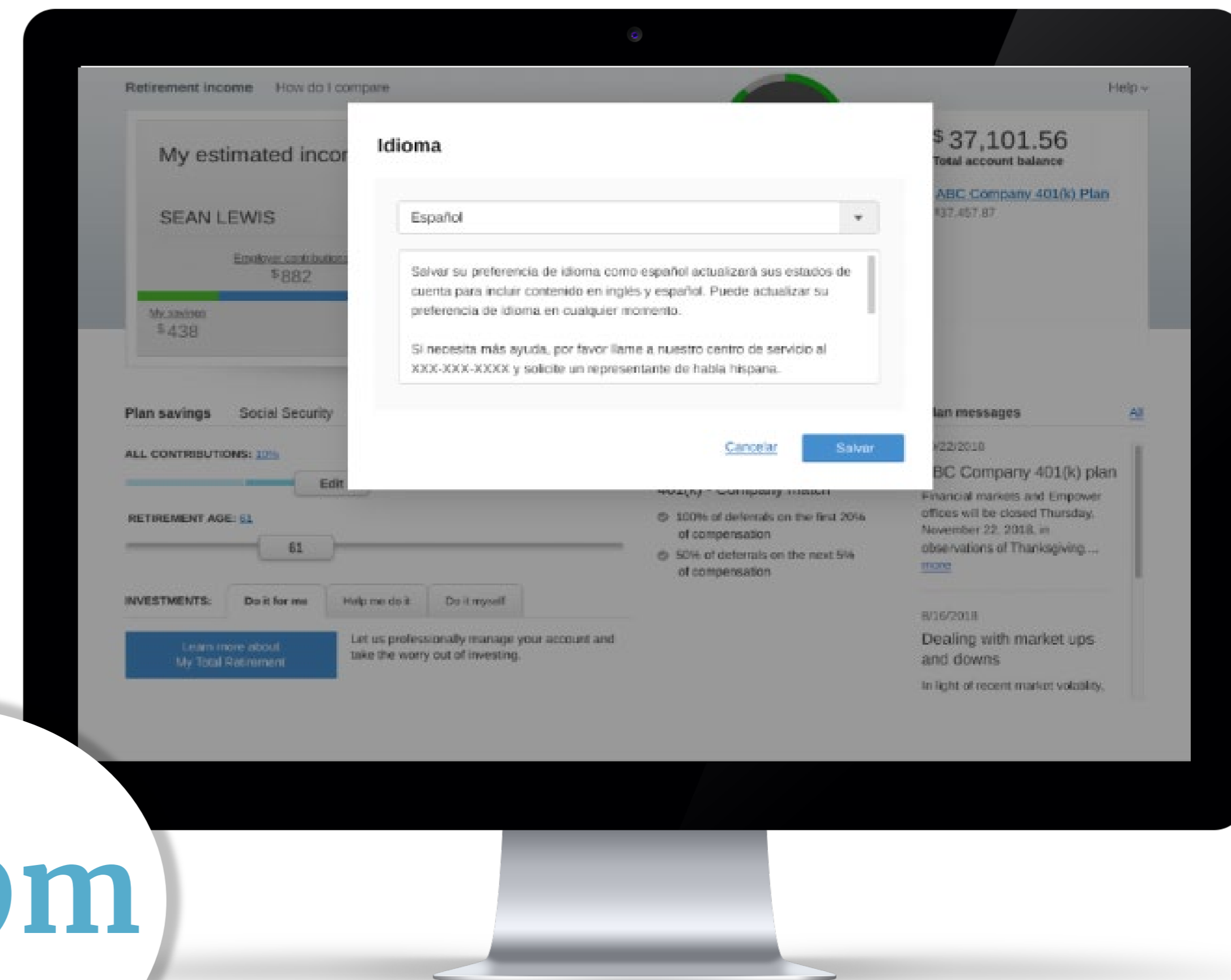
<sup>2</sup> Apple Store<sup>®</sup> app ratings and reviews as of January 19, 2020.

CREATE INTUITIVE ENGAGEMENTS

# Thorough Spanish experience

## ENGAGING EMPLOYEES IN THE LANGUAGE MOST FAMILIAR TO THEM

- Translated website and quarterly statements with one click
- Highly trained Spanish-speaking retirement specialists
- Comprehensive education and communications



## LANGUAGE WITHOUT BARRIERS

With 59.9 million Spanish speakers in the U.S., **Spanish is the most common non-English** language spoken in U.S. homes.<sup>1</sup>

59.9m



CREATE INTUITIVE ENGAGEMENTS

# Natural language recognition

## IMPROVING CUSTOMER OUTCOMES WITH A SMARTER EXPERIENCE

- Increased security through improved authentication
- Conversational dialogue efficiently routes calls
- Participant sentiments analyzed using emotional intelligence, ensuring customized service



# Behavioral based advice messaging



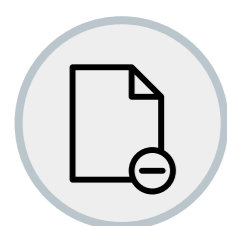
## DYNAMIC

- Messaging served up based on individual's activities and interests



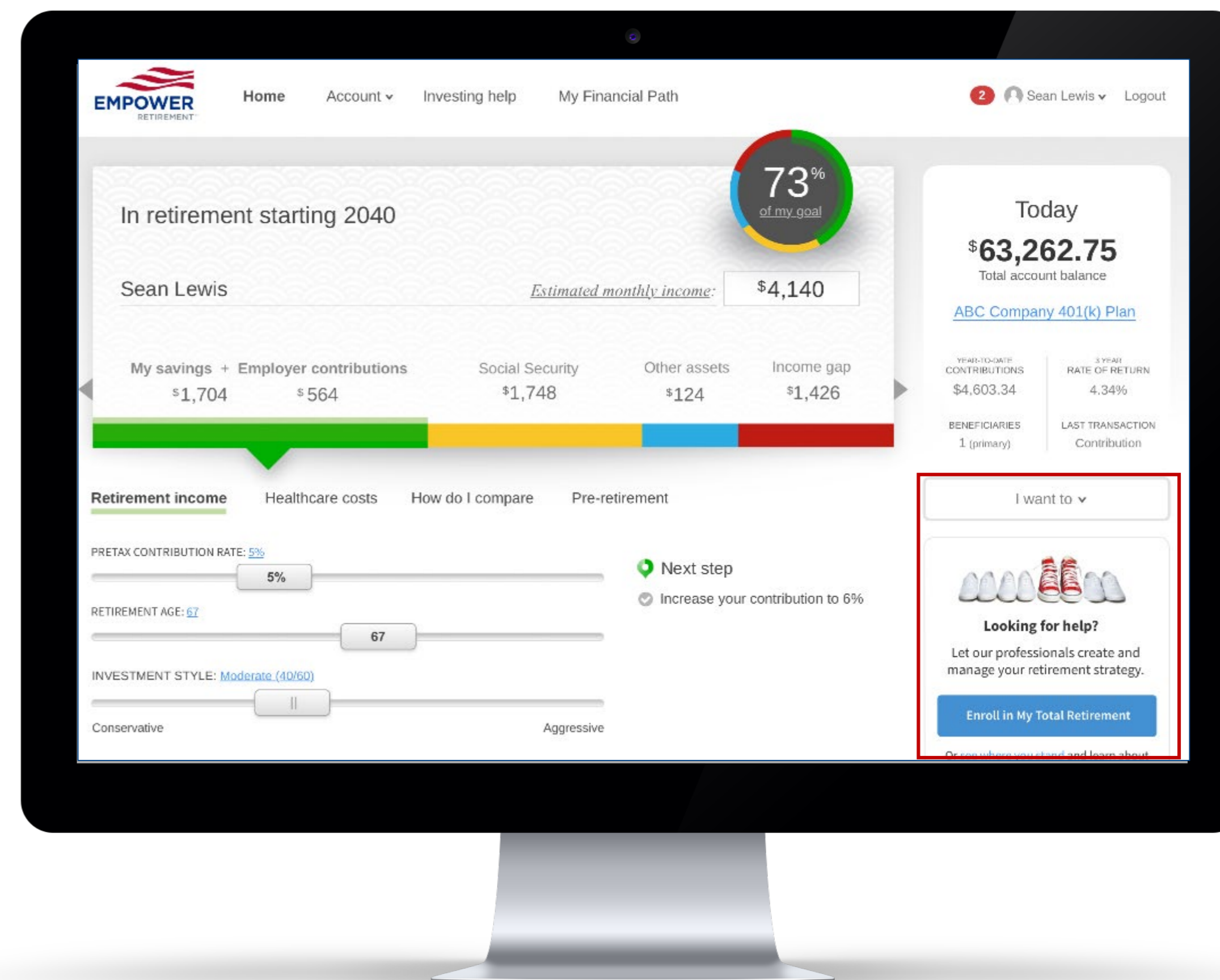
## HOLISTIC

- Considers full picture of an individual and their household



## ACCESSIBLE

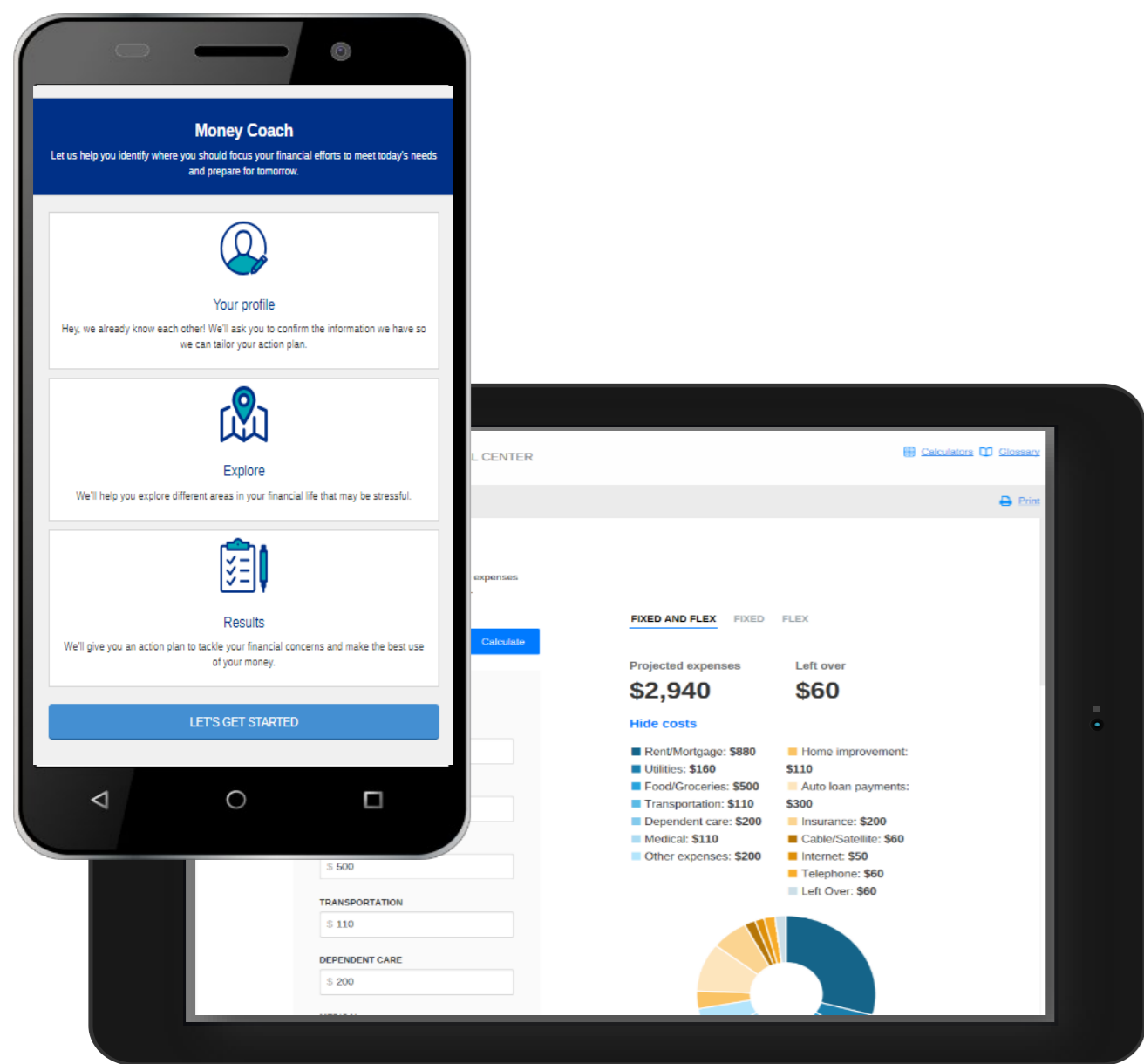
- Complex terminology eliminated to prevent confusion



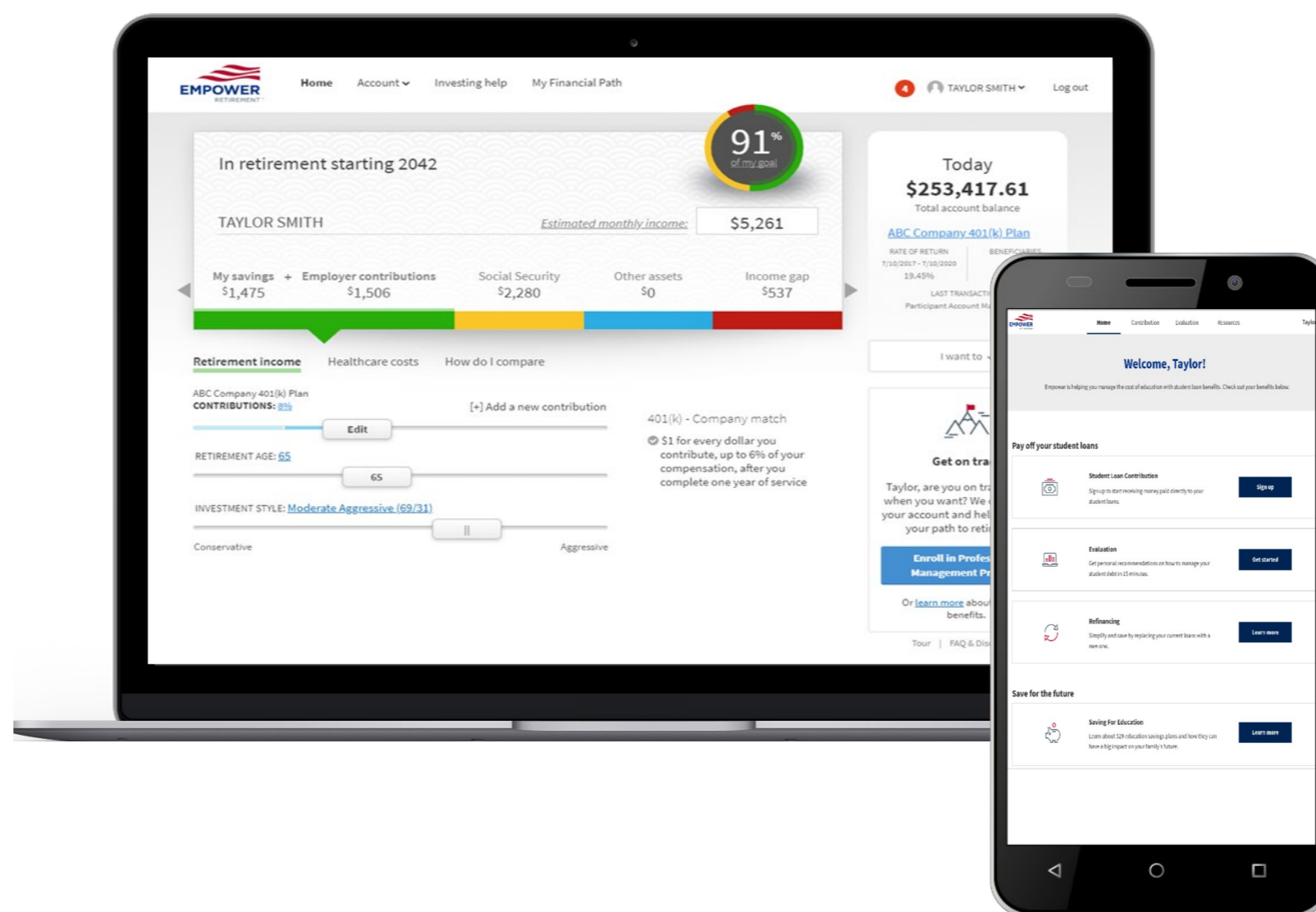


MOTIVATE ACTION

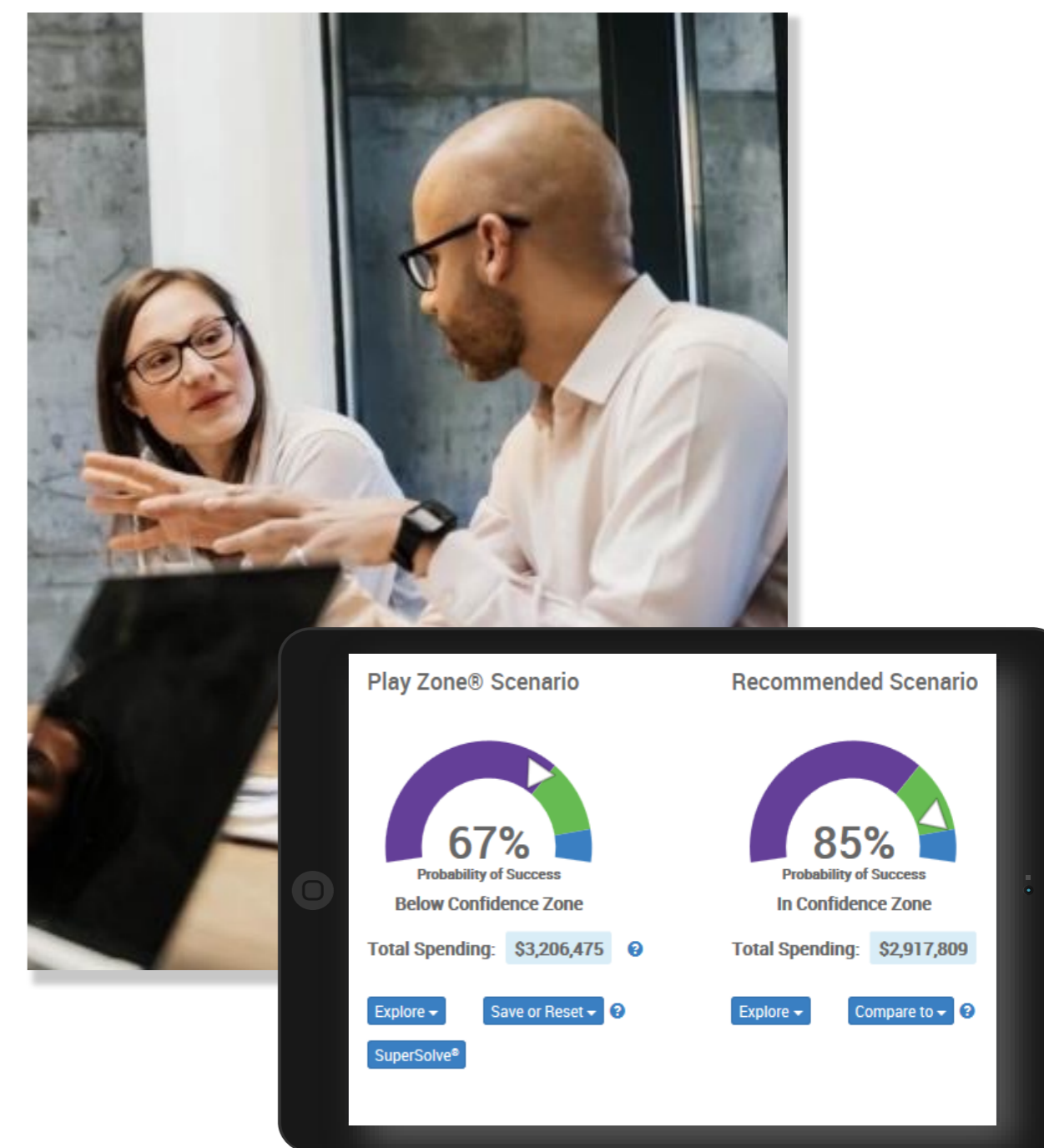
# Holistic financial wellness



My Financial Path



Actionable solutions

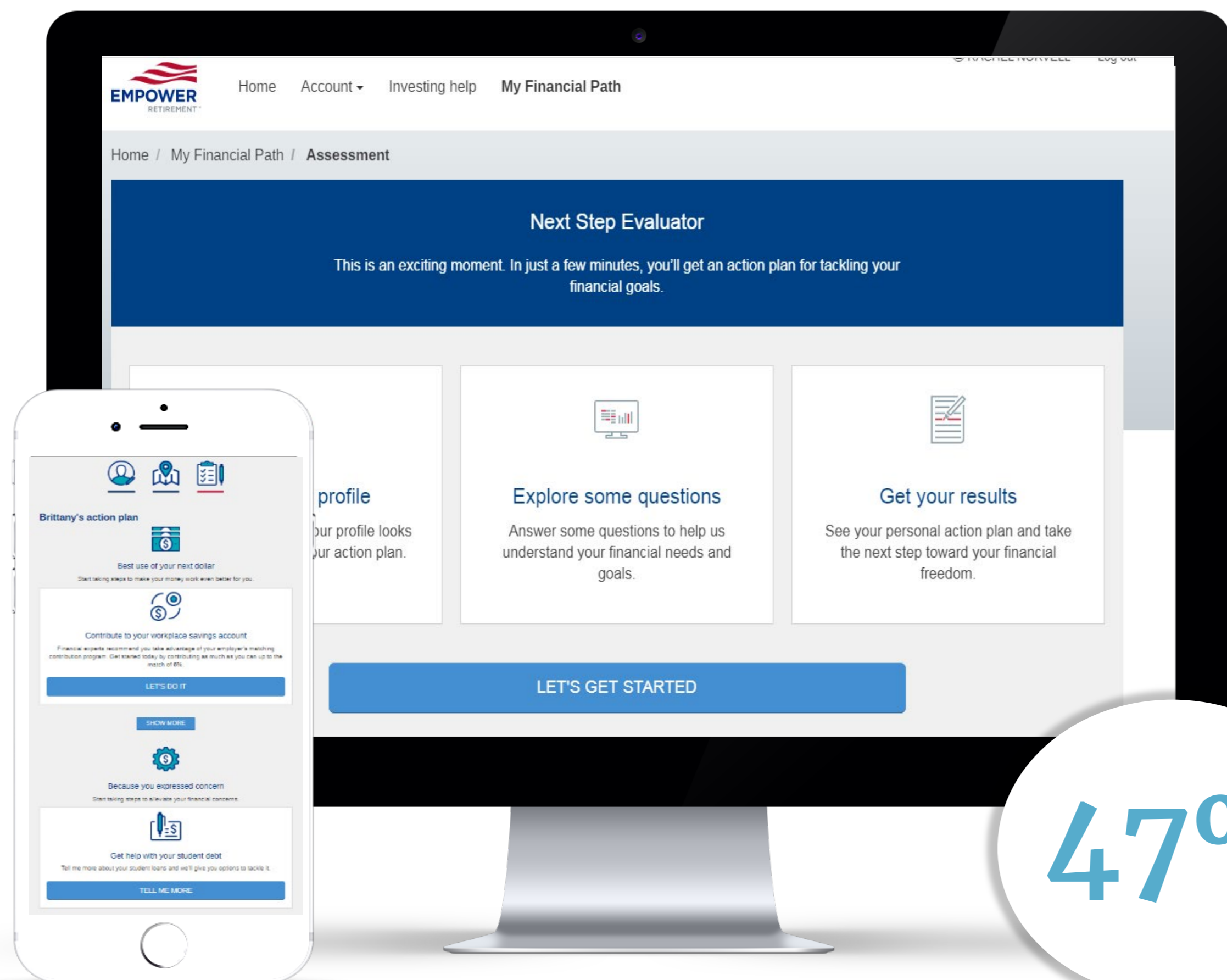


Comprehensive financial planning



MOTIVATE ACTION

# Interactive Next Step Evaluator



## PERSONALIZED, 5-MINUTE ASSESSMENT THAT DELIVERS NEXT STEPS

- Clear calls to action with ability to take action
- Straightforward, engaging education
- Easy-to-use, integrated experience based on plan design

47%

## PRIORITIZING FINANCIAL GOALS

of participants that engage with the Next Step Evaluator take immediate action steps.<sup>1</sup>

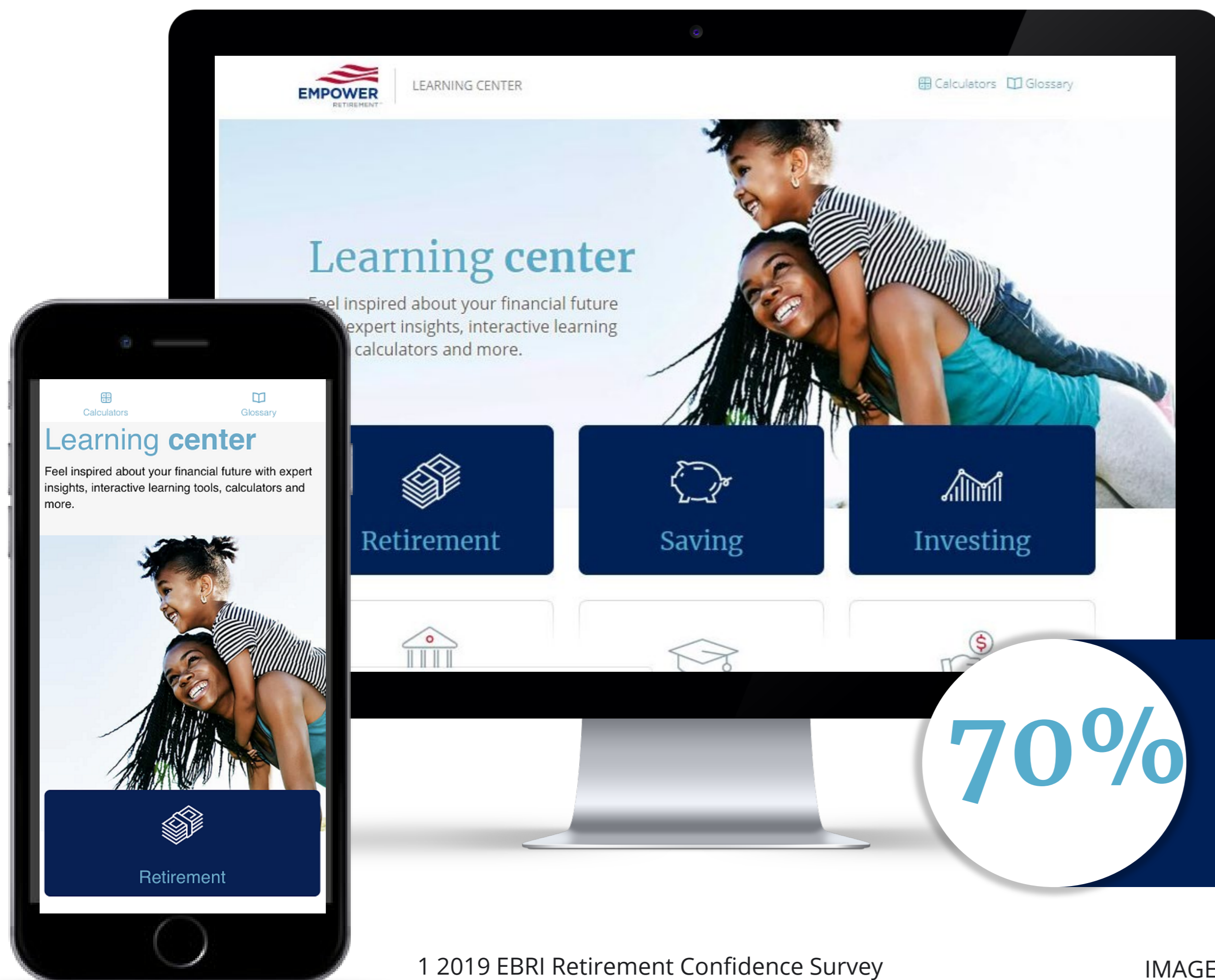
<sup>1</sup> Based on Empower data from September 2019 through September 2020.

MOTIVATE ACTION

# Complete Learning Center

## INSPIRATION THROUGH EXPERT INSIGHTS

- Interactive multimedia learning experiences
- Leading-edge modeling tools and calculators
- Guided learning “packages”



70%

## EDUCATIONAL BENEFITS

of workers say workplace education or advice on **how to manage competing financial priorities** would be helpful.<sup>1</sup>

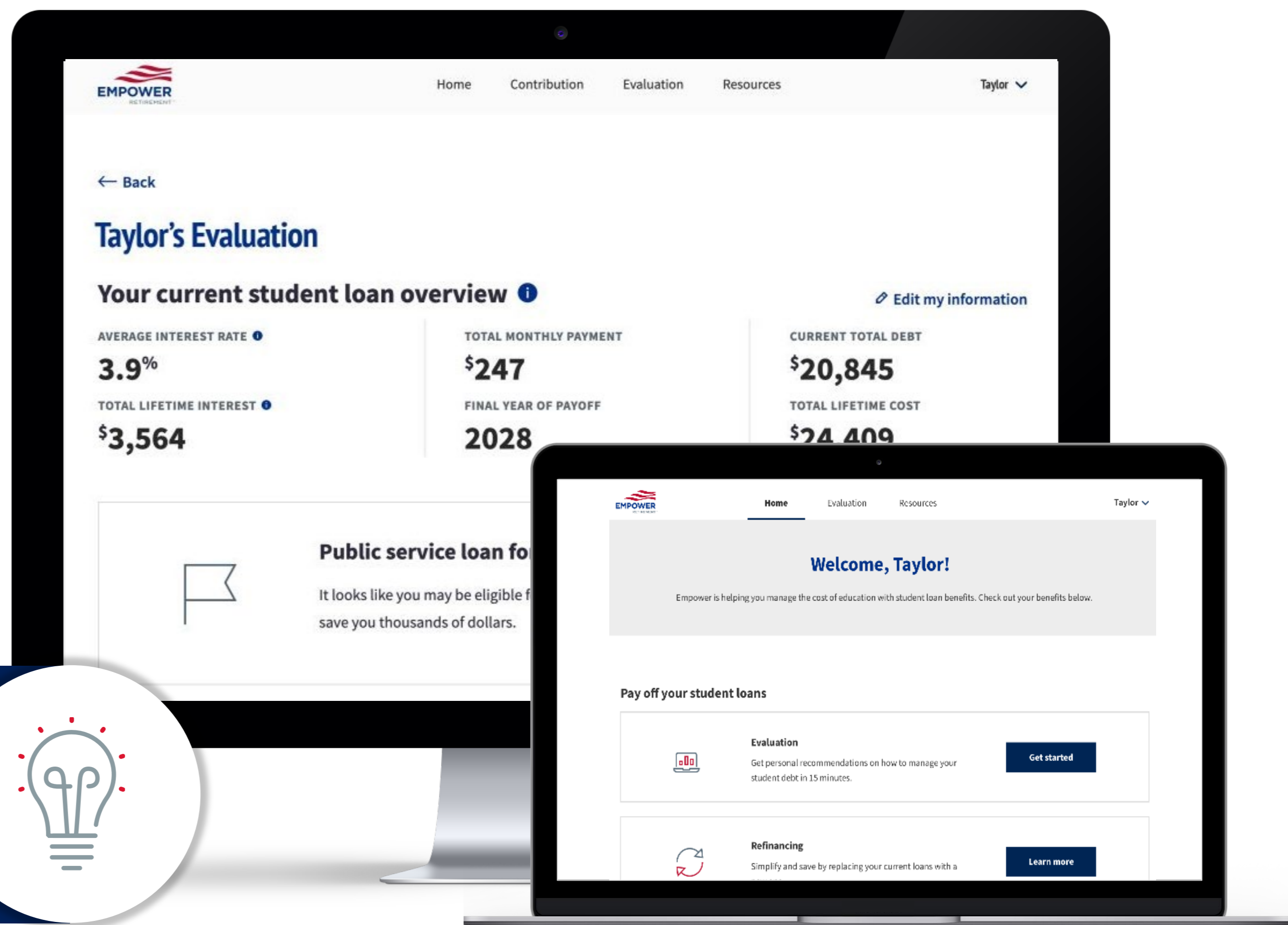


MOTIVATE ACTION

# Student debt solutions

## EMPOWER STUDENT DEBT SOLUTION

- Employer organizational assessment
- Employee student debt evaluation, with refinancing, forgiveness and repayment options
- Employer contribution services to student debt or to the retirement plan



## A MULTI GENERATIONAL PROBLEM

**45 million** Americans carry student debt

**40%** are over the age of 40

**50%** with student debt delay retirement contributions



MOTIVATE ACTION

# Employer assessment of student debt



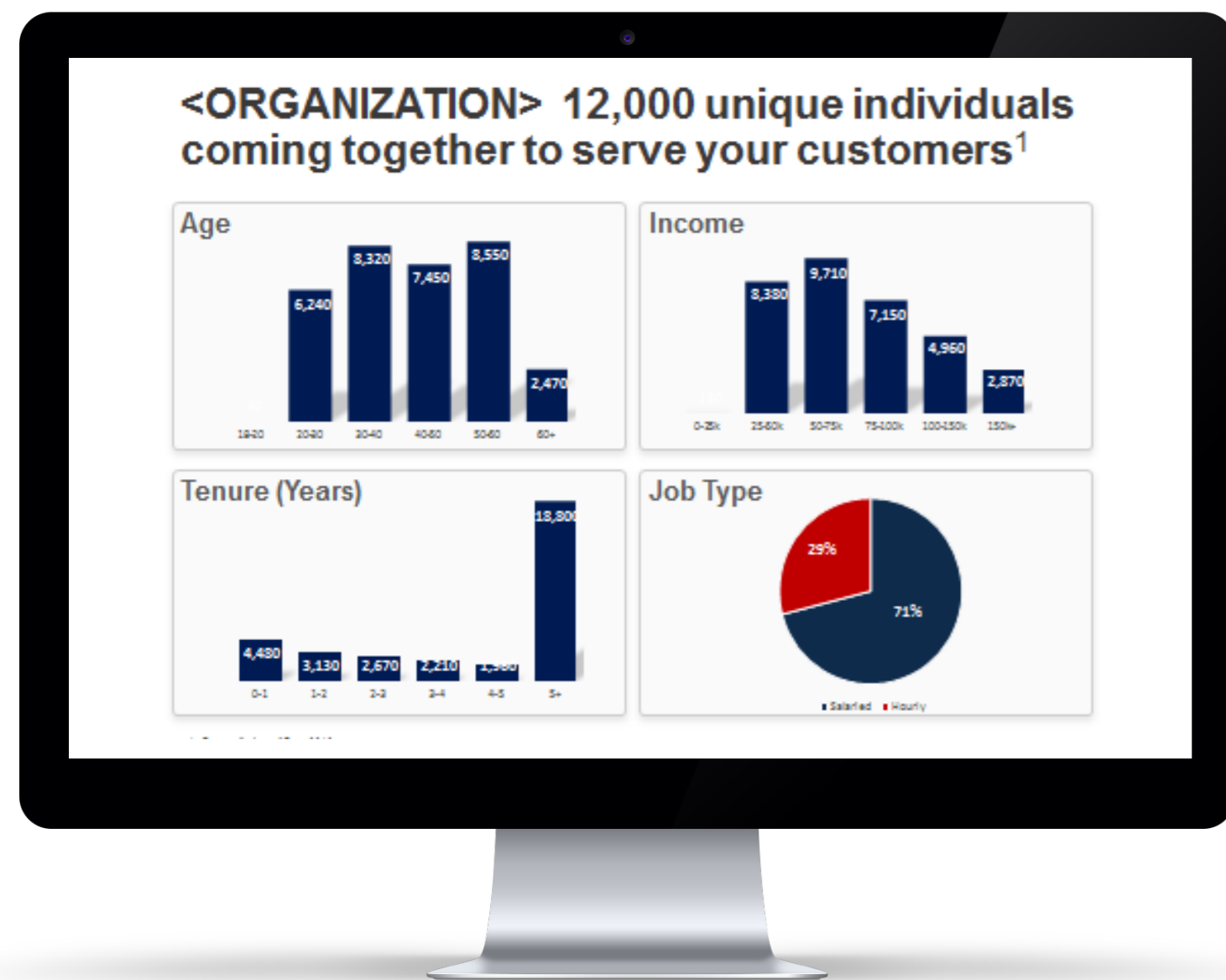
Analysis of student debt within your organization



Anonymized employee student debt data

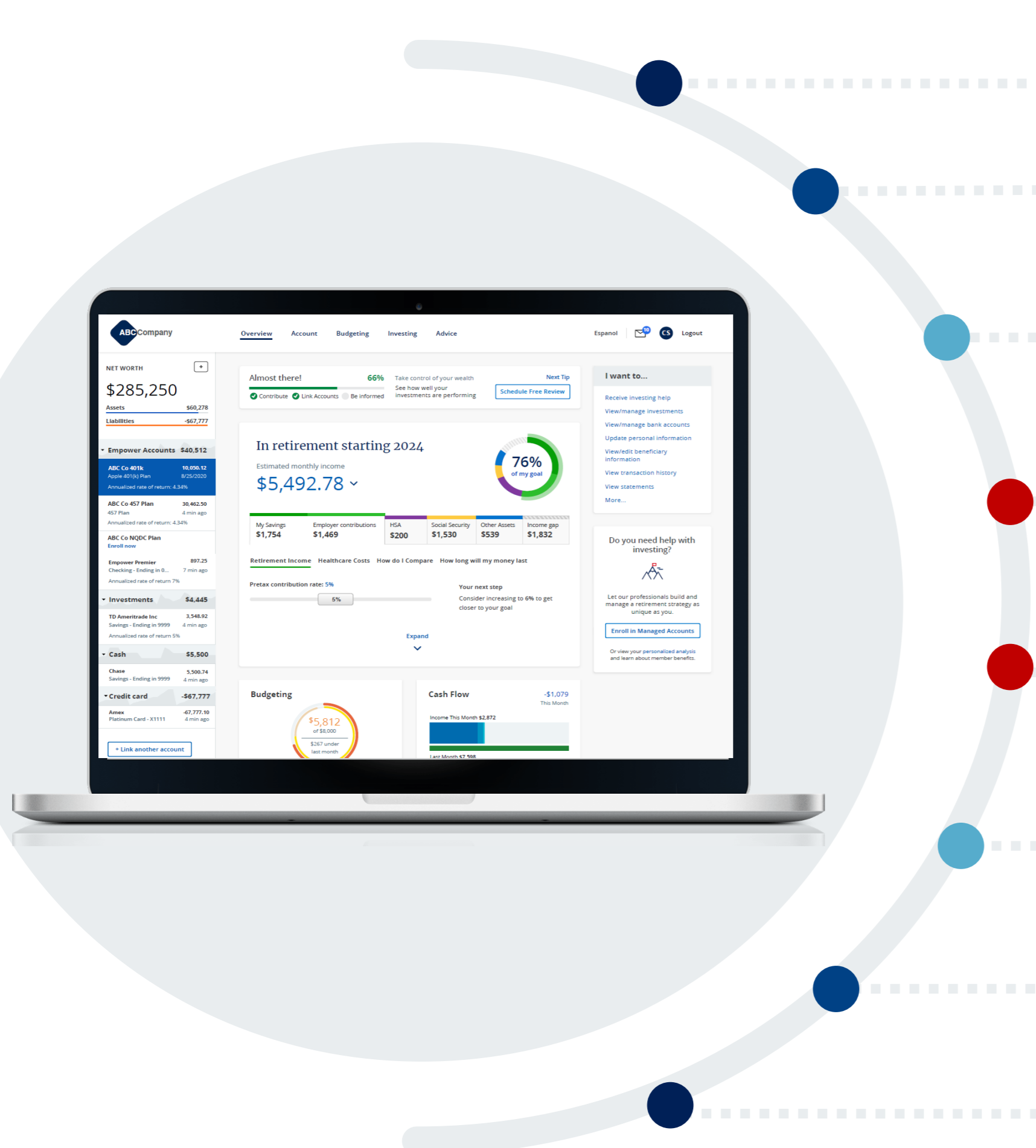


Total employee student loan savings potential



MOTIVATE ACTION

# Highly personalized savings experience



Simple and easy-to-understand design



Retirement income the centerpiece



Option to see full financial picture or just retirement



Spanish translation



Industry-leading security, including Empower Security guarantee



Technology supported by humans



Ongoing commitment to evolve based on feedback



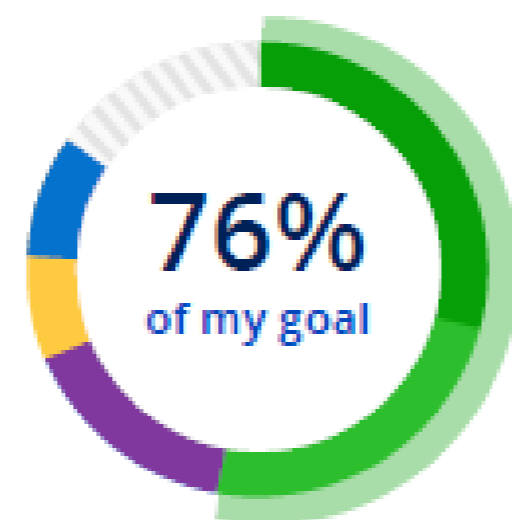
Advisor & sponsor discretion over rollover services

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## In retirement starting 2024

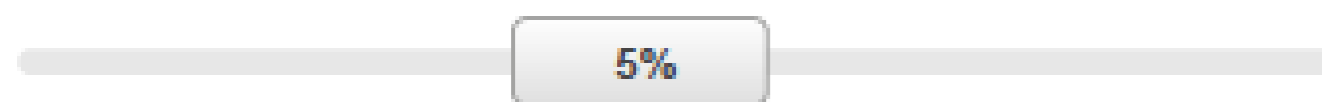
Estimated monthly income  
**\$5,492.78** ▾



My Savings <b>\$1,754</b>	Employer contributions <b>\$1,469</b>	HSA <b>\$200</b>	Social Security <b>\$1,530</b>	Other Assets <b>\$539</b>	Income gap <b>\$1,832</b>
------------------------------	--	---------------------	-----------------------------------	------------------------------	------------------------------

Retirement Income | Healthcare Costs | How do I Compare | How long will my money last

Pretax contribution rate: 5%



Retirement age: 67



Investment style: Moderate (40/60)



Conservative

Aggressive

### Your next step

Consider increasing to 6% to get closer to your goal

### 401(k) - Company match

✓ 100% of deferrals on the first 20% of compensation

✓ 50% of deferrals on the next 5% of compensation

MOTIVATE ACTION

# Three-dimensional savings

## SOPHISTICATED TECHNOLOGY SUPPORTED BY HUMAN ADVICE

- Current savings progress
- Future estimated monthly retirement income
- 360 view of outside assets, spending and debt



**NET WORTH** +

**\$38,673**

Assets **\$38,673**

Liabilities **\$0**

---

**Empower Accounts** **\$38,673**

- ABC Co 401k **31,050.12**  
ABC 401(k) Plan 8/25/2020
- ABC Co 457 Plan Enroll now
- Empower Premier **7,623.68**  
Ending in 0566 7 min ago

[+ Link another account](#)

**Almost there!** **33%** Take control of your wealth Next Tip

Contribute  Link Accounts  Be informed See how well your investments are performing Schedule free review

**In retirement starting 2024**

Estimated monthly income **\$5,492.78** 76% of my goal

My savings <b>\$1,754</b>	Employer contributions <b>\$1,469</b>	HSA <b>\$200</b>	Social Security <b>\$1,530</b>	Other assets <b>\$539</b>	Income gap <b>\$1,832</b>
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**Retirement Income** Healthcare Costs How do I Compare How long will my money last

Pretax contribution rate: **5%**

Next step: Consider increasing to **6%** to get closer to your goal

Expand

**\$3,500<sup>00</sup>** of \$5,000

**\$200 under** this time last month

Link Cash or Credit Cards to Set a Monthly Budget

People using our app reduced their spending by 15% on average, based on 2014 UCLA Study

Stay on track

**I want to...**

- Receive investing help
- View/manage investments
- View/manage bank accounts
- Update personal information
- View/edit beneficiary information
- View transaction history
- View statements
- More...

**It's a good idea to keep your profile updated**

The more you tell us, the more we can help you reach your goals.

Add beneficiary

MOTIVATE ACTION

# Tailored view based on personal finances

## VIEW WHAT MATTERS MOST – FROM DAY ONE

- Designed for savers getting started or with a simple financial picture
- Retirement income-focused view
- One-on-one messaging focused on basic financial wellness
- Help available when needed



MOTIVATE ACTION

# Engaging individuals toward financial wellness

## AS INDIVIDUALS' NEEDS GROW, SO DOES THEIR EXPERIENCE

- Linking outside accounts provides three-dimensional view
- Personalized “next step” guides
- Customized content with intuitive dashboard for budgeting, cash flow and debt paydown
- One-click navigation to most used features
- Simple, mobile-first design

FOR ILLUSTRATIVE PURPOSES ONLY. Not all features are currently available. Some features are under consideration and/or in development. Presented for discussion purposes only; non-binding and subject to change without notice.

**EMPOWER** Overview Account Budgeting Investing Advice

Espanol | 10 | CS | Logout | 24

**NET WORTH** +  
\$194,403

Assets \$434,530  
Liabilities -\$240,127

Empower Accounts \$38,673

- ABC Co 401k 31,050.12 8/25/2020
- ABC 401(k) Plan
- ABC Co 457 Plan [Enroll now](#)
- Empower Premier 7,623.68 7 min ago  
Ending in 0566

Investments \$16,653

- TD Ameritrade Inc 16,653.11 2 min ago  
Ending in 1255

Cash \$3,261

- Chase 2,567.34 6 min ago  
Checking - Ending in 0011
- Chase 694.43 6 min ago  
Savings - Ending in 0012

Credit card -\$9,777

- Amex -9,777.10 2 min ago  
Platinum Card - X1111

Mortgage -\$230,350

- Wells Fargo Mortgage -230,350.40 9 min ago  
WF Account

Other Assets \$375,943

- Home - Estimate 370,818.20 52 Maple St, Boston Just now
- Jewelry 5,125.13 4 min ago  
Diamond collection

[+ Link another account](#)

**Almost there!** 66% Take control of your wealth  
See how well your investments are performing [Schedule free review](#)

- Contribute
- Link Accounts
- Be informed

**In retirement starting 2024**

Estimated monthly income  
\$5,492.78

76% of my goal

My savings	Employer contributions	HSA	Social Security	Other assets	Income gap
\$1,754	\$1,469	\$200	\$1,530	\$539	\$1,832

Retirement Income Healthcare Costs How do I Compare How long will my money last

Pretax contribution rate: 5%

Next step: Consider increasing to 6% to get closer to your goal

[Expand](#)

**Budgeting**

\$5,812 of \$8,000  
\$267 under last month

Mortgage	\$3,550
Restaurants	\$665
Automotive	\$374
Groceries	\$283
Travel	\$161
All Others	\$779

1 of 2

**Cash Flow** -\$1,079 This Month

Income This Month \$5,812  
Last Month \$7,598

Expenses This Month -\$3,951  
Last Month -\$7,098

**Debt Paydown** \$454,000

Change This Year -\$27,000

**Emergency Fund** \$35,227

You should be able to cover 4 months of expenses.

I want to...

- Receive investing help
- View/manage investments
- View/manage bank accounts
- Update personal information
- View/edit beneficiary information
- View transaction history
- View statements
- More...

It's a good idea to keep your profile updated

The more you tell us, the more we can help you reach your goals.

[Add beneficiary](#)

MOTIVATE ACTION

# Optimized for action

## TO MOTIVATE ACTION AT THE RIGHT TIME

- Peer and top peer comparisons for individuals at any age
- Healthcare costs estimates for those age 35 and over
- *How long will my money last?* for individuals 50+ to estimate how savings translates to income in retirement

### Healthcare costs in retirement

Based on your health conditions, you estimated cost will be 151% (\$758) of your monthly retirement income at age:

67

**\$3,469.63 remaining**

76% of my goal

[View details](#)

Insurance premiums		Additional out-of-pocket costs	
Doctors & Tests (Part A&B)	\$200	Doctors & Tests	\$40
Prescription Drugs (Part D)	\$89	Prescription Drugs	\$350
Medical Supplemental	\$255	Hearing & Vision	\$67
Dental insurance	\$54	Dental	\$39

My Savings	Employer contributions	HSA	Social Security	Other Assets	Income gap
\$1,754	\$1,469	\$200	\$1,530	\$539	\$1,832

Retirement Income Healthcare Costs **How do I Compare** How long will my money last?

Pretax contribution rate: 5%

Retirement age: 67

Investment style: Moderate (40/60)

Conservative Aggressive

This change could result in:

**FUTURE**

+ \$293.50 / month more in retirement income

+ \$185.42 / month more in employer match income

**TODAY**

- \$125.98 / month less of your before-tax pay

[Reset](#) [Review changes](#)

### How do I compare to others?

Age: 40-49

Salary: \$75K - Less than \$100

Gender: Male

30% of goal (PEERS)

44% of goal (TOP PEERS)

76% of my goal (ME)

Contribution rate: 5% 10% 28%

Balance: \$24K \$66K \$10,050

My Savings	Employer contributions	HSA	Social Security	Other Assets	Income gap
\$1,754	\$1,469	\$200	\$1,530	\$539	\$1,832

Retirement Income Healthcare Costs **How do I Compare** How long will my money last?

### How long will my money last?

Based on a \$5,000 monthly income goal, your savings are projected to last to age 85.

76% of my goal

Change the plan-to age, or income goal to model different scenarios. Understanding this view and other considerations

My Savings	Employer contributions	HSA	Social Security	Other Assets	Income gap
\$1,754	\$1,469	\$200	\$1,530	\$539	\$1,832

Retirement Income Healthcare Costs **How do I Compare** **How long will my money last?**



# Enhanced advice

**ABC Company** | Overview | Account | Banking | Portfolio | Investing | Advice | Custom | Espanol | 10 | 3 | CS | Logout

**NET WORTH** + \$285,250

Assets: \$60,278  
Liabilities: -\$67,777

**Investments** \$40,512

- ABC Co 401k** 10,050.12  
Apple 401(k) Plan 8/25/2020  
Annualized rate of return: 4.34%
- ABC Co 457 Plan** 30,462.50  
457 Plan 4 min ago  
Annualized rate of return: 4.34%
- ABC Co NQDC Plan** Enroll now

**Other Investment** \$4,445

- Empower Premier** 897.25  
Checking - Ending in 0... 7 min ago  
Annualized rate of return 7%
- TD Ameritrade Inc** 3,548.92  
Savings - Ending in 9999 4 min ago  
Annualized rate of return 5%

**Cash** \$5,500

- Chase** 5,500.74  
Savings - Ending in 9999 4 min ago

**Credit card** -\$67,777

- Amex** -67,777.10  
Platinum Card - X1111 4 min ago

[+ Link another account](#)

---

**My Total Retirement**

You are on track to receive an estimated after-tax annual income of **\$78,543** with a goal of **\$143,564**. As your life plans change, update your information and your investment plan will be automatically adjusted to fit your needs.

[Personalize My Plan](#) [Edit Contributions](#)

---

**Retirement Plan Assumptions**

Retirement Age **63** | Annual Savings **\$23,100**

Projected Portfolio Value

■ Median ■ 10th Percentile

Age 37 | Retirement Age 63 | Age 95

[Update Retirement Plan](#)

---

**My Investment Strategy** | ABC Company 401(k) Plan

Risk Profile **Conservative**

US Stocks	46.0%
International Stocks	20.0%
US Bonds	12.5%
International Bonds	7.5%
Alternatives	12.5%
Cash	1.5%

[View Strategy](#)

---

**Savings This Year**

Recommended: \$23,000-25,000/yr

1/6 of \$48,000 | **\$5,000**

[View Recommendations](#)

## ACTIONABLE RECOMMENDATIONS THAT MAKE SENSE

- Advice-focused landing page
- Highlighted investment strategy
- Current savings to inform planning
- Dynamic personalized messaging with holistic, household view

## Savings Planner

Don't hold more than \$45,000 in cash unless you have a short-term spending goal. Consider deploying at least \$35,000 towards your long-term financial goals.

### Saved This Year

- Education \$1,800
- Taxable \$10,000
- Tax-Deferred \$18,000
- Tax-Free \$1,800



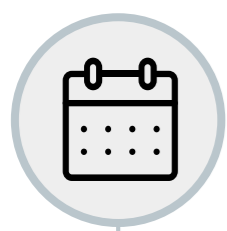
### Yearly Savings Needed (for 70% Chance of Success)

**\$37,800 - \$46,200**

You are planning to save \$40,850 this year which is within your recommended yearly savings of \$37,800 to \$46,200 to keep you on track to meet your Retirement Planner goals. Set up automatic contributions to ensure you hit your plan. Contribute to tax-efficient accounts such as your company's 401k plan if you are eligible.

MOTIVATE ACTION

# Comprehensive financial planning



## CONVENIENT

- Outreach email with online scheduler



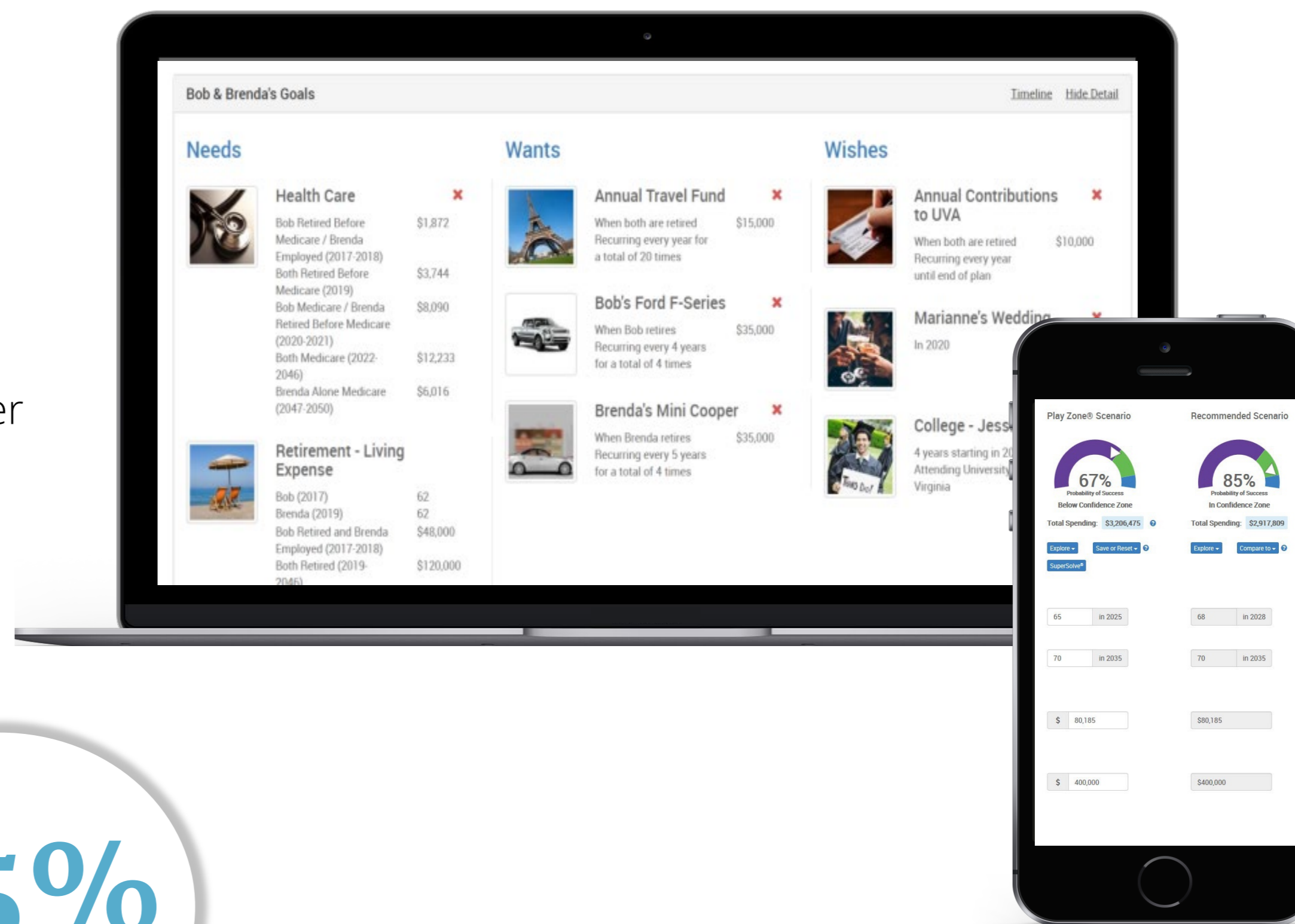
## FINANCIAL PLANNING CONSULTATION

- Goal-based: needs, wants and wishes
- Broad range of topics and life events
- Money Guide Pro consumer portal access
- 3-5 hours of total consultation time with spouse or partner



## ACTIONABLE

- Comprehensive Financial Plan report
- Solutions to help implement plan



## A FOCUS ON WELLNESS

**1 in 4** employees ranks a financial wellness benefit with access to unbiased **financial counselors** as the most desired employer benefit.<sup>1</sup>

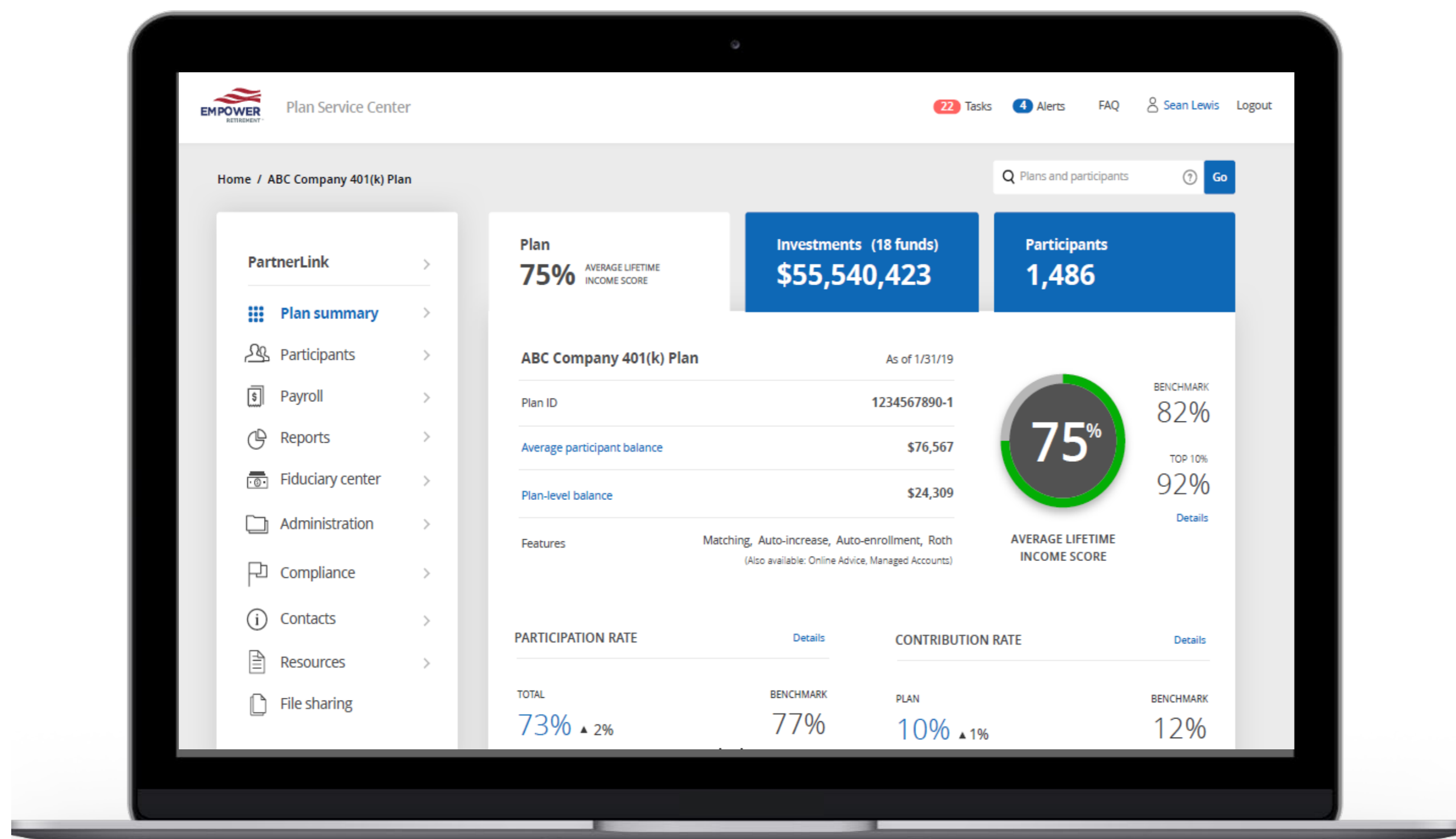
25%

1 Federal Reserve Bank of New York Consumer Credit Panel/Equifax.

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MAKE ADMINISTRATION EASIER

# Intelligent and integrated data



## MORE EFFICIENT PLAN MANAGEMENT

Intuitive tools and reporting analytics make optimizing plan design and controlling costs easy



## ALL IN ONE PLACE

Dashboard features plan statistics, peer benchmarks with access to service contacts and reporting



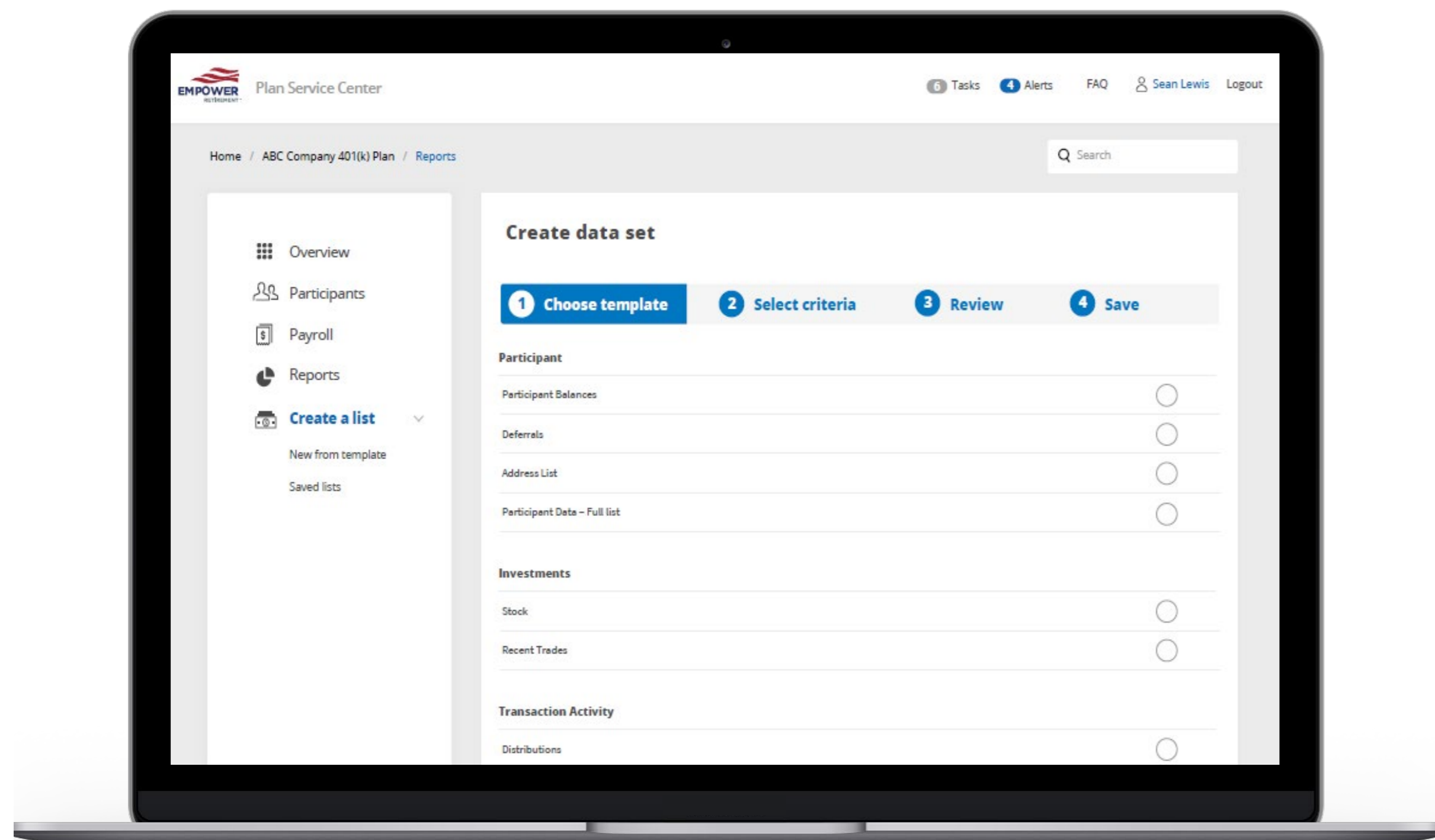
## EASY-TO-USE INTERFACE

Time saving participant, plan and investment insights brought to the forefront



MAKE ADMINISTRATION EASIER

# Customized reporting



## THE RIGHT INFORMATION AT THE RIGHT TIME

Continuous improvement of our client reporting to provide you with the data you need – when you need it



## TIMESAVING CUSTOMIZATION

- A simple guided reporting process
- Multi-plan, multi-layer
- Drag-and-drop data values and list preview
- Save and schedule, with expanded output options

MAKE ADMINISTRATION EASIER

# Jargon-free communications



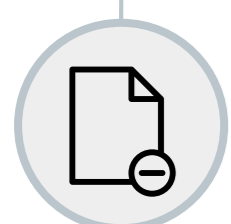
## UNDERSTANDABLE

- Clearly designed and written to make it easier to take action



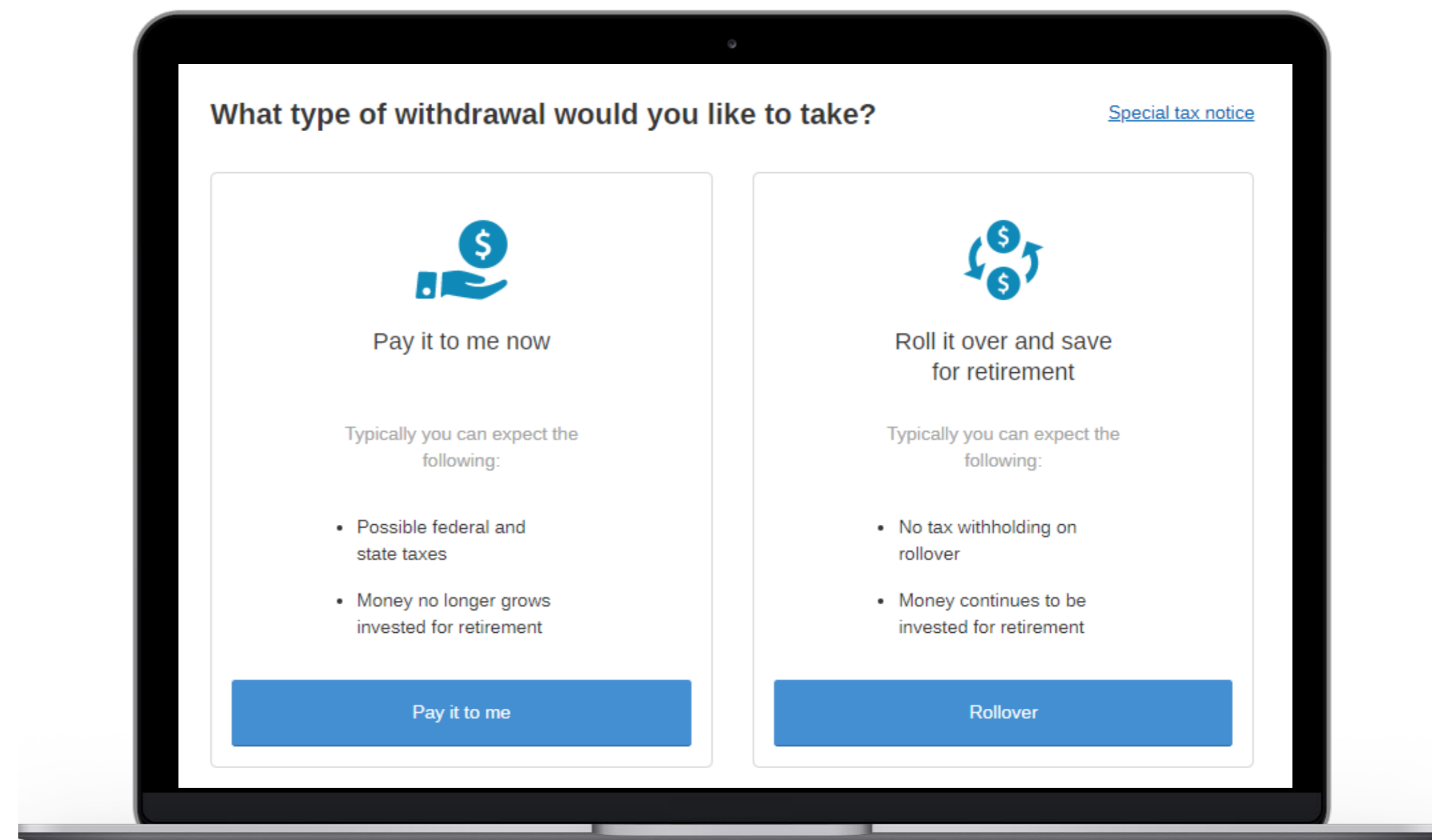
## EFFICIENT

- Time saving design features allow for reduced processing and errors



## SIMPLIFIED

- Complex terminology eliminated to prevent confusion



IMPROVE PLAN PERFORMANCE

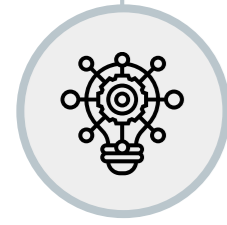
# Insights to maximize benefits



REAL-TIME PLAN STATISTICS



RELEVANT BENCHMARKS



ACTIONABLE INSIGHTS

The screenshot displays the EMPOWER Plan Service Center interface for an ABC Company 401(k) Plan. The dashboard is divided into several key sections:

- Summary Cards:**
  - Plans:** 75% AVERAGE LIFETIME INCOME SCORE
  - Investments (18 funds):** \$55,540,423
  - Participants:** 1,486
- Plan Overview:**
  - Plan:** 75% AVERAGE LIFETIME INCOME SCORE
  - ABC Company 401(k) Plan:** As of 1/31/19
  - Plan ID:** 1234567890-1
  - Average participant balance:** \$76,567
  - Plan-level balance:** \$24,309
  - BENCHMARK:** 82%
  - TOP 10%:** 92%
- Performance Metrics:**
  - Participation Rate:** TOTAL 73% (▲ 2%), BENCHMARK 77%
  - Contribution Rate:** PLAN 10% (▲ 1%), BENCHMARK 12%
- Investment Diversification:**
  - Participants within 10% of glide path:** TOTAL 15% (▲ 2%), BENCHMARK 12%
- Participants Investment Strategy:**
  - Do it for me: ~45%
  - Help me do it: ~25%
  - Do it myself: ~30%
- Allocation by fund:** As of 1/31/19. A horizontal bar chart showing the distribution of assets across various fund classes.
- Table of Fund Performance:**

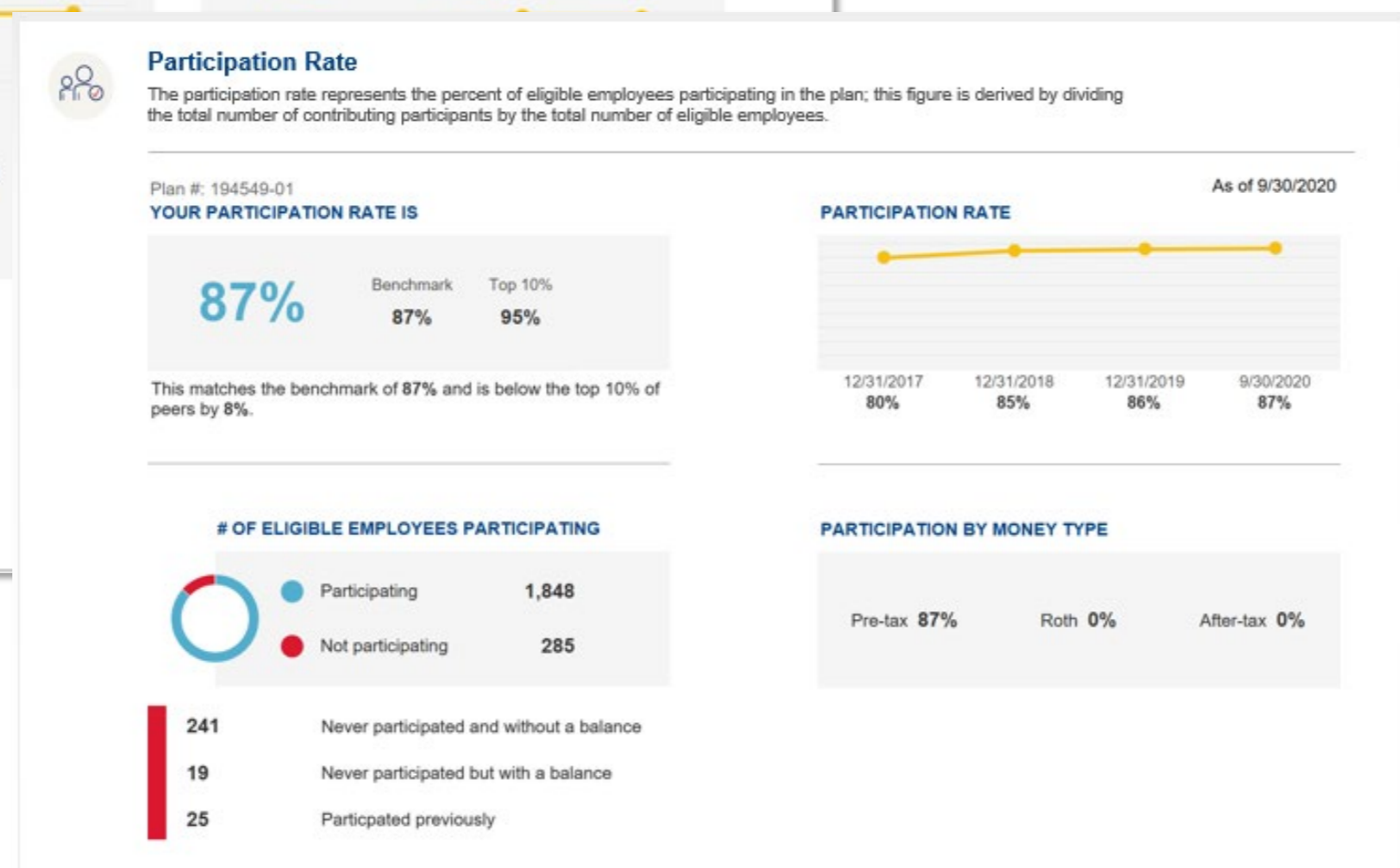
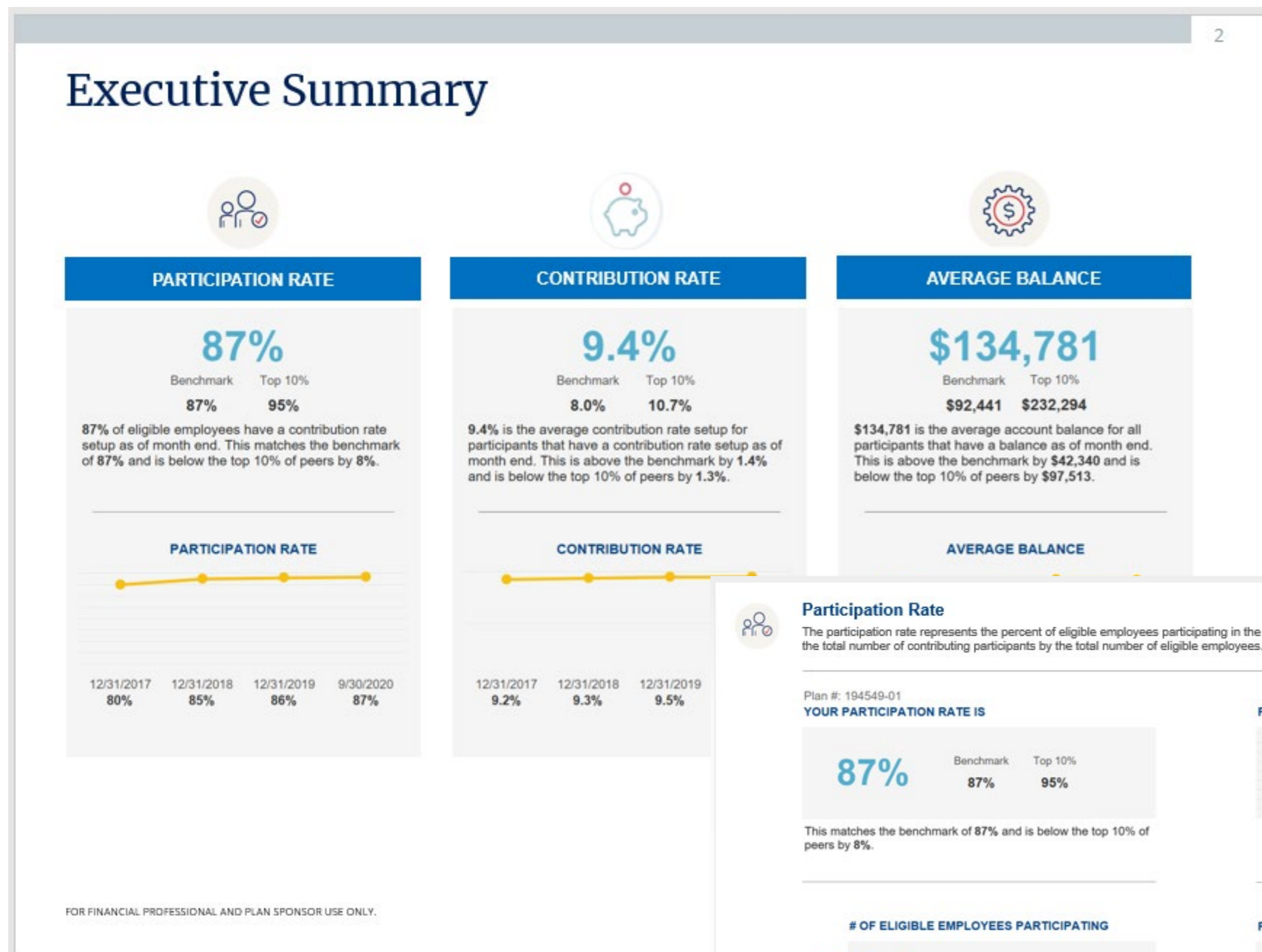
Plan #	Asset Class	Rating	Participants	Assets
★ GWA Fund Name	Asset Class	★★★★☆	634	\$XX,XXX.XX
★ Putnam Fund Name	Asset Class	★★★★☆	257	\$XX,XXX.XX
☆ GWA Fund Name	Asset Class	★★★★☆	1,424	\$XX,XXX.XX
☆ Putnam Fund Name	Asset Class	★★★★☆	284	\$XX,XXX.XX
☆ GWA Fund Name	Asset Class	★★★★☆	459	\$XX,XXX.XX
☆ Putnam Fund Name	Asset Class	★★★★☆	84	\$XX,XXX.XX
☆ GWA Fund Name	Asset Class	★★★★☆	139	\$XX,XXX.XX
☆ Putnam Fund Name	Asset Class	★★★★☆	84	\$XX,XXX.XX
☆ GWA Fund Name	Asset Class	★★★★☆	43	\$XX,XXX.XX
☆ Putnam Fund Name	Asset Class	★★★★☆	394	\$XX,XXX.XX
- Reporting Section:**
  - My reports:** ABC weekly report (7/21/2019), Participant Loan Detail (7/18/2019), ABC weekly report (7/14/2019), Participant Data Extract (7/7/2019)
  - Frequently used reports:** Forfeiture/ Unallocated Plan Asset Account Detail, Plan Balance and Transaction Summary, Compliance Census File, Plan Contribution Summary by Money Source

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IMPROVE PLAN PERFORMANCE

# Plan performance insights



**COMPARE KEY PERFORMANCE INDICATORS TO BENCHMARKS**



**FURTHER ANALYZE DEMOGRAPHICS TO SUGGEST TARGETED ACTION**



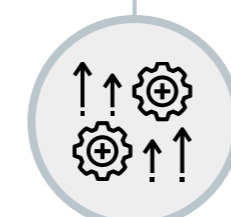
**MEASURE MEANINGFUL DATA POINTS TO DRIVE DECISIONS AND SPOT TRENDS**

# Sophisticated, cutting-edge security



## PROTOCOLS IN PLACE

- Multifactor authentication
- Proactive security alerts
- Enhanced identity-proofing voice biometric screening
- Increased cybersecurity training



## PROTOCOLS IN DEVELOPMENT

- Participant-initiated “money out” lockdown
- Device fingerprinting
- Enhanced security questions
- Fraudulent email detection

## A FOCUS ON PROTECTING CUSTOMERS

There are approximately **2.7M** daily cyberattacks on the financial industry.<sup>1</sup>



<sup>1</sup> Cybersecurity: Defense in depth, Empower Institute, August 2019





THANK YOU





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