FREQUENTLY ASKED QUESTIONS (FAQ)
ABOUT THE TRANSITION OF THE SCHNEIDER ELECTRIC 401(k) PLAN

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The move to Empower

1. What is changing?

Recordkeeping and related services for the Schneider Electric 401(k) Plan (the 401(k) plan or the plan) are moving from Vanguard to Empower.* This change is expected to be in place the week of September 12, 2022.

* Great-West Life Trust Company will become the new trustee for the plan, replacing Vanguard Trust Company.

BACK

2. Why are we making this change?

Those responsible for the administration of the plan are committed to providing you with access to quality tools and resources that will help you pursue and plan for your retirement goals. Through Empower, you will have access to an enhanced website experience, a fully transactional mobile app and so much more.

This decision follows an extensive review process, during which we have been working to thoughtfully build an enhanced retirement program that provides improved options and low fees for all our participants.

BACK

3. Who is Empower?

Empower was formed in 2014 through joining J.P. Morgan Retirement Plan Services, Great-West Financial and Putnam Retirement. Empower most recently purchased the retirement plan businesses of Truist Bank (formerly SunTrust), Prudential Financial and MassMutual. It is now the second-largest retirement services firm in the U.S.[1] Currently, more than 17 million[2] individuals have their money invested in retirement plans serviced by Empower.

1 Pensions & Investments 2020 Defined Contribution Survey Ranking as of April 2021.

2 As of April 1, 2022. Information refers to all retirement business of Great-West Life & Annuity Insurance Company (GWLA) and its subsidiaries, including Empower Retirement, LLC; Great-West Life & Annuity Insurance Company of New York (GWLANY); and Prudential Retirement Insurance & Annuity Company (PRIAC), marketed under the Empower brand.

BACK

4. What are some highlights of the move?

- Enhanced and simplified financial planning resources, such as tools to help you easily model different saving and investing scenarios and to help determine future health care spending, all supported by Empower financial professionals dedicated to helping you improve your financial health.
- Improved accessibility with an app and chat through your computer, tablet or phone.
- Continued access to a broad range of investment choices to help you build a diversified portfolio, including access to Empower Retirement Advisory Services.‡
- Peace of mind: your account balance, contribution elections, beneficiary elections, and loans and distribution arrangements will transfer automatically. (However, if you are receiving distribution payments or making loan payments via ACH, please see the Loans, distributions and withdrawals section for important information.)
- Pre-retiree tools such as a retirement planner calculator and the ability to project how long your money will last.

‡ 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.

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5. Are there any 401(k) plan design changes I need to be aware of?

No, there are not any plan provision changes as a result of the plan moving to Empower.

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Preparing for the move

6. Will there be meetings or additional educational resources to prepare me for the transition?

Empower Retirement Plan Advisors will conduct live webinars the weeks of September 19 and September 26 and will be onsite at various locations to help with initial access, provide an overview of the new tools and features, and answer any questions you may have. A recorded presentation is available to view from the homepage of the transition website at **myseretirement.com**.

BACK

7. Do I need to do anything to transfer my money to Empower?

Your account balance, contribution elections, investment elections, contact information and beneficiary elections will move to Empower automatically. You don't need to do anything now unless you want to make changes through Vanguard to your current account and elections prior to the transition. With respect to your investment elections, please be sure to review carefully the information under New investment funds.

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8. What dates do I need to be aware of?

Week of July 25, 2022	Watch your mailbox for information on what you need to know about the transition.
August 26, 2022 by 3 p.m. CT	Blackout period begins (see question below). Last day to request contribution changes, investment changes, a loan or a withdrawal/distribution (if applicable) until after the blackout period ends. Submit any requests to Vanguard at vanguard.com/retirementplans or 800-523-1188 — any such request must be submitted before 3 p.m. CT on this date.
Week of September 12, 2022	Blackout period is expected to end. Fully access your account, make election changes, etc. at **myseretirement.com** or **833-738-7473**.
Weeks of September 19 and September 26, 2022	Watch for additional educational opportunities — including webinars and onsite meetings — to learn more.

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9. What is the blackout period?

The blackout period is the time during which you will not be able to access your plan account or request any transactions as it transitions from Vanguard to Empower. The blackout period is needed to transfer your account information to the new Empower system. The blackout period will begin on August 26, 2022 at 3 p.m. CT and is expected to end during the week of September 12, 2022. You will be notified when you have access to your plan account through Empower.

Your plan investments will continue to gain and/or lose value during the blackout period depending on market conditions. Please also see related information under New investment funds below. You are encouraged to review your plan account and request any changes before the blackout period begins by contacting Vanguard at vanguard.com/retirementplans or 800-523-1188.

Dates and times are subject to change. You will be informed should this occur.

BACK

10. What happens to my payroll deductions and Company match contributions during the blackout period?

Your payroll deductions – including 401(k) deferrals and loan payments, based on your elections on file at Vanguard as of August 26, 2022 – will continue during the blackout period and will be deposited in your plan account or applied to your loan the week of September 12, 2022. Any Company match contributions for which you are eligible will also continue per paycheck and will be applied to your plan account the week of September 12, 2022.

BACK

11. What happens if I hit the 2022 IRS contribution limit during the blackout period?

Contribution limits are controlled through the Schneider Electric Ceridian and ADP payroll systems. If you reach the 2022 IRS contribution limit ($20,500 pre-tax or Roth and $6,500 catchup, if eligible), your contributions will stop automatically and not be affected by the transition to Empower.

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12. When will I be able to make changes again to my plan account?

You can continue to make changes through Vanguard at vanguard.com/retirementplans or 800-523-1188 up to the blackout period, which starts on August 26, 2022 at 3 p.m. CT. When the blackout period is lifted, which is expected to occur during the week of September 12, 2022, you will be able to access to your plan account through Empower. You will be notified once access is available.

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13. What happens to my plan contribution election(s)?

Your contribution election(s) will automatically transfer from Vanguard to Empower. Payroll deductions will continue during the blackout period.

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Getting started with Empower

14. How will I access my plan account through Empower, and who can I call with questions about my account?

You will be notified when you can begin accessing your account through Empower, expected the week of September 12, 2022.

You'll then be able to access your account via Single Sign On by using the QR code to the right or going to Rewards@Schneider (rewards-nam-se.com). You can also use the free Empower app on your smartphone or tablet (see Tour of the Empower mobile app [1:49] for details).

You are encouraged to also register your account directly within the new website soon after the transition to enable ease of access from other personal devices:

- Visit **myseretirement.com**.
- Click the *Register* button.
- You will arrive on the *I do not have a PIN* tab.
- Follow the prompts to create a username and password. You will be provided with requirements for each. These will be specific to the website only.

The next time you access your account, simply choose *Sign in*.

You can also call an Empower representative at **833-738-7473**.

For initial access, select the *I do not have a PIN* option. Follow the prompts to obtain a temporary PIN and then establish a new PIN that will be unique to the voice response system. Retirement representatives are available weekdays from 7 a.m. to 9 p.m. CT (excluding most financial market holidays) and Saturdays from 8 a.m. to 4:30 p.m. CT.

Please note that the website password is different than the voice response unit PIN you may establish.

BACK

15. Can I leave my plan account at Vanguard?

No. Since the plan is an employer-sponsored plan, all plan participants' accounts will move to Empower. Your plan account will automatically transfer and cannot be left with Vanguard. Your account also cannot be rolled over or moved to another plan or provider solely as a result of the transition.

If you are no longer employed by Schneider Electric and have a full distribution available (or you otherwise have a full withdrawal option available to you), you may choose to move your plan account to an individual retirement account (IRA) prior to the transition. In this case, your plan account would not transfer to Empower because it would have been transferred to your IRA in accordance with your direction and would therefore no longer be a part of the plan.

BACK

16. Can other accounts be rolled into my plan account with Empower?

If you have assets from a prior employer or an IRA eligible for rollover, you may be able to transfer them into your plan account with Empower. After the transition is complete in mid-September, if you are interested in the possibility of a rollover into the plan, contact Empower and speak with an experienced retirement consultant to review your options and discuss consolidating your retirement assets into one account.

BACK

17. Will this transition have any tax implications for me?

No. The transfer of your plan account from Vanguard to Empower does not constitute a taxable distribution of your account and will not impact the tax treatment of your account.

BACK

18. What about my beneficiary election under the plan?

Your current beneficiary election will automatically transfer to Empower. If you do not have a beneficiary election on file with Vanguard or want to update your beneficiary, you are encouraged to either do so with Vanguard prior to the start of the blackout period or provide this information to Empower once the blackout period is lifted, which is expected to occur during the week of September 12, 2022. To add or update your beneficiary at Empower, use the *I want to* menu on the right side of the home page, or within *Account Overview*, click on *Beneficiaries* and then add or update your election.

BACK

19. Are there any changes to the fees I will pay?

Several factors were considered in moving the plan's recordkeeping and related services from Vanguard to Empower, including the recordkeeping/administrative fees you pay. Recordkeeping fees are regularly reviewed. You will have a low recordkeeping fee with Empower, enhancing the opportunity to help you meet your long-term financial goals.

If you are invested in the plan's stable value fund (Vanguard Retirement Savings Trust II): The fee associated with investment management services for the stable value fund will now appear in both your annual fee notice as well as your quarterly account statement. Although the fee itself will not change, it will now be assessed via a quarterly deduction from your plan account invested in the stable value fund (vs. the current method that assesses the fee to those invested in the fund by way of an adjustment in the price per share).

The Schneider Electric 401(k) Plan Moves to Empower brochure you will receive in your home mail in late July will include the *Notice of Investment Returns & Fee Comparison,* which outlines all of the fees and expenses associated with the plan as well as details about the investment options available. Please refer to that notice for important information related to fees and the plan's investment options.

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New investment funds

20. Are the investment options changing?

The plan's investment options are regularly reviewed based on a variety of criteria, such as the range of investment options available through the plan, performance, fees and value. As a result, most of the investment options available under the plan today while at Vanguard will **automatically transfer** and will continue to be available under the plan at Empower, as shown in the following tables. Certain other investment options are changing, which are also shown in the following tables.

If you would like your plan account to transfer differently, simply change the investment elections for your current balance by contacting Vanguard (vanguard.com/retirementplans or 800-523-1188) by 3 p.m. CT on August 26, 2022. You can also make changes after the blackout period ends and the transfer is complete (which is expected to occur during the week of September 12, 2022).

Investments that stay the same

As part of the transition, the following investments available under the plan today at Vanguard will not change and will **automatically transfer** to the same investments under the plan at Empower:

Aon Diversified Growth Cl S	Aon Index 2040 Retirement Solution Cl S
Aon Income Cl S	Aon Index 2045 Retirement Solution Cl S
Aon Index 2015 Retirement Solution Cl S	Aon Index 2050 Retirement Solution Cl S
Aon Index 2020 Retirement Solution Cl S	Aon Index 2055 Retirement Solution Cl S
Aon Index 2025 Retirement Solution Cl S	Aon Index 2060 Retirement Solution Cl S
Aon Index 2030 Retirement Solution Cl S	Aon Index Retirement Income Fund Cl S
Aon Index 2035 Retirement Solution Cl S	Aon Inflation Strategy Cl S

Stable value fund investments

Any portion of your plan account currently invested in the Capital Preservation Fund (stable value fund) under the plan today at Vanguard will be **automatically transferred**, as shown:

Balances in this fund:	Will automatically transfer to this fund:
Capital Preservation Fund (underlying fund is the Vanguard Retirement Savings Trust III)	Vanguard Retirement Savings Trust II (see important note about this fund under Are there any changes to the fees I will pay?)

Investments being invested in new, similar funds

The following plan investment options available under the plan today at Vanguard will no longer be available and will be **reinvested in new funds** under the plan at Empower, as shown:

Balances in these funds:	Will automatically transfer to these:
Vanguard Developed Markets Index Fund Inst (VTMNX)	State Street World Dev ex US Index SL SF Cl II
Vanguard Emerging Markets Stock Index Fund Ins (VEMIX)	State Street Emerging Mkts Index SL SF Cl II
Vanguard Extended Market Index Fund Inst (VIEIX)	State Street Russell Sm/Mid Cp Index SL Cl II
Vanguard Institutional Index Fund Inst Plus (VIIIX)	State Street S&P 500 Index SL Cl II
Vanguard Total Bond Market Index Fund Inst (VBTIX)	State Street US Bond Index SL Cl XIV

Please be aware that if you have plan assets invested in any of the five investment funds described immediately above that will be reinvested in new funds at Empower, such assets will temporarily be “out of the market” (i.e., will not be invested) for a short period of time to facilitate the reinvestment. As noted above, if you would like to make any changes to your investment elections prior to the start of the blackout period, you must do so no later than August 26, 2022 at 3 p.m. CT.

Investing involves risk, including possible loss of principal.

Funds exempt from SEC registration do not have ticker symbols.

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21. Where can I find fund information for the investment lineup under the plan at Empower?

For a list of available options in your plan, refer to the brochure and the Notice of Investment Returns and & Fee Comparison sent to your home in late July. You can access fund fact sheets, prospectuses and performance returns by visiting the *Investment Information* tab of the transition website at **myseretirement.com.**

BACK

22. Is there an option to automatically rebalance my investments following the transition to Empower?

Effective with the transition to Empower, you will have the ability to rebalance your plan account. Markets fluctuate over time, so rebalancing your portfolio to its original mix on a recurring basis helps your portfolio allocations stay on track with your retirement strategy. You can choose to apply any new contributions with the same investment mix so that your future investments follow the same strategy.

1. Select *View/Manage investments* from the *I want to* dropdown on your account dashboard.
2. Select *Change my investments/Do it myself/Rebalance my current balance*.
3. Enter the required information. You will have the option to rebalance your account one time or on a recurring basis with frequencies of annually, semi-annually or quarterly.

BACK

23. What if my plan account is invested in the Vanguard Managed Account Program powered by Financial Engines?

If you are currently enrolled in the Vanguard Managed Accounts Program (VMAP), you will be automatically enrolled in a managed account program called My Total Retirement™, part of the Empower Retirement Advisory Services suite of services,± unless you opt out prior to the start of the blackout period. If you do not want this automatic enrollment in the My Total Retirement program to occur, you must disenroll from the Vanguard Managed Accounts Program by August 26, 2022 at 3 p.m. CT.

± 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.

BACK

24. Is there a fee for participating in My Total Retirement at Empower?

There is a fee if you participate in My Total Retirement. Fees are calculated and deducted quarterly from your plan account. Similar to the fees within the VMAP, the quarterly fee is based on your average assets under management by the program while participating in My Total Retirement. My Total Retirement fees are tiered based on assets under management as follows:

Participant account balance	Quarterly fee*
Amounts under $100,000	0.100000%
Next $150,000, up to $250,000	0.075000%
Next $150,000, up to $400, 000	0.050000%
Amounts over $400,000	0.025000%

* These fees are the same as through Vanguard except under My Total Retirement, the 0.025000% fee tier begins at $400,000 and there will be no minimum fee. The VMAP currently charges a $60 minimum fee.

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

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Empower programs and services

25. What types of financial wellness resources will be available with Empower?

The following chart summarizes many of the financial wellness tools available through Empower. After the transition, take advantage of these new website tools and features or call Empower, where noted, for assistance.

Type	Name	Features	Cost	How to get started
Financial planning tools	**My Financial Path**	Access personalized, actionable solutions that may help you reduce financial stress, take control of your finances and stay on track to reach your goals.	No additional cost	Go to top menu of **myseretirement.com**

Type	Name	Features	Cost	How to get started
Financial planning tools	**Learning Center**	Get the help you need with retirement, savings and investing with access to financial education resources, including on-demand videos, articles, tools, calculators and more.	No additional cost	Within My Financial Path, click *Start now*
	Next Step Evaluator	Get a financial action plan specifically for you and your situation by answering a short series of yes or no questions. Many of the outcomes provide the opportunity to consult with a financial wellness representative.	No additional cost	Within My Financial Path, click *Find answers*
	Empower Student Debt Solution	Get help finding ways to approach student loan debt and monitor your progress with our simple personalized assessment.	Free evaluation, no upfront cost and no prepayment penalty *(interest rate for refinanced loan provided within evaluation)*	Within My Financial Path, click *Learn more*
	Retirement Solutions Group	Consultative conversations to help you consolidate your retirement accounts. OR Discussions about finding ways to save outside of your employer plan.	No additional cost	Call Empower at **833-738-7473** to be connected to the appropriate team to assist you.
Retirement advisory services	**My Total Retirement™**	A personalized retirement strategy implemented and managed by investment professionals	A fee-based service paid from your account. The amount is based on your account balance (see above).	To enroll in the program, go to *Investment help* and select *Get your personalized strategy.* If you were participating in a managed account through Vanguard, you will be automatically enrolled.
	Online Advice	You retain control over your investment transactions. Personalized saving and investing suggestions are generated based on information you provide about your situation and goals.	No additional cost	Within your account, go to *Investment help,* and select *Get started with Online Advice*
Retirement planning service	**Retirement Readiness Review***	Talk with a representative about your retirement goals, assets, income sources and similar information and receive 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. This is estimated to take 30-45 minutes.	No additional cost	Call Empower at **833-738-7473** to be connected to the appropriate team to assist you.

* 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. There is no guarantee provided by any party that use of the review will result in a profit.

BACK

26. What is the difference between Online Advice and a managed account through My Total Retirement?

Online Advice, which is available at no additional cost, is a non-discretionary advice service for participants to get objective forecast, saving and investment recommendations. My Total Retirement is a fee-based personalized retirement strategy implemented and managed by investment professionals. The chart below can help you identify which approach might be best for you, depending on your investment style.

	If this describes you…	Cost
Online Advice	• You're interested in investing and managing your account on your own. • You like reviewing plan investments and tracking performance. • You seek advice or a second opinion before executing investment decisions on your own.	No additional cost to you.
My Total Retirement	• You don't have the time, desire or knowledge to invest on your own. • You don't mind paying a fee to have your account managed for you.	Additional fees apply. See Is there a fee for participating in My Total Retirement at Empower? for details.

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Loans, distributions and withdrawals

27. What if I have an outstanding loan in the plan at Vanguard?

Existing loans in the plan at Vanguard will automatically transfer to Empower.

- **Payroll deduction:** If you have loan payments deducted through payroll, they will continue to be deducted through payroll and no action is required on your part. There will be no change to your current payment amount.
- **ACH:** If you are no longer employed by Schneider Electric and making loan payments via ACH, you will need to re-establish ACH instructions following the move to Empower. Once the blackout period ends and access is available, which is expected to be the week of September 12, 2022, go to *Account overview* section of your Empower account at **myseretirement.com** and click on *Update bank accounts.*

As a reminder, you need to keep your loan current according to the terms of your agreement to prevent your loan from going into default. If your loan does go into default, it will be treated as a taxable distribution from the plan and be subject to income tax and a possible tax penalty.

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28. What if I pay off my loan during the blackout period?

Your loan payments will continue during the blackout period, even if your loan is paid off during the blackout period. Once the blackout period is lifted, which is expected to occur the week of September 12, Empower will apply your loan payments and refund any overpayment to you by mailing you a check.

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29. What if I am receiving distribution payments via ACH?

You will need to re-establish ACH instructions following the transition to Empower. Once the transition to Empower is completed and the blackout period ends — which is expected to occur the week of September 12, 2022 — log in to **myseretirement.com**, then go to the *Account overview* section of your account and click on *Update bank accounts*. Existing ACH instructions will NOT transfer to Empower automatically. If you have a payment that is due during or shortly after the blackout period, it will be processed once the transition is complete and be sent to you via check. If (or when) you provide banking instructions and assign that method for your existing installment record, future payments will be made directly to your bank account (ACH).

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30. Can I take a plan withdrawal or loan if I need one?

If eligible, you may request a withdrawal or loan until the blackout period begins on August 26, 2022 at 3 p.m. CT. You will not be able to request any types of withdrawals or loans during the blackout period. Once the blackout period ends, if you have a withdrawal or loan amount available, you can make the request by contacting Empower at **833-738-7473** or logging on to **myseretirement.com**.

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31. I was planning on retiring in August and starting installment payments on September 1, 2022. How does the transition affect this?

If you establish installment payments for your plan account prior to the blackout period, your installment details will transfer to Empower. If you have a scheduled installment payment for September 1, 2022, it will be processed by Empower once the transition is complete, which is expected to be the week of September 12, 2022. Your initial payment will be made via check. If (or when) you provide banking instructions and assign that method for your existing installment record, future payments will be made directly to your bank account (ACH).

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The above dates are anticipated but do remain subject to change; in the event of any change, you will be notified. Please keep this communication together with your other plan materials, including your Summary Plan Description, as this communication contains important updates to that existing information. In addition, in the event of any conflict between the information in this communication and terms of the governing plan document, the terms of the governing plan document will control. Participation in the plan in no way guarantees employment with the Company. Schneider Electric reserves the right to terminate, suspend, amend or modify all or any part of the plan at any time and in its sole discretion. No supervisor, manager or other representative of the Company has any authority to enter into any oral or written agreement contrary to the terms of the plan. The plan is designed to comply with Section 404(c) of ERISA. This means that, because you are able to exercise independent control over the investment of your plan account, neither Schneider Electric, nor the Investment Committee, nor any of the plan's other fiduciaries guarantee the performance of any of the investment funds, nor will they be liable for investment losses resulting from your investment directions.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

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Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, while considering all your assets, income and investments. Adjustments may be needed to realign the account with its desired investment strategy.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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