Answers to questions about the upgrade to your Empower Retirement 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. Do I need to do anything before the upgrade?

You may want to verify your contact information for your current account to ensure you receive all the communications about the enhanced experience.

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

There will be a short time during the upgrade when you will not be able to access your account. Your communications will include the specific timing of your account upgrade along with information about how to register your account and take advantage of the new tools and resources.

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

You can use the statement-on-demand feature to see historical information about your account. In addition, after you log in to the new experience, you will see a closing and opening balance for the period during which your account was upgraded.

5. Will anything about my account change?

Your plan will remain the same with regard to your contribution amounts, beneficiary information and plan investments. After the upgrade, you will have access to an improved user interface, many enhanced tools, increased account functionality and financial education resources from Empower.

6. Will this upgrade have any tax implications for me?

No. The upgrade of your account with Empower does not constitute a taxable distribution of your account and will not impact the tax treatment of your account.

7. Will this upgrade result in any new fees to my account?

There will not be new fees due to the upgrade; however, you will see a change in the way you view fees. The goal is to provide you with a clear picture of what you pay for account maintenance, investment expenses and plan administration. You may view the updated account fee information after the upgrade weekend by following these steps: Log in > Select your plan from the right-hand dropdown menu > Select *Disclosure notices* under Plan Information > Select *Current investment returns & fee comparison*.

8. Will I receive a statement for my account?

Yes, you will receive quarterly statements electronically from Empower. You will also have access to statements on demand any time you log in and access your account online.

9. Will I be out of the market during the upgrade?	Your account balances will remain invested in the selected funds for all market activity during this upgrade period. Payroll deductions and any other contributions will continue and will be reflected in your account when the upgrade is complete.
10. What will happen if I try to access my account during and after the upgrade on the website I am currently using?	Starting at market close on the day your account is upgraded, there will be a short period during which you won't be able to access your account online or via the toll-free number until the upgrade is complete. You will receive detailed information about where to go online and how to register your account with Empower after the upgrade.
11. What if I want to request a transaction during the upgrade?	If you request a transaction prior to market close on the day your account is upgraded, the transaction will be processed as normal. 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 transactions once you register on the **empowermyretirement.com** website.
12. Will I need to make new payroll contribution elections?	No. Current payroll contribution elections will carry over during the upgrade.
13. Will I need to make new beneficiary designations?	No. If you have already elected a beneficiary, that information will be carried over after the upgrade. After the upgrade, you can designate and change beneficiaries with Empower as applicable.
14. What happens to payroll deductions of my contributions during the upgrade?	Payroll deductions will continue as usual during and after the upgrade and will be reflected in your account.
15. What happens to my outstanding loan(s) during the upgrade?	None of the terms of your loan(s) will change. Outstanding loans will remain after the upgrade, and loan repayments will continue uninterrupted.
16. If I have banking information on my account, will that need to be updated?	No, your banking information should remain during the upgrade. After the upgrade you can change or add new banking information by logging in and providing those changes.
17. 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 online or on the Empower Retirement app.

18. How do I register?

Visit **empowermyretirement.com** or use the Empower Retirement app.

- Click the *Register* button.
- 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 numeric portion of your street address or P.O. box number (Do not include a street name here. If your address reads 123 15th Street, for example, only enter 123.)
- The next time you access your account, simply choose *Sign in*.

19. Is an app available?

Yes. Search for Empower Retirement in the App Store® from Apple® or on Google Play™ for Android™ to download the free app for mobile devices or Apple Watch®.

20. I have an existing account with Empower from a prior employer. Will I use that same login username and password?

You will have the option to link your existing Empower account or create a new Empower username and password for your upgraded account. When the upgrade occurs, Empower will validate your information using your first and/or last name, Social Security number and date of birth to determine if you hold other accounts in the Empower system. Once the upgrade is complete, if you log in to your existing Empower account (including completing the multifactor authentication security steps), you will be prompted to link your accounts. If you choose not to link your accounts at that time, you can choose to link them later.

21. What are some highlights of the Empower website?

Once you register on empowermyretirement.com, you will have access to your detailed account information and all of our planning tools, including an account dashboard that offers a real-time view of your spending, saving, debt, and more. You can link accounts to easily track, manage and plan for all your financial priorities — and get a clear view of your net worth. Bringing your full financial view together is easy and secure, and you can view household financial accounts, including retirement, credit cards, cash, mortgage and others if you choose.

22. Can I download my account activity to Quicken after the upgrade?

If you would like to download your account activity to Quicken, simply choose the *Transaction history* option under the Account Information tab. On this screen, select *Quicken QFX*. Then select your date range and press the *Download* button.

23. What financial education tools will be available after this upgrade at Empower?

My Financial Path, Next Step Evaluator and Retirement Readiness Review are three of the helpful resources you may access after the upgrade:

My Financial Path

My Financial Path can help you take control of your finances and strike a balance between living for today and planning for tomorrow. It can also help you make better sense of your money. Whether you're new to the workforce, in the middle of your career or getting close to retirement, My Financial Path provides personalized, actionable steps you can take to reduce financial stress and get closer to achieving your goals.

23. (continued). What financial education tools will be available after this upgrade at Empower?

Next Step Evaluator
The Next Step Evaluator gives you a financial action plan designed specifically for you. It can help you figure out how to prioritize your spending to determine what might be the best course of action when dealing with your finances. You don't have to fill out any lengthy worksheets or keep track of numbers. All it takes to get started is answering a simple series of yes or no questions.

Retirement Readiness Review
Empower provides a Retirement Readiness Review (RRR), which is a consultative discussion with you about the development of, and your progress toward, a retirement readiness strategy. During an RRR, a representative will ask you to provide information about your retirement goals, assets, income sources and similar information. They will provide feedback about ways to potentially increase your retirement readiness, such as by increasing your savings rate, using funds and Advisory Services available under the plan, addressing how claiming Social Security affects your benefits, and similar topics. RRRs are available at no cost to you, and enrollment in Advisory Services is not required to be eligible for an RRR. You can choose the level of assistance you want to receive as you build a retirement strategy that is tailored to and specifically designed for you. You are not required to take advantage of any of these Advisory Services. It is up to you to choose to utilize the available services. You may start or stop your participation in Advisory Services at any time. These services are based on the philosophy that individual participants typically fall into one of three common investor types: Do it for me, help me do it and do it myself.

24. Does Empower have other language capabilities?

Empower partners with a language translation service to support Customer Care Center communication in nearly 300 languages. Additionally, you will have the option to translate your online account screens from English to Spanish by selecting the *Español* option. Spanish language will automatically display for your future logins. This feature is also coming soon to the Empower Retirement app.

25. What safety measures are in place for my account information?

Your account information is safe with us and backed by the Empower Retirement Security Guarantee. This guarantee states we will restore losses to your account that occur as a result of unauthorized transactions through no fault of your own. For more information on the guarantee and current security practices, visit the Security Center at **empower-retirement.com.**

On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company. Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.

The Retirement Readiness Review is provided by an Empower representative registered with Advised Assets Group, LLC and may provide investment counseling and/or recommendations at no additional cost to [you] [participants]. There is no guarantee provided by any party that use of the review will result in a profit.

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