PLAN SERVICE CENTER

PERSONALIZED EXPERIENCE

OUR INNOVATION BLUEPRINT

THE EMPOWER DIFFERENCE

LIFETIME INCOME SCORE

BENEFITS CONVERGENCE

OUR MISSION

Innovate with purpose

Products and services driven by innovation to be better, smarter and simpler.

FOR INDIVIDUALS

Simplify experiences

Create intuitive engagements

Motivate action

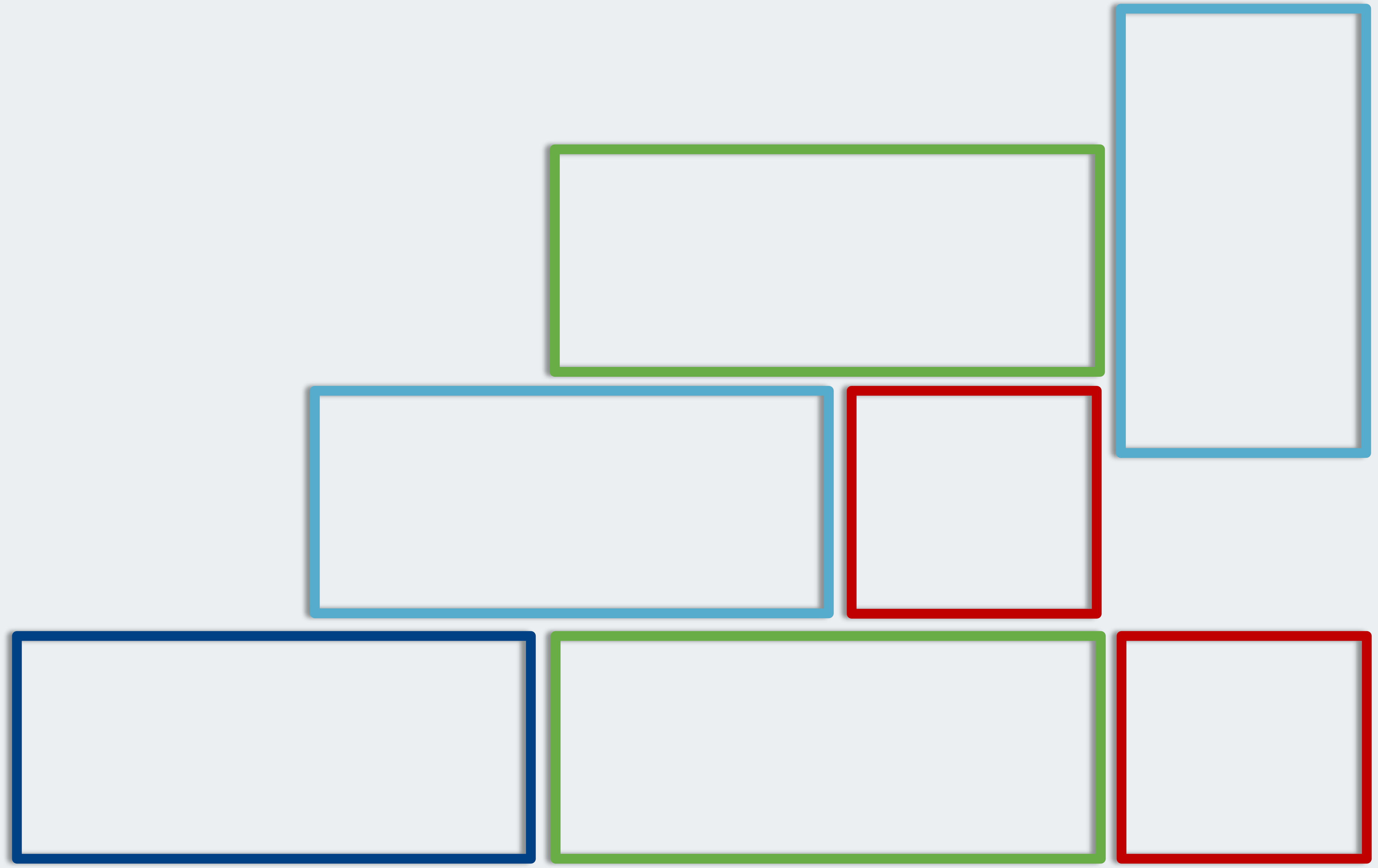
FOR THE PLAN

Make administration easier

Improve plan performance

Protect plan and participant data

Build on curiosity



INSIGHTS INSPIRE AN EVER-EVOLVING INNOVATION BLUEPRINT

- Plan and individual feedback
- Advisory board input
- Data analytics
- Market and industry trends
- Cybersecurity advancements

OUR JOURNEY

Innovation with impact

Lifetime Income Score™

Deployed to millions of participants, plans and advisors as a new definition of retirement progress

2015

2016

New app and Apple watch® app

Enhanced mobile experiences; plan enrollment code simplifies participation; heightened multifactor authentication provides greater protection

Empower Health Savings Account (HSA)

Shifted emphasis from spending to saving, dramatically increasing participation and accumulation

2017

Empower Dynamic Retirement Manager™

Introduced advice at the point investors need it most

2018

Personalized, progressive campaigns

Delivered 1:1 messaging and 6x impact of traditional campaigns

Empower Android app

Deployed the Empower Retirement app to Android users

2019

Advisor Managed Accounts

Introduced the advisor's retirement strategy and reinforces their brand

2020

Fully transactional Spanish website

Enabled action of Spanish language preference on participant website

Insights to maximize plan benefits

Plan Service Center and Partnerlink landing pages received facelifts to include more plan insights

2021

The Empower Personalized Experience

Offers a 360° view of savings, debt, budgeting and more, enabling individuals to take control of finances; enable Spanish in iOS and Android apps

Empower innovation blueprint

VISION

- Retirement income
- Enriching the Plan Service Center
- Improving payroll

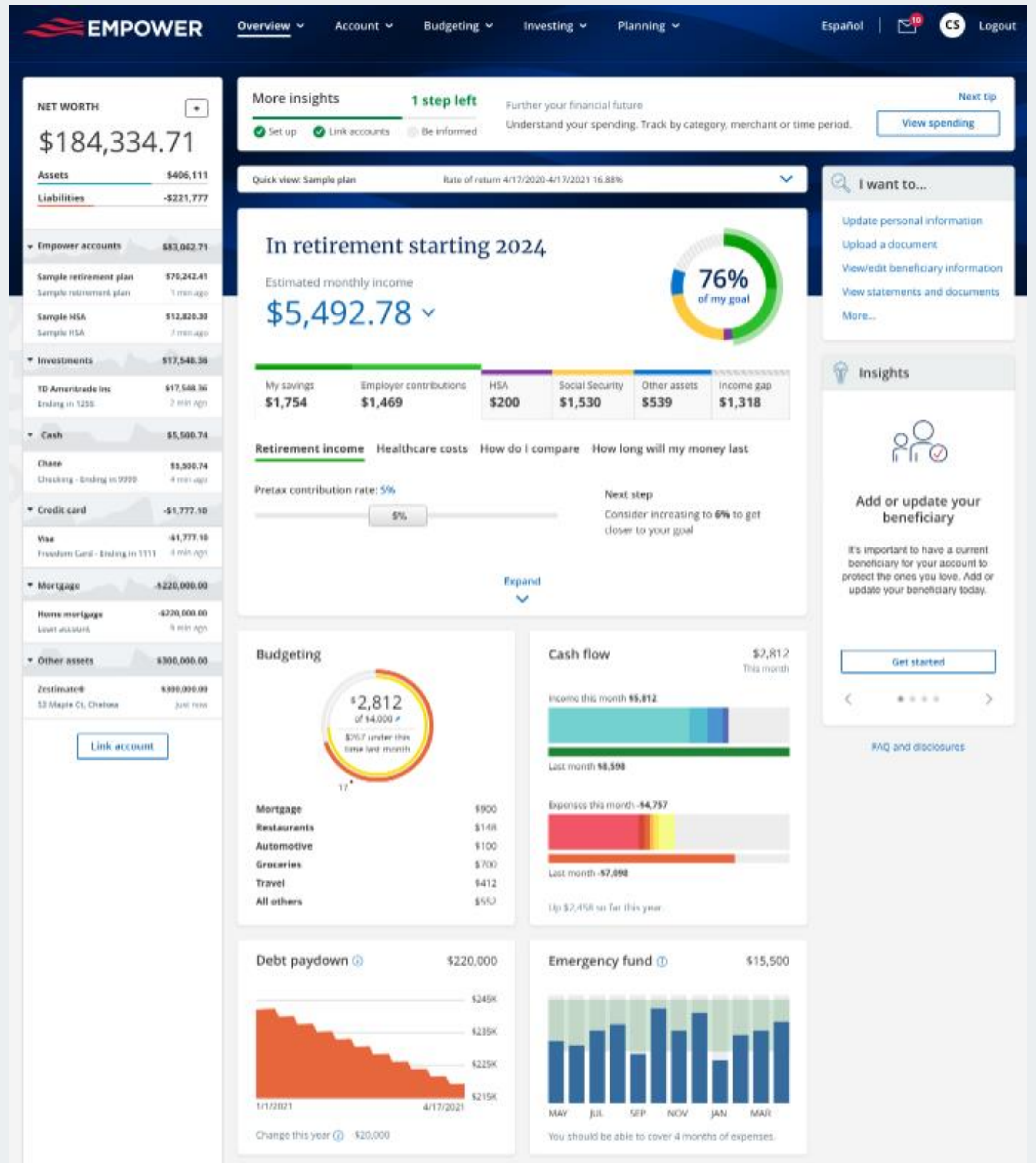
BUILD

- Empower Personalized Experience
- My Total Retirement & advice
- Retirement Planner
- Personalized messaging
- Safeguarding plan access
- Prioritizing security

LAUNCH

- On-the-go technology
- Thorough Spanish experience
- Natural language recognition
- Empower Student Debt Solution
- Achieving financial wellness
- Comprehensive fiduciary advice
- Plan improvement toolkit
- Plan analytics
- Plan performance insights

Empower Personalized 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 people
- Ongoing commitment to evolve based on feedback
- Advisor & sponsor discretion over rollover services

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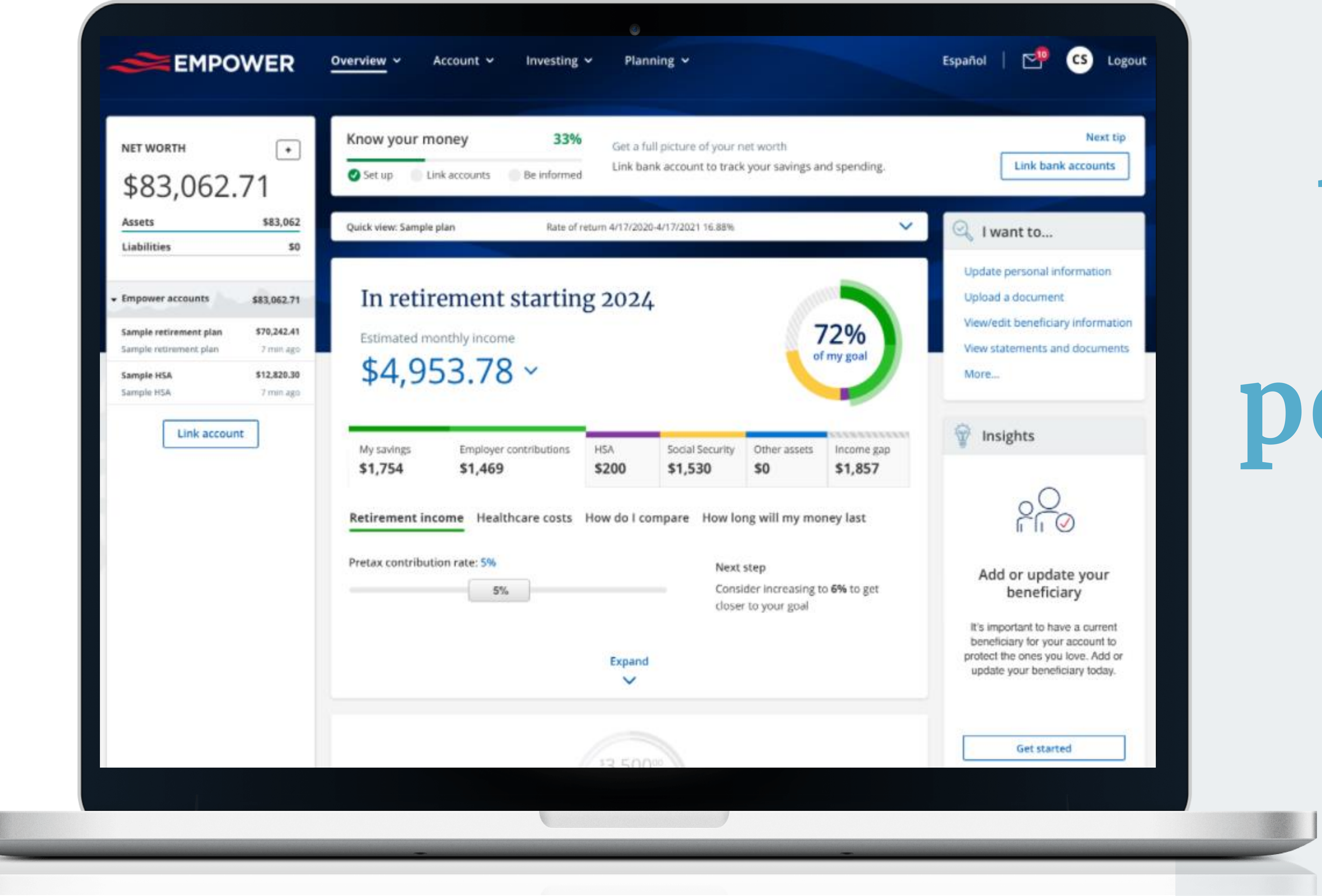
Three-dimensional savings

Current savings

Projected monthly retirement income

Savings, spending and debt: net worth

SOPHISTICATED TECHNOLOGY SUPPORTED BY PEOPLE



PERSONALIZED EXPERIENCE

A tailored view based on personal finances

- Begins with a view focused on retirement income
- Expands as financial needs grow more complex
- Offers 1:1 messaging focused on basic financial wellness
- Includes financial counselors available to help

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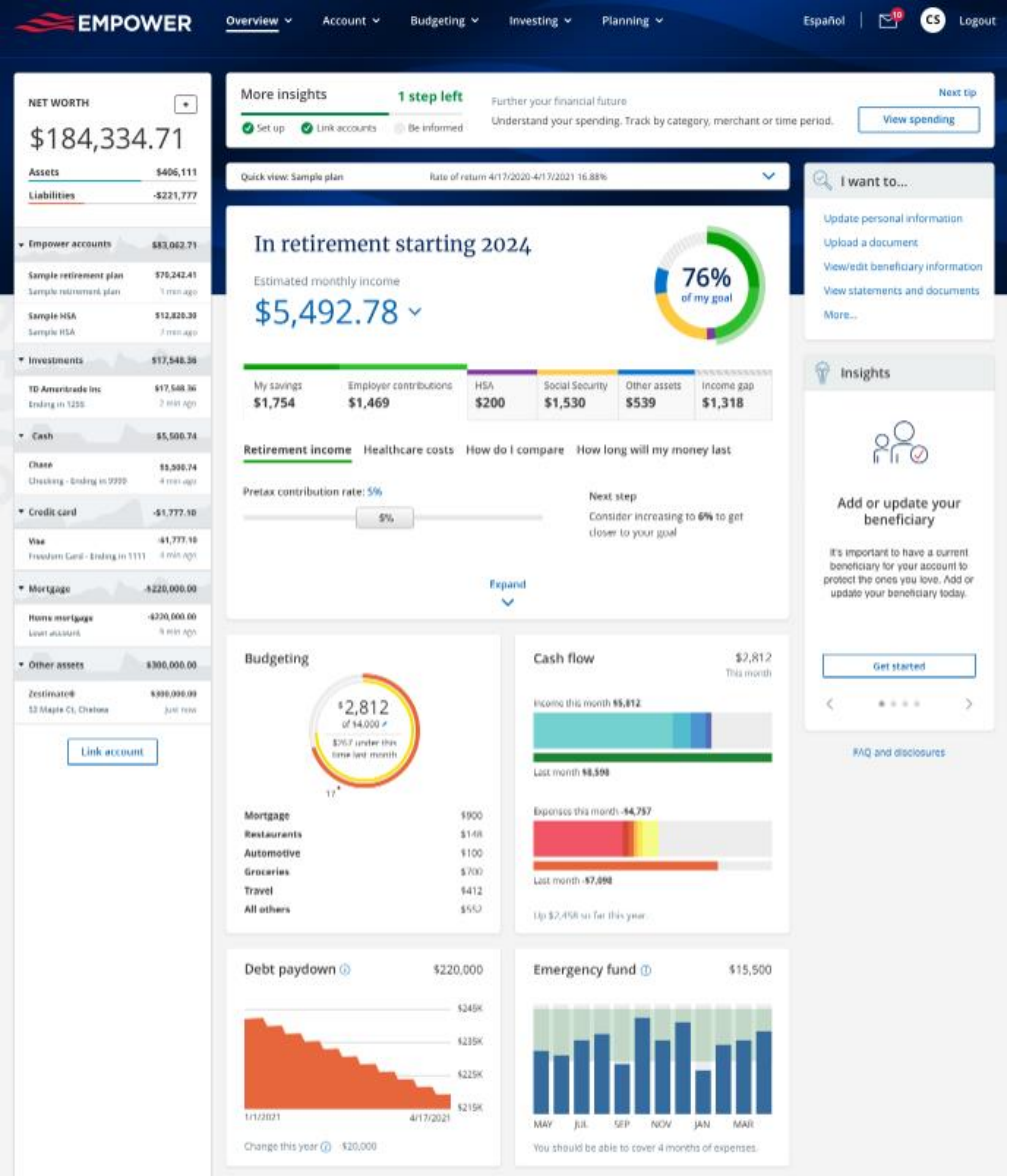

PERSONALIZED EXPERIENCE

Engaging individuals to build financial confidence

- Three-dimensional view of current savings, estimated retirement income and net worth
- Content is customized to an individual's financial situation
- Personalized "next steps" guide individuals
- Intuitive financial dashboard helps simplify budgeting, cash flow, debt paydown and emergency savings
- One-click navigation provides easy access to often-used retirement plan functionality
- A simple, mobile-first design matches today's busy lifestyles

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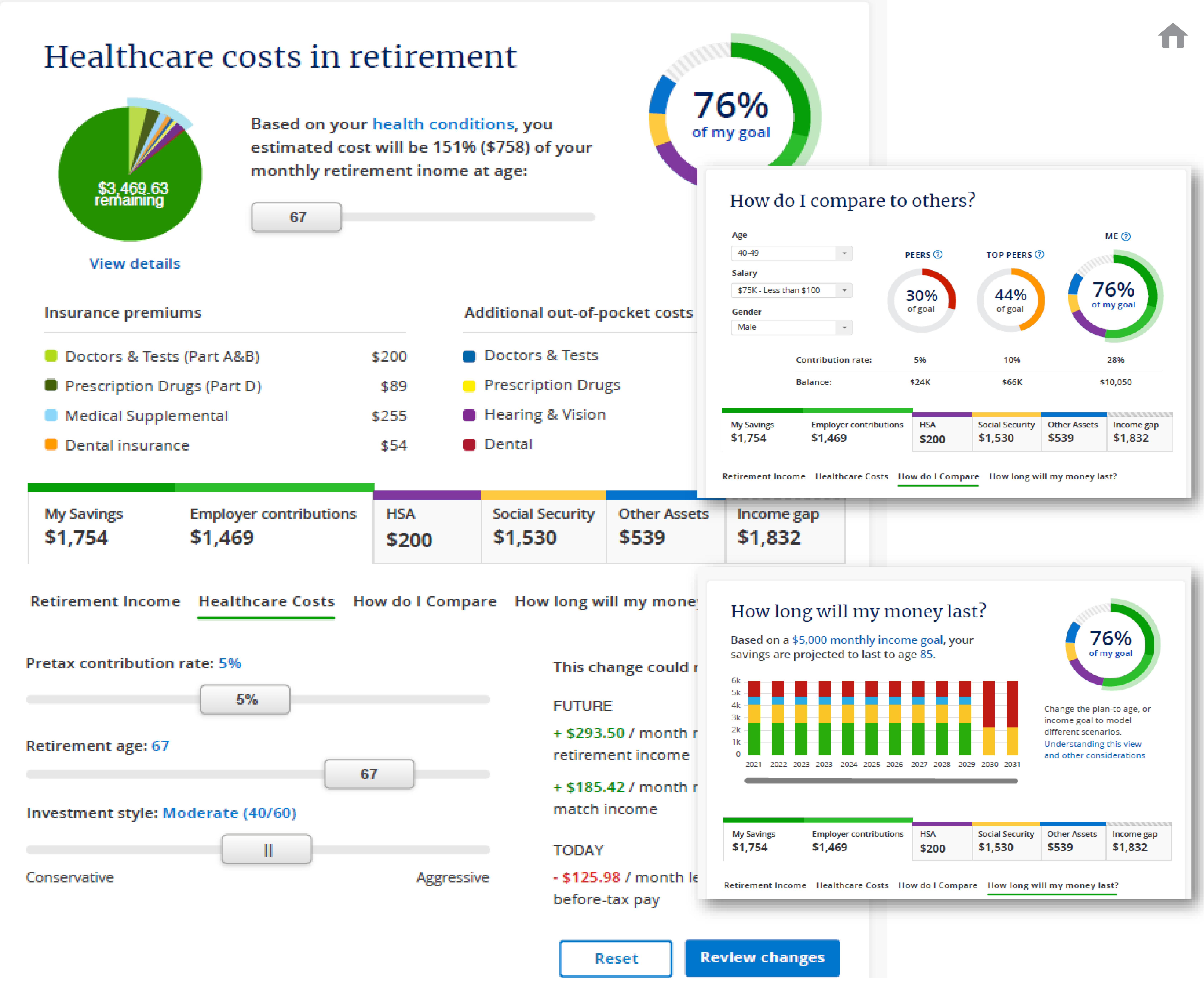
PERSONALIZED EXPERIENCE

Optimized for action

- *How do I compare to others?* for individuals at any age
- *Healthcare costs in retirement* 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



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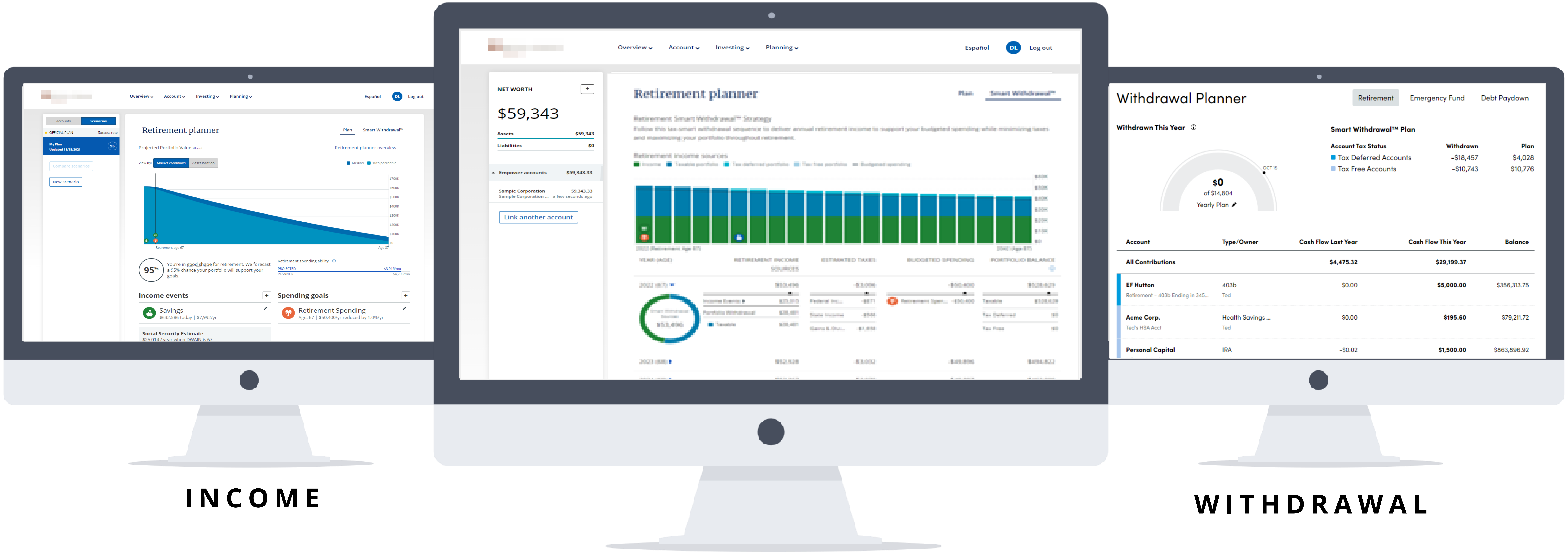
PERSONALIZED EXPERIENCE

My Total Retirement & advice

Robust planning capabilities through a simple experience



INCOME

RETIREMENT

WITHDRAWAL

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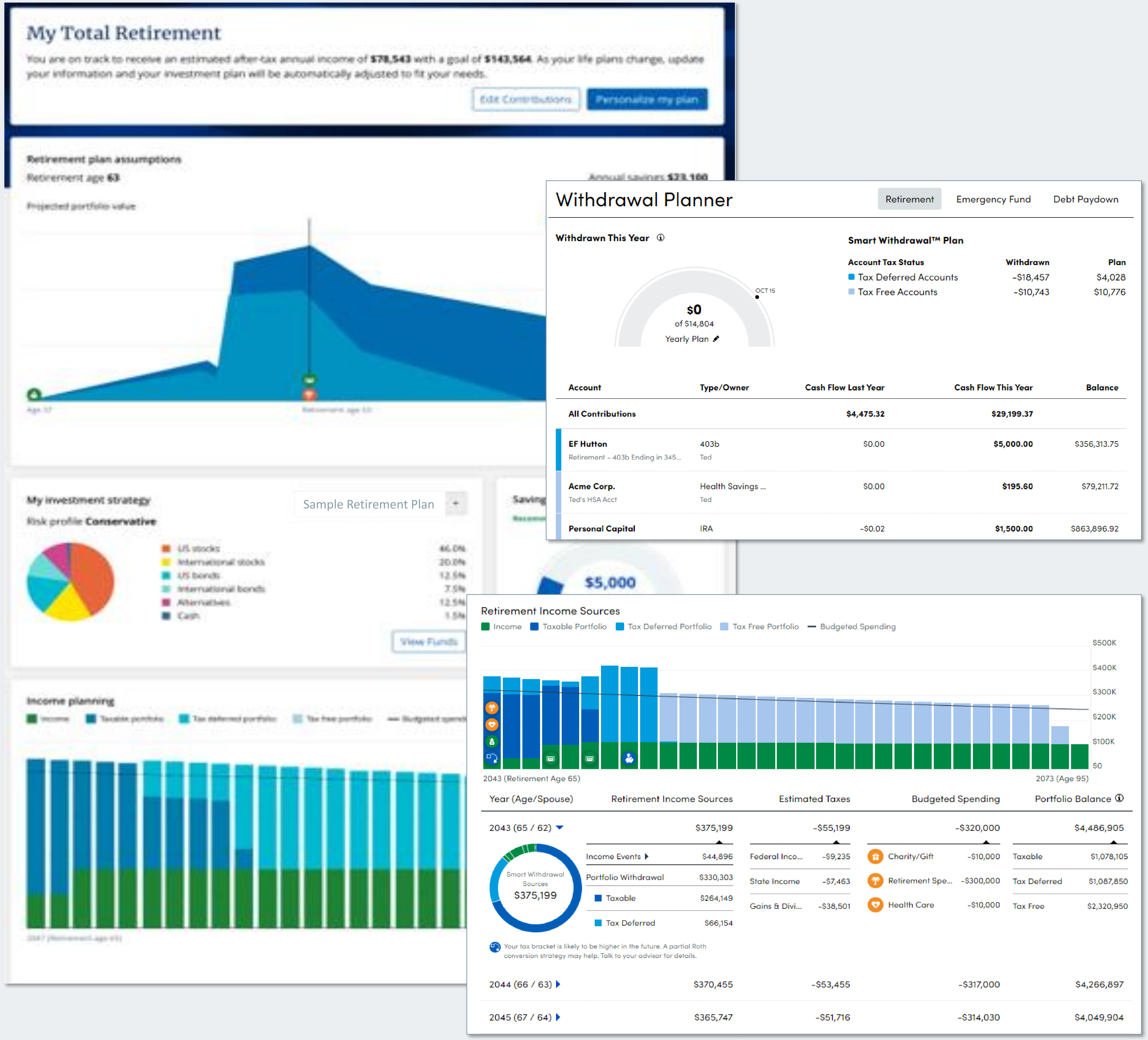

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PERSONALIZED EXPERIENCE

My Total Retirement

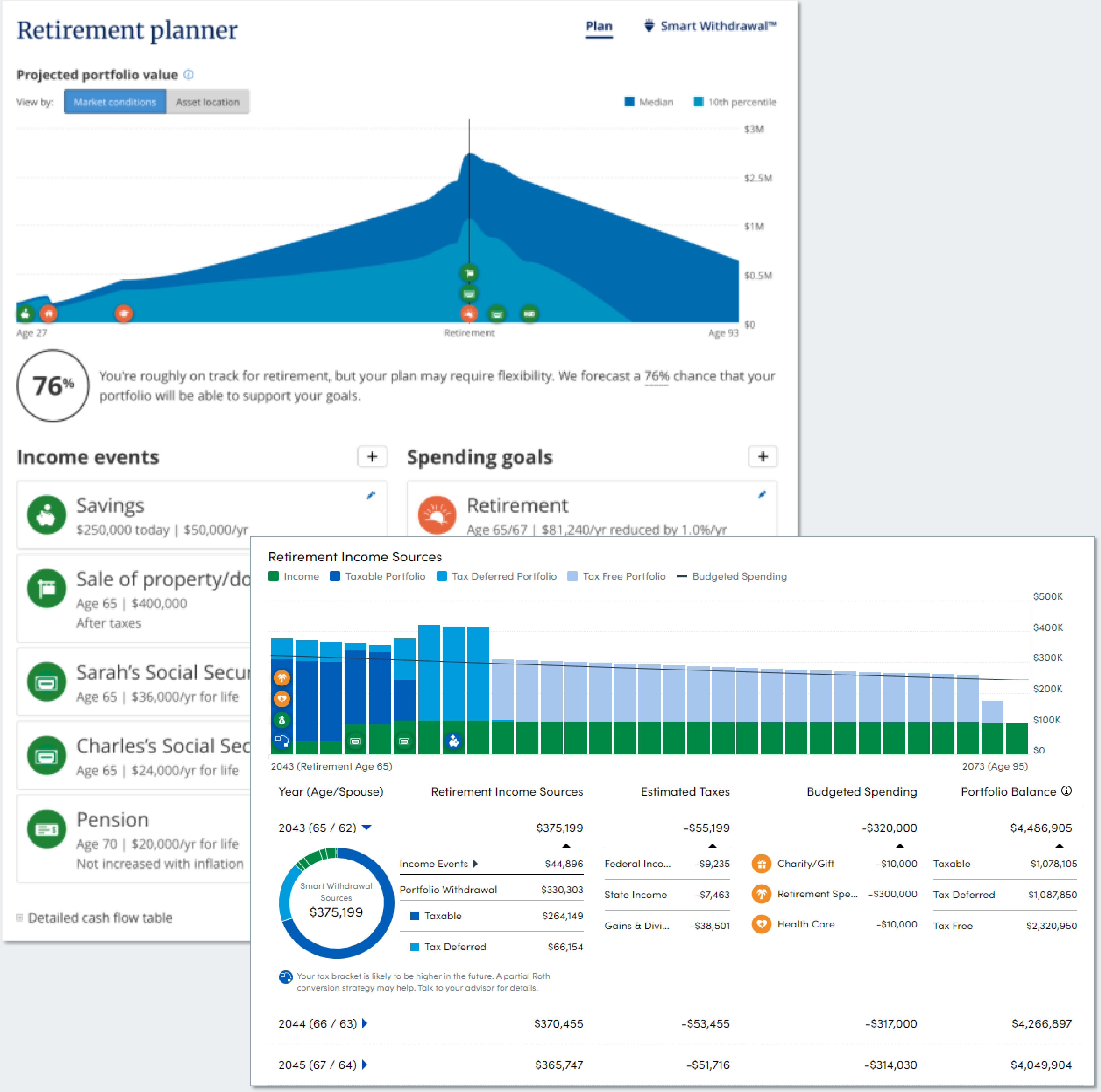
PERSONALIZED SAVINGS AND INVESTING ADVICE, MANAGEMENT AND MONITORING

- Customized savings, investment and income-planning advice
- Comprehensive planning to meet the unique needs and goals of investors and their households
- Ongoing access to investment adviser representatives

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

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

The advisory services are offered by the named registered investment adviser as defined by the advisory services agreement. Subadvisory services are provided by Advised Assets Group, LLC, an unaffiliated registered investment adviser. The named registered investment adviser may pay some or the entire participant advisory services fees to AAG.



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PERSONALIZED EXPERIENCE

Retirement planner

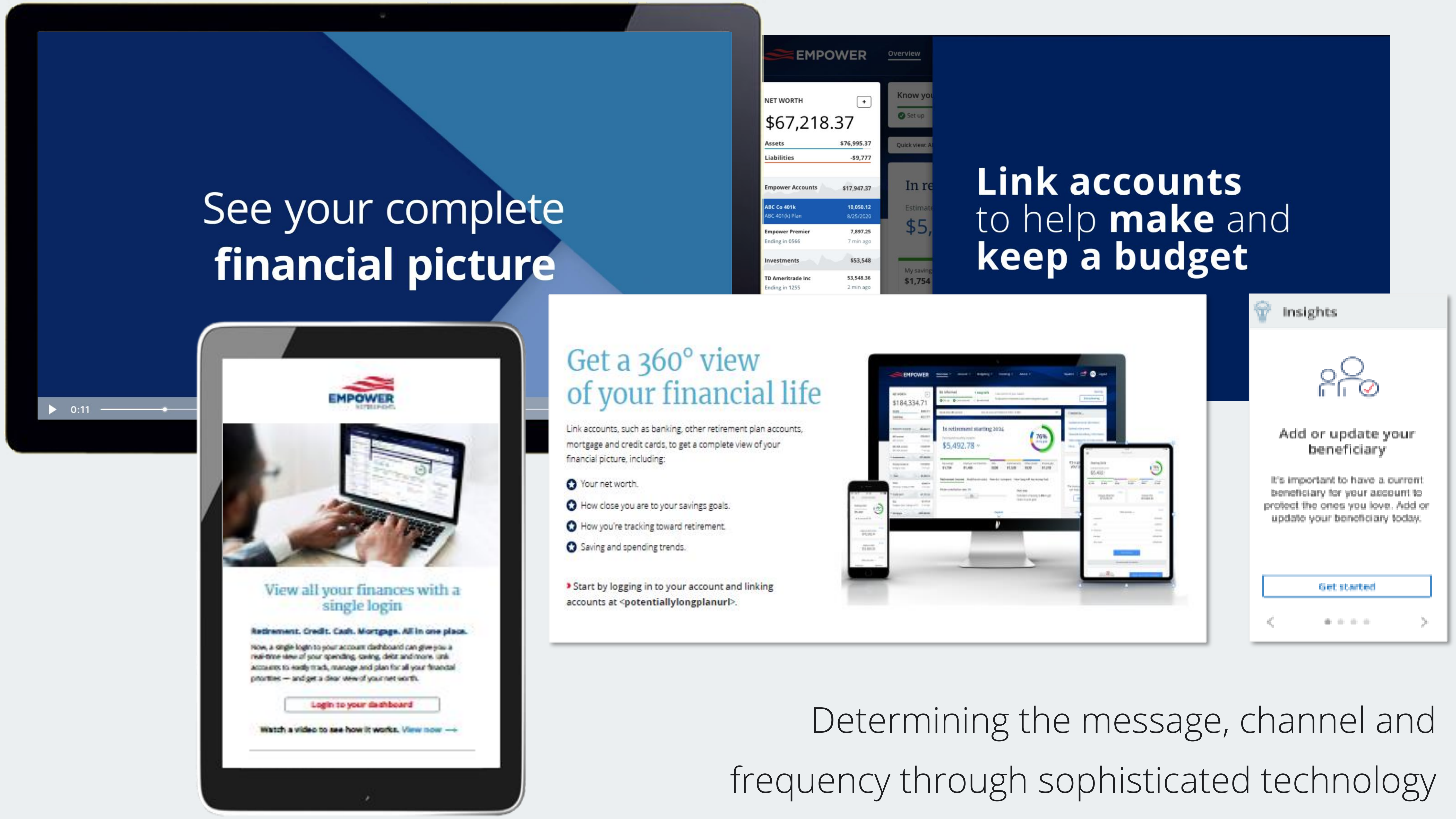
COMPREHENSIVE PROJECTIONS BASED ON HOUSEHOLD INCOME AND SPENDING

- Simulations account for more unpredictable variables in an individual's life and household
- Compare and contrast functionality provides modeling and alternative retirement plans
- Spending goals and income events are plotted along an individual's lifetime and feed directly into Smart Withdrawal for My Total Retirement participants

Personalized messaging

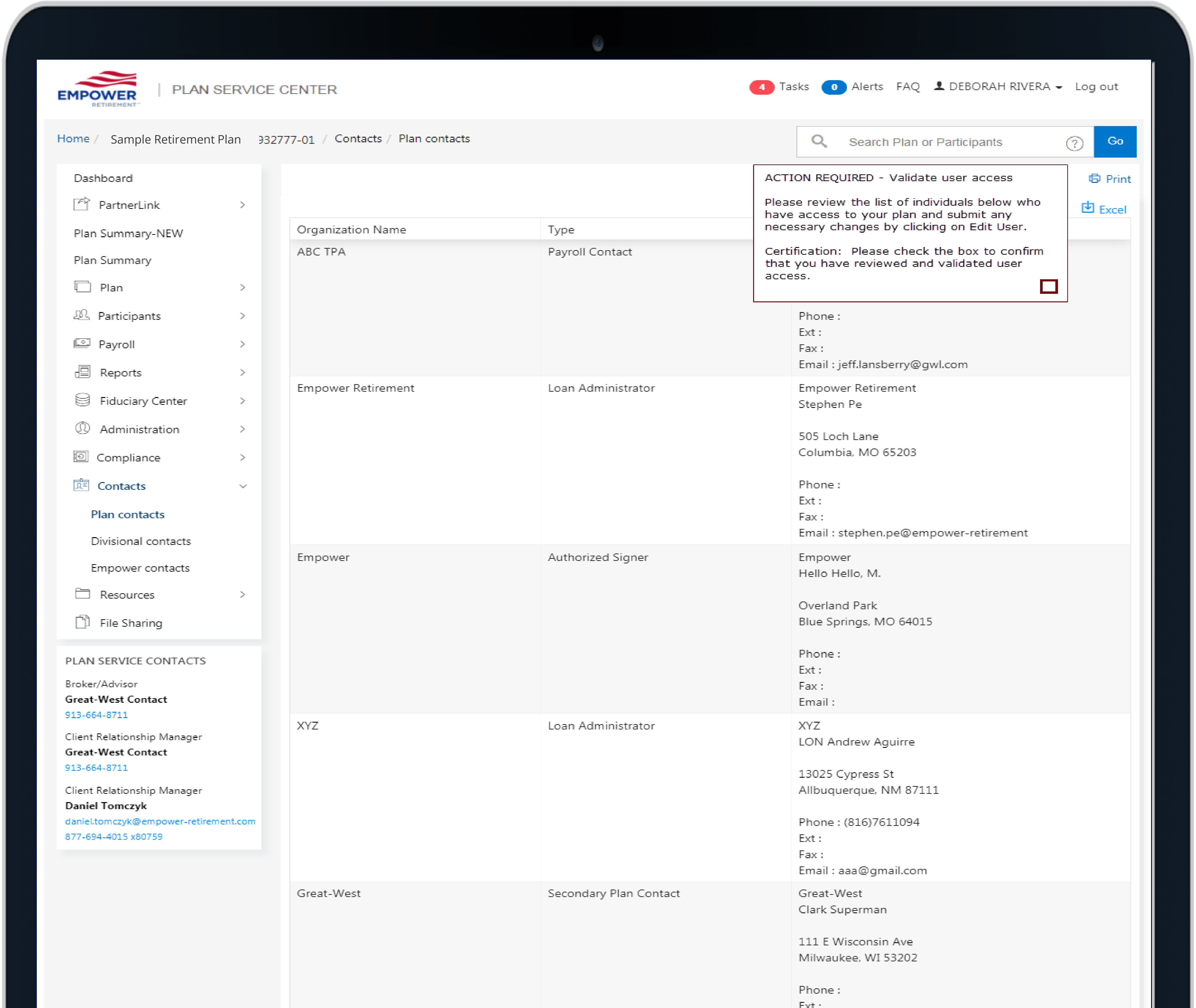
A DYNAMIC APPROACH TO HELP ADDRESS THE NEEDS OF INDIVIDUALS AND THEIR HOUSEHOLDS

- Life stage
- Account holdings
- Investment strategy
- Savings level
- Other needs, as identified



Determining the message, channel and frequency through sophisticated technology

Safeguarding plan access



MAKING IT EASIER TO MANAGE PLAN CONTACTS AND SAFEGUARD PLAN ACCESS

- Manage plan contacts online via the Plan Service Center
- Add, edit and delete plan contacts at your convenience

Coming soon! An annual digital certification to safeguard your plan by ensuring only those required to have access, have access

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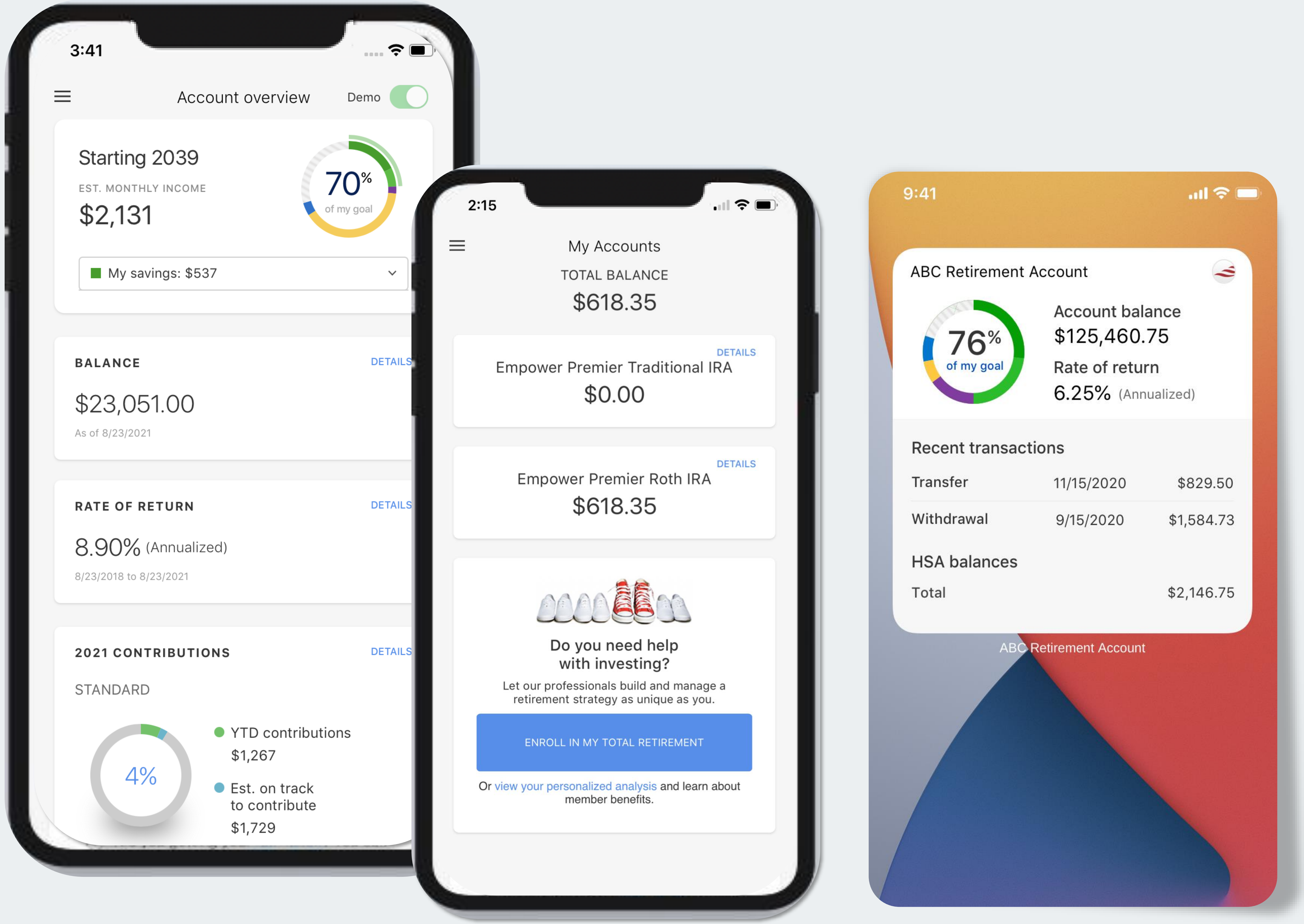


33 SECONDS

The actual time it takes an individual to complete enrollment via the app.[1]

INTUITIVE EXPERIENCES

On-the-go technology

ANYTIME, ANYWHERE ACCESS

- Full financial view beyond the retirement plan
- Spanish translation available
- Vital account information displays via widgets without iOS users logging in

GET IT ON Google Play or Available on the App Store 4.7 ★★★★★ 41K Ratings[2]

[1] Based on enrollment data for the period January 1, 2020 through December 31, 2020.
[2] Apple Store® app rating and reviews as of August 1, 2021

INTUITIVE EXPERIENCES

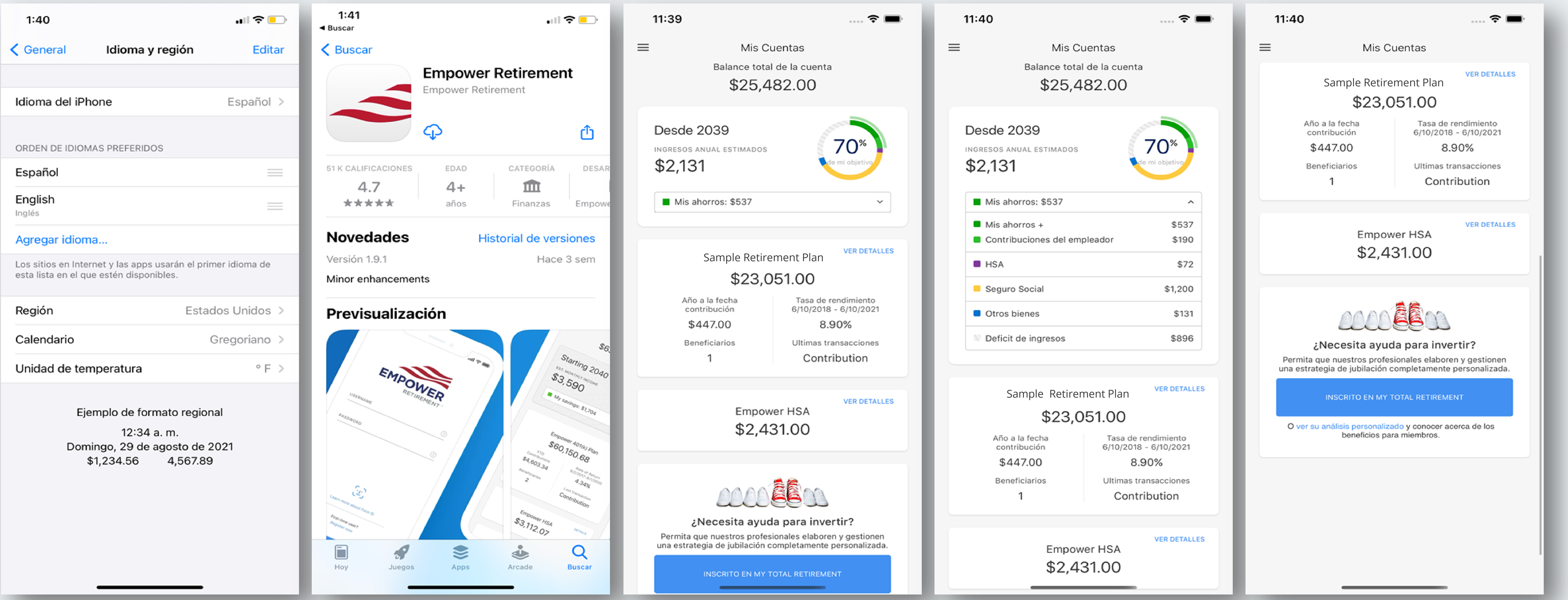
Thorough Spanish experience

ENGAGING INDIVIDUALS IN THE LANGUAGE MOST FAMILIAR TO THEM

- Mobile app and website translation
- Highly trained Spanish-speaking retirement specialists
- Comprehensive education, communications and statements

NOW AVAILABLE!

Spanish translation for iOS and Android



LANGUAGE WITHOUT BARRIERS

With **43 million** native Spanish speakers in the U.S., Spanish is the most common non-English language spoken in U.S. homes[1]

[1] 2019 U.S. Census Bureau American Community Survey

Natural language recognition

IMPROVING CUSTOMER OUTCOMES WITH A SMARTER EXPERIENCE

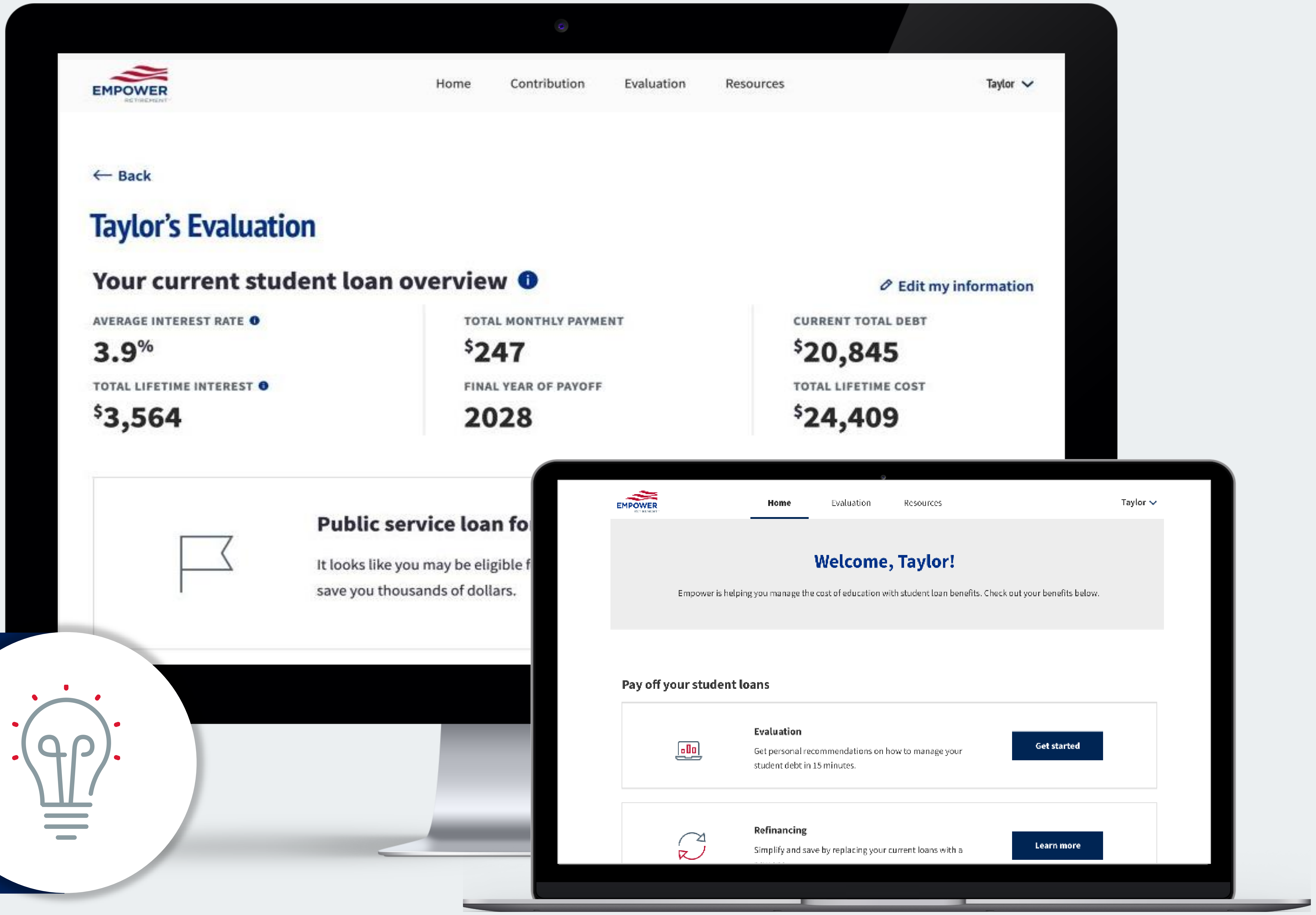
- Increased security through improved authentication
- Conversational dialogue efficiently routes calls
- Participant sentiments analyzed using emotional intelligence, ensuring customized service

MOTIVATING ACTION

Empower Student Debt Solution

EMPOWER STUDENT DEBT SOLUTION PROVIDES INSIGHTS AND ACTION STEPS

- Student debt evaluation provides a clear picture of current outstanding debt
- Refinancing, restructuring and forgiveness options clearly defined
- Employer contribution services to student debt



A MULTI-GENERATIONAL PROBLEM[1]

45 million Americans carry student debt

40% are over the age of 40

50% with student debt delay retirement contributions

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

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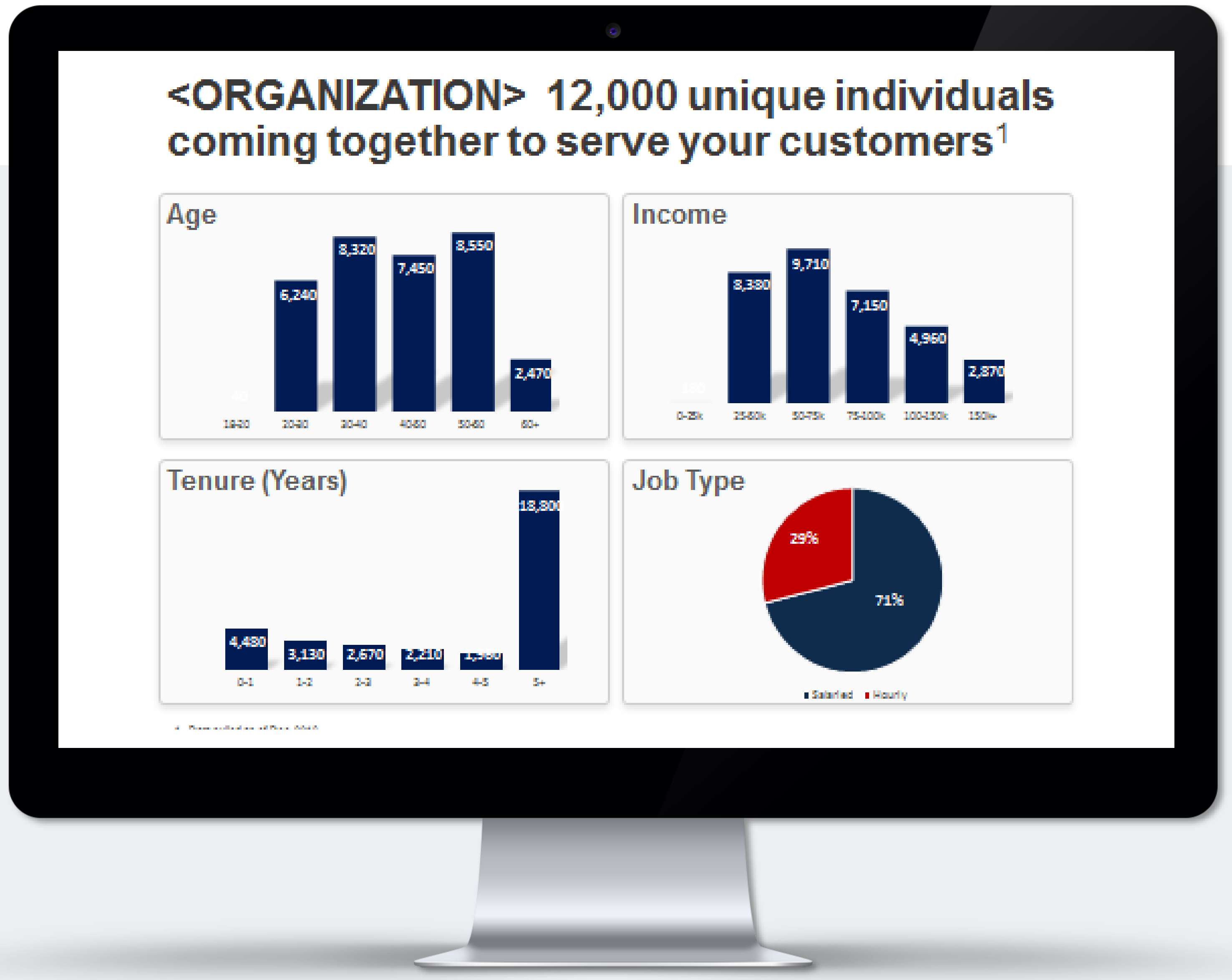
Assessing student debt at your organization



Analysis of student debt within your organization

Anonymized employee student debt data

Total employee student loan savings potential

Achieving financial wellness

AN INDIVIDUAL'S ENTIRE FINANCIAL LIFE IN ONE PLACE

Track and manage today and tomorrow's money

PERSONALIZED, FIDUCIARY ADVICE WHEN AND HOW IT IS NEEDED

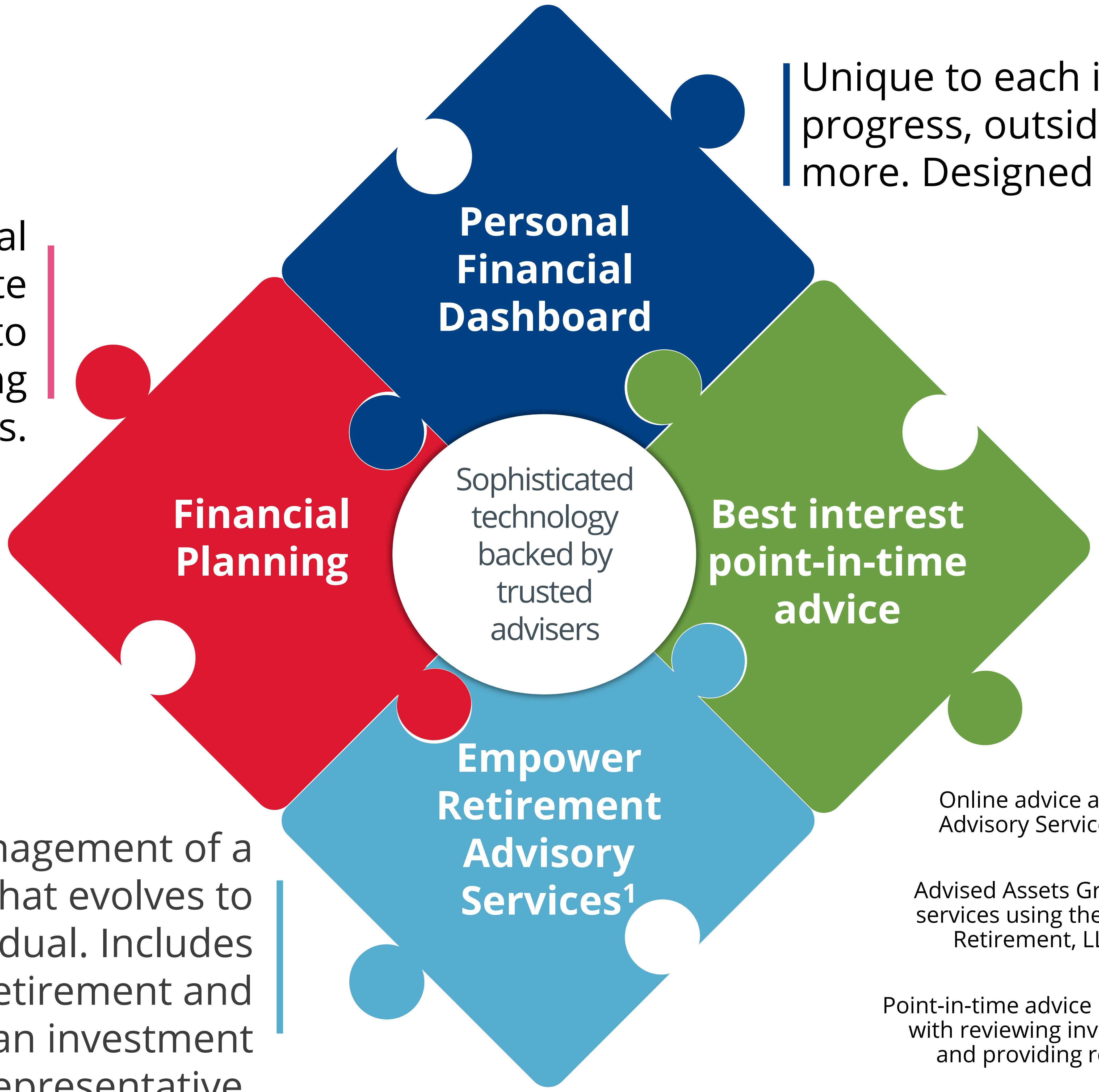
Delivered online, over the phone, in person or virtually

A CLEAR PLAN TO MEET AN INDIVIDUAL'S EVOLVING NEEDS

Ongoing management and comprehensive financial planning

TOOLS • ENGAGEMENT CAMPAIGNS • WEBINARS • EDUCATIONAL PRESENTATIONS • ONE-ON-ONE CONSULTATIONS • THOUGHT LEADERSHIP

Comprehensive fiduciary advice



Unique to each individual based on savings progress, outside assets, liabilities, spending and more. Designed to motivate action.

Comprehensive planning on all financial goals, including college savings, estate planning, insurance and more. Ability to model scenarios that adjust to evolving needs and preferences.

Financial consultations and fiduciary advice on subjects like savings, investing, account consolidation and withdrawals

The development and ongoing management of a personalized retirement strategy that evolves to meet the changing needs of each individual. Includes strategies on savings and spending in retirement and access to one-on-one support from an investment adviser representative.

Online advice and the managed account service are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

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Point-in-time advice provided by an Empower representative may help [you] [participants] with reviewing investment options, consolidating outside retirement accounts, rollovers and providing retirement investment advice and education relating to financial goals.

Plan improvement toolkit

Gauge

PSC plan insights averages the workforce Lifetime Income Scores℠ (LIS), benchmarks against others and provides breakdowns of LIS scores by percentage of participants, income source, participants achieving goal, etc.

Plan performance insights provides a comprehensive view of key performance indicators and data trends to drive plan decisions

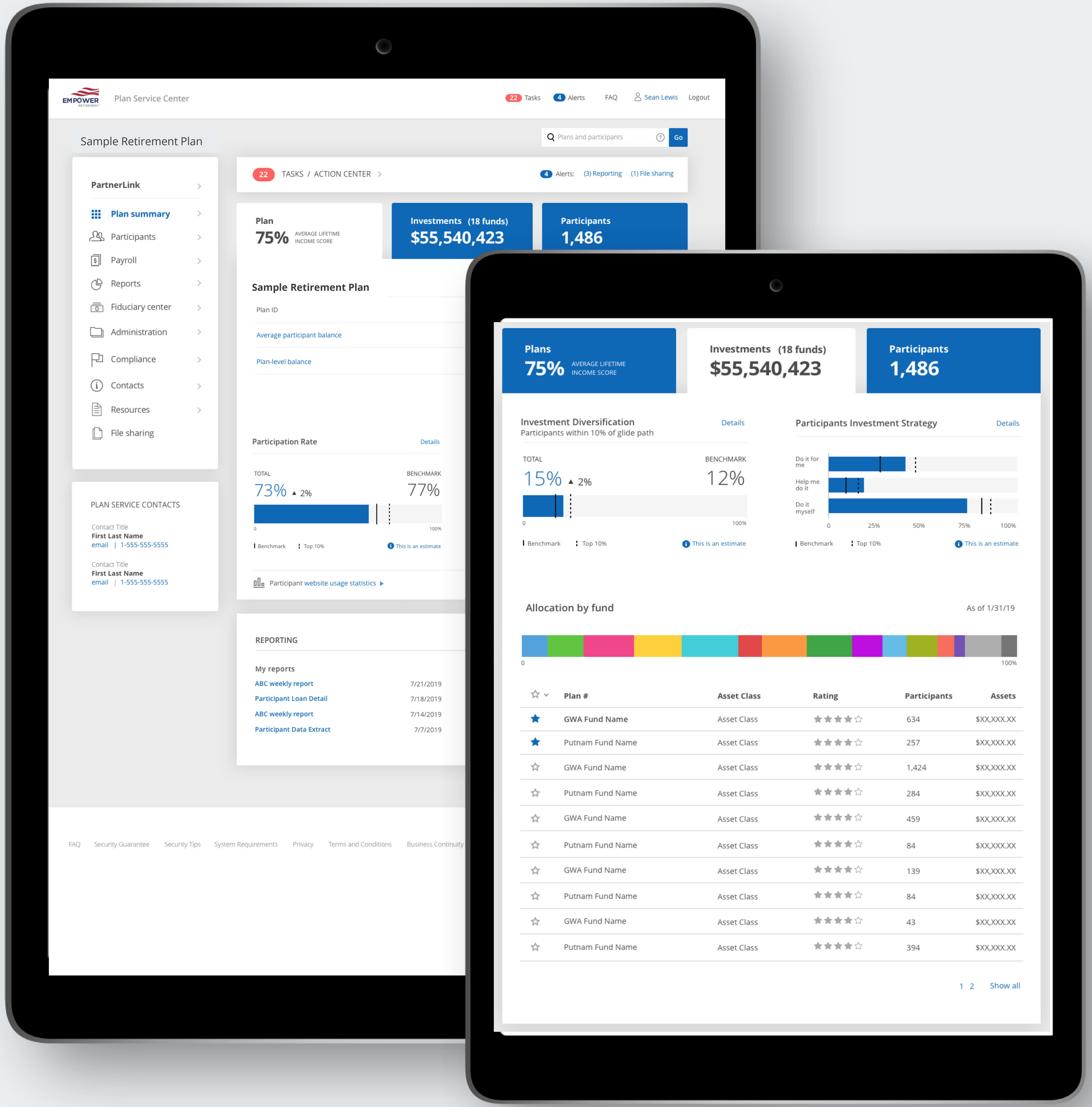
Compare

Empower benchmarking provides benchmarks against Empower platform data based on various plan attributes that can be parsed by different characteristics

Fiduciary Decisions benchmarking provides insights to help plans fulfill their fiduciary responsibilities, particularly related to value vs. fees for plan services against industry data

Implement

Empower PlanVisualizer™ models the cost of plan design changes and the benefits across age and salary groups to optimize plan design



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IMPROVING PLAN PERFORMANCE

Plan analytics

MORE EFFICIENT PLAN MANAGEMENT

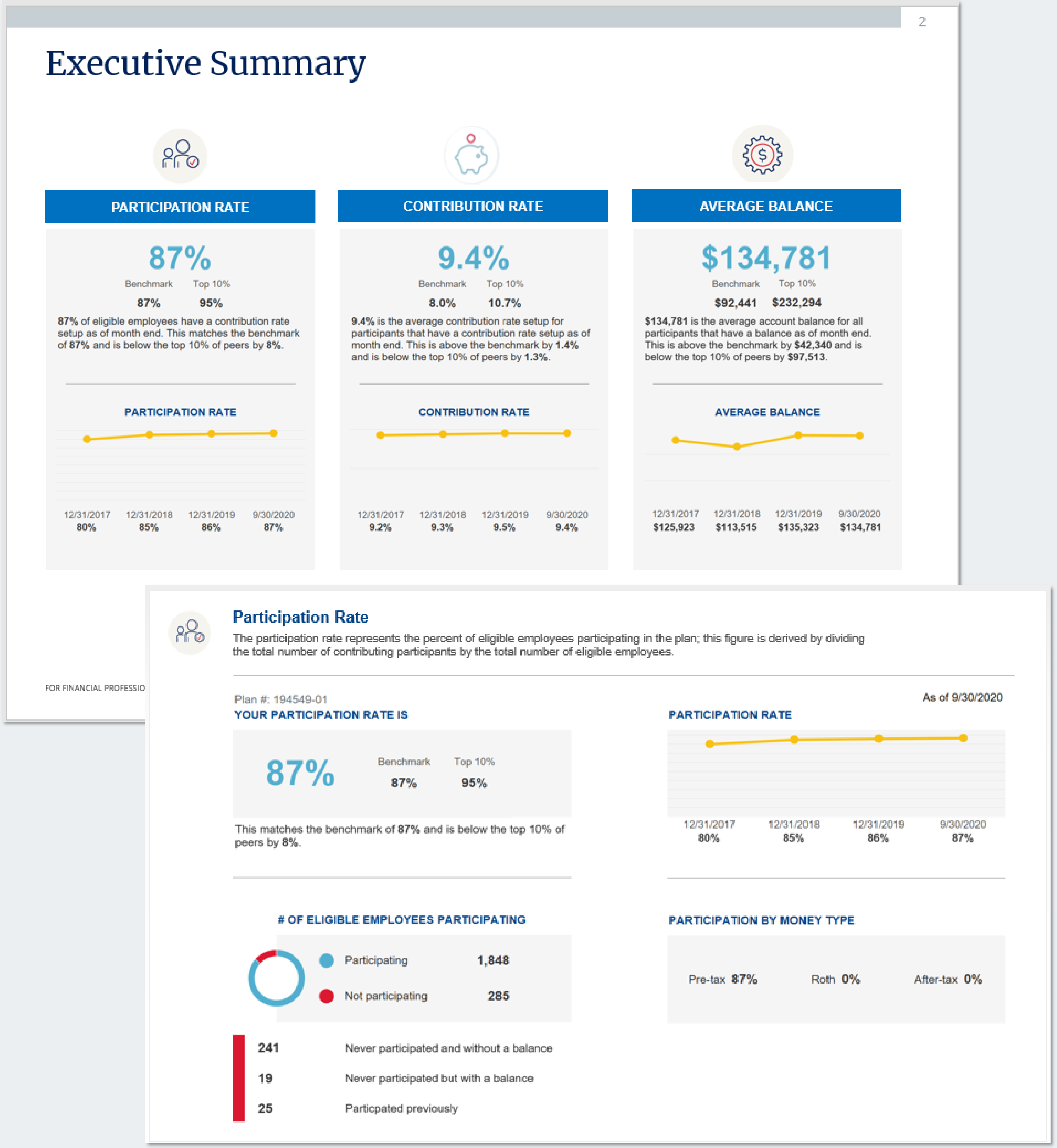
Intuitive tools and reporting analytics make optimizing plan design and controlling costs easy

ALL IN ONE PLACE

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

ACTIONABLE INSIGHTS

Real-time plan statistics, relevant benchmarks and actionable insights help maximize retirement benefits



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IMPROVING PLAN PERFORMANCE

Plan performance insights

- **COMPARE KEY PERFORMANCE INDICATORS TO BENCHMARKS**
- **FURTHER ANALYZE DEMOGRAPHICS TO GAUGE TARGETED ACTION**
- **MEASURE MEANINGFUL DATA POINTS TO DRIVE DECISIONS AND SPOT TRENDS**

Prioritizing security

SECURITY GUARANTEE: PROTECTION FROM DAY ONE

We will **restore losses** from your participants' accounts that occur as a result of unauthorized transactions that occur through no fault of their own.

HIGH PRIORITY: PROTECTING CUSTOMERS

Data security and cybersecurity ranks as the **number one factor** when selecting a recordkeeper.[1]

CYBERSECURITY

MODERN PLATFORM

SOC 2 + SECURITY TESTING

THIRD-PARTY VALIDATION

CLOUD TECHNOLOGY

ROBUST DISASTER RECOVERY

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. Cerulli Associates, in partnership with the Investments & Wealth Institute and the Financial Planning Association® Q2 2019 survey

PLAN SERVICE CENTER

PERSONALIZED EXPERIENCE

THANK YOU

LIFETIME INCOME SCORE

BENEFITS CONVERGENCE

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