Get answers about your upgraded Empower experience

1. Is there anything I need to do for my account to be upgraded to the enhanced Empower experience?

No, this will happen automatically and seamlessly for you. You will receive more information on how to register your account soon.

2. Will I have access to my account during the upgrade?

There will be a short "quiet period" during the upgrade when you will only be able to view your account but not make any transactions. This quiet period will begin at 4 p.m. Friday February 29th, and is expected to last until some time on Tuesday, March 5th. While you may call Empower during this time, you will not have the ability to perform transactions until after the upgrade is complete.

3. Where can i get more information about this upgrade?

Participants with a balance were sent an email or a flyer last week. You can also visit https://upgrade.empower.com/ for more information or to register to attend a webinar describing some of the new account features you'll have access to.

4. Will I be out of the market during the upgrade?

No. Your account balances will remain invested in the selected funds for all market activity during this upgrade period.

5. Will I need to register on the new website?

Yes. You will need to establish a new username and password. For security reasons, this information does not transfer during the upgrade. You can register on Empower's website or on the Empower app. If you are using the Empower-Prudential app, you need to replace it by downloading the Empower app.

6. How do I register?

Once the upgrade is complete, visit empower.com/ua1 or use the Empower app.

- Click on *Register* & choose *I do not have a PIN*.
- Follow the prompts to create a username and password. You will need to enter all of the following:
  - Your Social Security number
  - Your ZIP code
  - Your last name (If your name has a suffix such as Jr. or III, please include it.)
  - Your date of birth
- The next time you access your account, simply choose *Sign in*.

7. Is an app available?

Yes. Once the upgrade is complete, download the Empower mobile app, published by Empower Retirement, LLC, and look for the icon at left in the App Store® or on Google Play™. If you're using a strong-password generator on your device, you may want to turn it off so you can create your own password.

If you are using the Empower-Prudential app, you need to replace it by downloading the Empower app in order to access the upgraded experience, including new tools and resources.

8. Will I be able to see past information about my account balance and fund performance?

Approximately 60 days following the upgrade of your account, three years of transaction activity will be available in your account online. To access, select your account, then select Transaction History or Statements and Documents under Account Information to view your account history.

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10. Will anything about my account change?

Your plan will remain the same with regard to your contribution amounts, beneficiary information, and plan investments, as applicable. After the upgrade, you will have access to a personalized financial dashboard, many enhanced tools, increased account functionality, and financial education resources from Empower.

11. What if I want to request a transaction or have one in-progress during the upgrade?

If you have a transaction in-progress prior to the account upgrade, the transaction will be processed. It may take some time after the upgrade to complete, but there's no need to submit a new transaction. During the time your account is upgraded, there will be a short time during which transactions will not be available. As soon as the upgrade is complete, you will be able to request new transactions once you register on the empower.com/ua1 website.

12. Will I receive a statement for my account?

You will receive two account statements after your account upgrades. The first will include activity from the beginning of the quarter until the date your account is upgraded. The second statement will include activity for the rest of the quarter. Both statements will be available after the quarter ends, as usual. Over several weeks following the upgrade, historical statements will be loaded in reverse chronological order and will be available under *Statements and Documents*.

On April 1, 2022, Empower acquired the full-service retirement business of Prudential Financial Inc. Following an initial transition period, Empower will become the sole administrator of this business. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. Empower is not affiliated with Prudential Financial Inc. or its affiliates. For additional information, please review the important information **here** associated with this acquisition.

Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

On August 1, 2022, Empower announced that it is changing the names of various companies within its corporate group to align the names with the Empower brand. For more information regarding the name changes, please visit **empower.com/name-change**.

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