The new Empower experience

BRINGING FINANCIAL WELLNESS INTO THREE DIMENSIONS

Empower Retirement's enhanced savings experience is highly personalized, comprehensive, and designed to motivate action and help people get real results. We create a unique web experience for each individual based on their savings progress and the information they provide on outside assets, liabilities, spending and more.

This personalized financial wellness experience is based on sophisticated technology paired with real, human advice and offers a three-dimensional view of:

- ✓ CURRENT SAVINGS PROGRESS.
- ✓ FUTURE ESTIMATED MONTHLY RETIREMENT INCOME.
- ✓ 360° VIEW OF OUTSIDE ASSETS, SPENDING AND DEBT.

80% of American workers want support in managing competing financial priorities[1]

47% of millennial and Generation Z workers expect employers to do more to support their overall financial wellness[2]

43% higher retirement plan deferrals when workers are fully engaged in financial wellness programs[3]

1 The first thing an individual sees — along with their balances — is a personalized monthly income forecast and their Lifetime Income Score℠.

2 An individual may link other accounts and sources that will help us provide a comprehensive financial picture, including overall net worth.

3 New personalized financial wellness tools are available based on the participant's linked outside accounts.

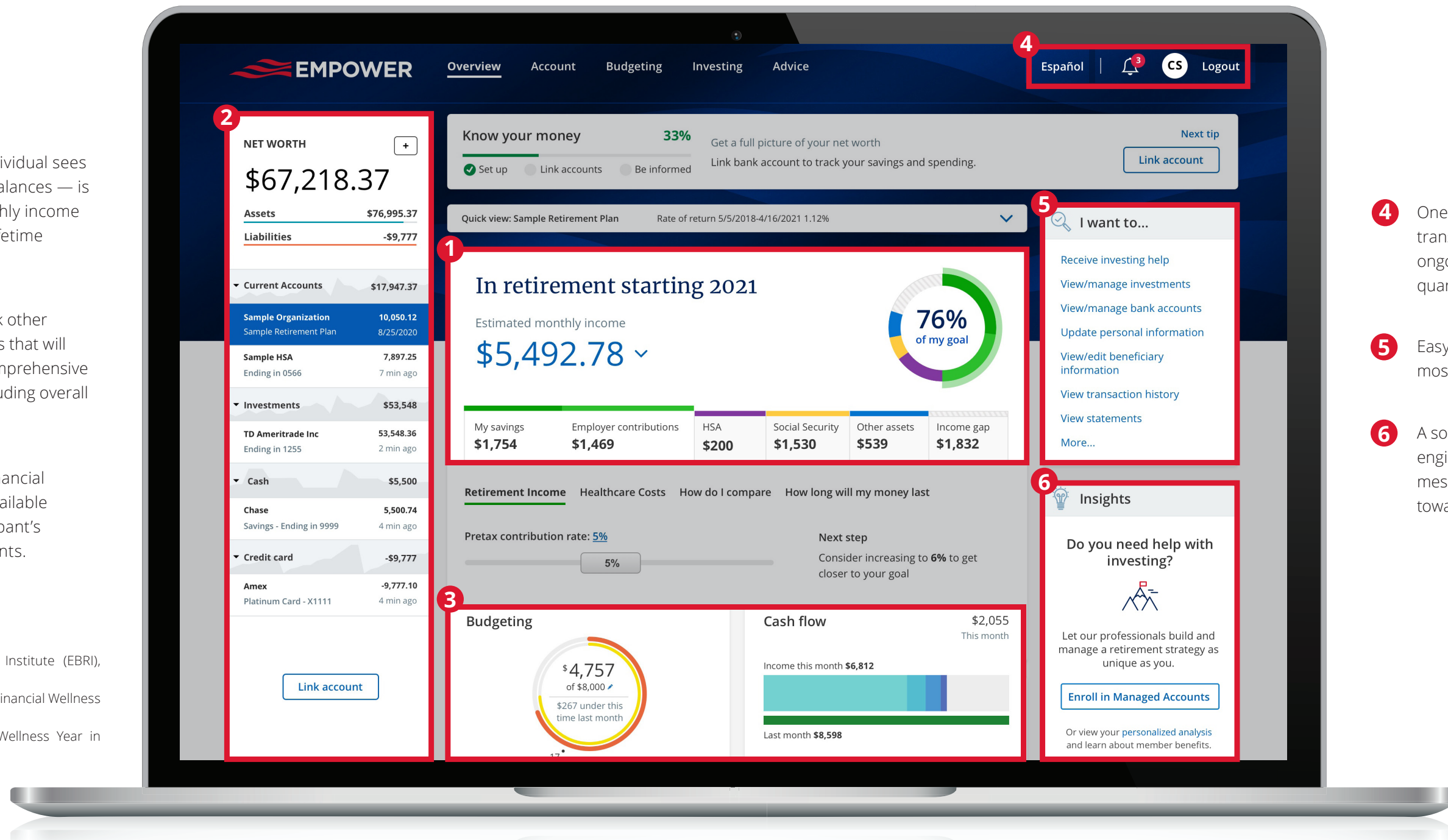1 Employee Benefit Research Institute (EBRI), April 2020.
2 PWC 2020 Annual Employee Financial Wellness Survey.
3 Financial Finesse, Financial Wellness Year in Review, May 2020.

4 One-click Spanish translation can be saved for ongoing web sessions and quarterly statements.

5 Easy access is provided to the most popular transactions.

6 A sophisticated communication engine delivers a personalized message encouraging individuals toward positive outcomes.

Dashboard screen

EMPOWER

Overview | Account | Budgeting | Investing | Advice

4 Español | 🔔 3 | CS | Logout

2 NET WORTH [+]
$67,218.37

| Assets | $76,995.37 |
| Liabilities | -$9,777 |

▼ Current Accounts $17,947.37

Sample Organization 10,050.12
Sample Retirement Plan 8/25/2020

Sample HSA 7,897.25
Ending in 0566 7 min ago

▼ Investments $53,548

TD Ameritrade Inc 53,548.36
Ending in 1255 2 min ago

▼ Cash $5,500

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

▼ Credit card -$9,777

Amex -9,777.10
Platinum Card - X1111 4 min ago

Link account

Know your money 33% Next tip
Get a full picture of your net worth
✓ Set up Link accounts Be informed
Link bank account to track your savings and spending.
Link account

Quick view: Sample Retirement Plan | Rate of return 5/5/2018-4/16/2021 1.12%

1 In retirement starting 2021
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%
5%

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

3 Budgeting
$4,757
of $8,000 ✎
$267 under this time last month

Cash flow $2,055
This month
Income this month $6,812
Last month $8,598

5 🔍 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...

6 💡 Insights
Do you need help with investing?
Let our professionals build and manage a retirement strategy as unique as you.
Enroll in Managed Accounts
Or view your personalized analysis and learn about member benefits.

FOR ILLUSTRATIVE PURPOSES ONLY

Protecting customer data

Protecting your identity and privacy is important to building a secure financial future.
That's why we constantly invest to protect our clients' assets and information.

Thorough due diligence in vendor selection
Vendor management program | Formal assessment before and after contract | Must meet Empower standards | Thorough review of security policies and protocols

Integration protocols designed to protect data
Personal Capital, an Empower Company, has same information security and privacy standards | Firewall between Empower and Personal Capital | Leveraged secure APIs

Choosing the right aggregation partner
Envestnet | Yodlee has been a leading financial data aggregation firm for nearly 2 decades | Bank-level auditing | 35M+ users

Sophisticated layers of security
Data encrypted at rest and in motion | Proactive security alerts | Multifactor authentication | Device fingerprinting | Strict internal access controls

Keeping account information private
Confidential and not visible to plan sponsors or their advisors | Customer data not sold or used by third parties or Personal Capital sales and marketing

To learn more about how Empower Retirement can help you build a better retirement plan, contact your advisor or consultant, call **877-630-4015**, or visit **❯ empower-retirement.com**