



Trust & Thrift Plan

	Leave your money in the Plan		Roll over your savings to an IRA or other qualified Plan*
	Without a Professionally Managed Account <sup>1</sup>	With a Professionally Managed Account <sup>1</sup>	
Can my savings continue to grow tax-deferred?	Yes	Yes	Yes
Will I owe current income taxes?	No	No	No
Will I be charged any distribution penalties?	No	No	No
Can I keep my account invested as it is today in the Plan's low-cost investment options	Yes	Yes	No
Will I still have access to advisory services (such as the Professional Management Program and Online Advice <sup>1</sup> ) at a reduced Plan rate?	Yes	Yes	No
Can I receive help from representatives who will help me set goals (based on my risk level, savings and retirement age) and determine my income needs in retirement?	Yes**	Yes	Maybe***
Can I receive professional account management of my Plan account through retirement	No	Yes	Maybe***
Can I receive monthly payments at retirement from my Plan account through the Income+ payout feature?****	No	Yes	No
Are distributions taxed?	Yes	Yes	Yes

The amount of the account liquidated to fulfill your request will be determined by the closing price on the day your distribution from the Plan is processed. Money withdrawn will be pro-rata across the investment funds in your account to maintain your personal asset mix.

<sup>1</sup>Empower Advisory Services refers to the advisory services offered by Empower Advisory Group, LLC, such as the Professional Management Program and Online Advice. EAG uses Financial Engines Advisors L.L.C. to provide subadvisory services. EAG and FEA are unaffiliated registered investment advisers. EAG is a subsidiary of Empower Annuity Insurance Company of America. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. ©2023 Edelman Financial Engines, LLC. Future results are not guaranteed by EAG, FEA or any other party.

There is no guarantee provided by any part that participation in any of the Empower Advisory Services will result in a profit.

\*For more information on rollovers out of the plan, please see the [rollover guide](#).

\*\*Available with Online Advice or by scheduling a call with an investment advisor representative [here](#).

\*\*\*This would depend on the provider of your IRA or qualified plan.

\*\*\*\*If you use the Income+ payout option, the regular payments will count toward your minimum Required Distributions (MRDs). For more information about the Income+ feature, call Empower at 800-477-6221 weekdays between 7 a.m. and 9 p.m. Central time. The TTY number for the hearing impaired is 800-345-1833. International calls can be directed to 303-737-7249.

Professional Management with Income+ is intended to provide steady payouts beginning in retirement that can last into your early nineties. We will set aside a portion of your account to increase the likelihood that you'll have the option to purchase an out-of-plan annuity by age 85 that could provide a lifetime income guarantee. However, annuities are not generally available to people over age 85 or for account balances less than \$10,000. EAG, FEA, and any other party do not guarantee payout amounts or payouts for life.

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