



Participant account access

OVERVIEW

Participants may view and manage their retirement account through these access channels. Account activity available through these resources varies by the services Empower provides the Client.

| Account activity | Participant website | Service representative |
|--|---------------------|------------------------|
| Obtain Account Balance | ✓ | ✓ |
| Obtain fund performance information | ✓ | ✓ |
| Review recent account activity | ✓ | ✓ |
| Review or request statements | ✓ | ✓ |
| Change contribution | ✓ | ✓ |
| Change investment elections | ✓ | ✓ |
| Transfer balances between funds | ✓ | ✓ |
| Update profile information | ✓ | ✓ |
| Update beneficiary-married (spouse as 100% primary beneficiary) OR not married | ✓ | Form required |
| Update Beneficiary- married (non-spouse beneficiary), spousal consent with notary required | Form required | Form required |
| Set up Participant Banking information for ACH | ✓ | ✓ |

Withdrawal options

Plan documents define available withdrawal options. Participants must submit withdrawal requests that require additional authorization or documentation via form, which may be obtained online or by speaking to a Service Center Representative.

When submitting forms or required documentation to Empower, participants may mail the information as directed on the form or upload documents via Online.

Participant website and service center security and authentication

Participants must pass additional security authentication before accessing their account either online or by speaking to a Service Center Representative.

Automated phone menu authentication

Participants are prompted by the automated phone menu to provide required information before gaining access to their account.

The non-discretionary recordkeeping and administrative services described in this Service Overview are general in nature and reflect the standard service offering. Service descriptions are not specific to any plan provision or administration practice. The recordkeeper may agree to provide an alternate service arrangement, as applicable, if separately requested by the Plan Sponsor.