



Gain a professional advantage with Empower Advisory Services

Give your employees the help they need

Today, the responsibility of investing for the future has fallen squarely on the shoulders of employees. However, a lack of understanding and other short-term priorities often push retirement planning toward the bottom of their to-do list. This may explain why Americans are on track to replace only 64% of their current income in retirement.¹

Your employees need a better solution. They need a total retirement strategy.

And you can give it to them.

By offering My Total Retirement™, you can help your employees reach their long-term goals.

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

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

My Total Retirement



Help throughout the retirement journey

With My Total Retirement, your employees receive:

- A personalized savings and investment strategy — created, implemented and monitored by investment professionals.
- An integrated, event-driven communication experience designed to drive positive action.
- One-on-one access to specially trained investment adviser representatives dedicated to talking with employees about their strategy and goals.
- A strategy that evolves to help participants transition from saving to spending in retirement.

By offering My Total Retirement, you give your employees much more than savings and investing help. You give them access to a comprehensive retirement experience built around them, their life changes, and their unique goals and dreams for the future.



For those not ready for My Total Retirement

Online Advice provides your employees access to self-service advice powered by the same methodology as My Total Retirement. This service can provide investment allocation recommendations and savings rate advice that employees can choose to implement on their own.

How My Total Retirement works

More than just asset allocation

Our dynamic approach can help guide your employees on a successful journey to and through retirement. Using our recordkeeping system, we can create custom strategies based on information we already have, such as account balance, age, annual income, savings rate, retirement date, tax bracket and anticipated Social Security payment.



My Total Retirement delivers results by offering:

- A personalized savings and investing strategy.
- Ongoing monitoring and management.
- Automatic account rebalancing as participants transition to retirement.
- A spend-down strategy designed to help maximize income in retirement.

Looking beyond retirement dates

Both target date funds and My Total Retirement are designed to help employees save for retirement, but it is important to understand the notable differences.

With a target date fund, allocations are based only on the age of the employee.

With My Total Retirement, a retirement strategy is customized based on more information than the employee's age. While information provided on a payroll file is adequate, any additional information provided by the employee — such as outside accounts, marital status or other family information as well as long-term goals — further personalizes the savings and investing strategy.

Target date fund considerations vs. My Total Retirement

Target date fund	My Total Retirement
<ul style="list-style-type: none">• Age	<ul style="list-style-type: none">• Birthdate/age• Years to retirement• Marital status• Gender• Address• Annual income• Account balance• Savings rate/contributions• Plan match• Social Security

The benefits of a one-on-one conversation

Fiduciary advice has been shown to help participants become better prepared for retirement. And while the fully integrated Advisory Services website provides consistent communications, messages and experience, it's much more than that.

Investment professionals are available to speak to a participant at the participant's convenience, so they can schedule a meeting and include their spouse or partner.

One-on-one conversations can take place at any time, and can include:

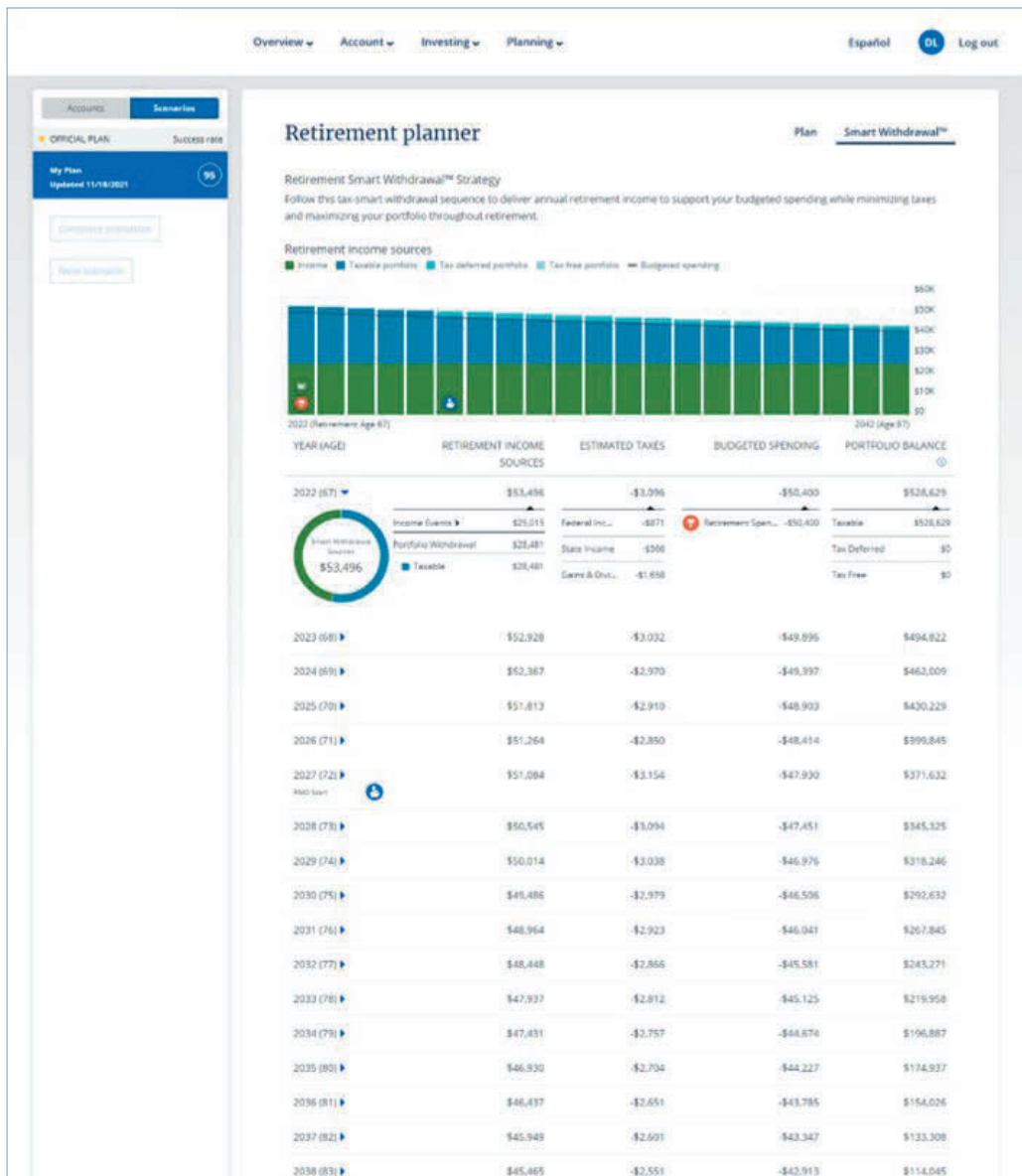
- Simple check-ins.
- Planning for life events (marriage, expecting a child, retirement).
- Questions about current strategy.
- Changes to goals or potential income sources.
- Profile personalization for a more customized strategy.

Support into — and through — retirement

We support participants in retirement by showing them how long their money is projected to last in retirement and how their income sources — both variable and guaranteed — can be broken down year over year to meet their needs.

Differentiating between fixed and variable sources helps show the minimum amount of money participants will have in retirement as well as how much they'll get specifically from Social Security, pensions and annuities.

Projections are based on after-tax dollars so there won't be any surprises. Participants can see what their actual income will look like and model different scenarios. Projections will automatically update based on new information they provide.



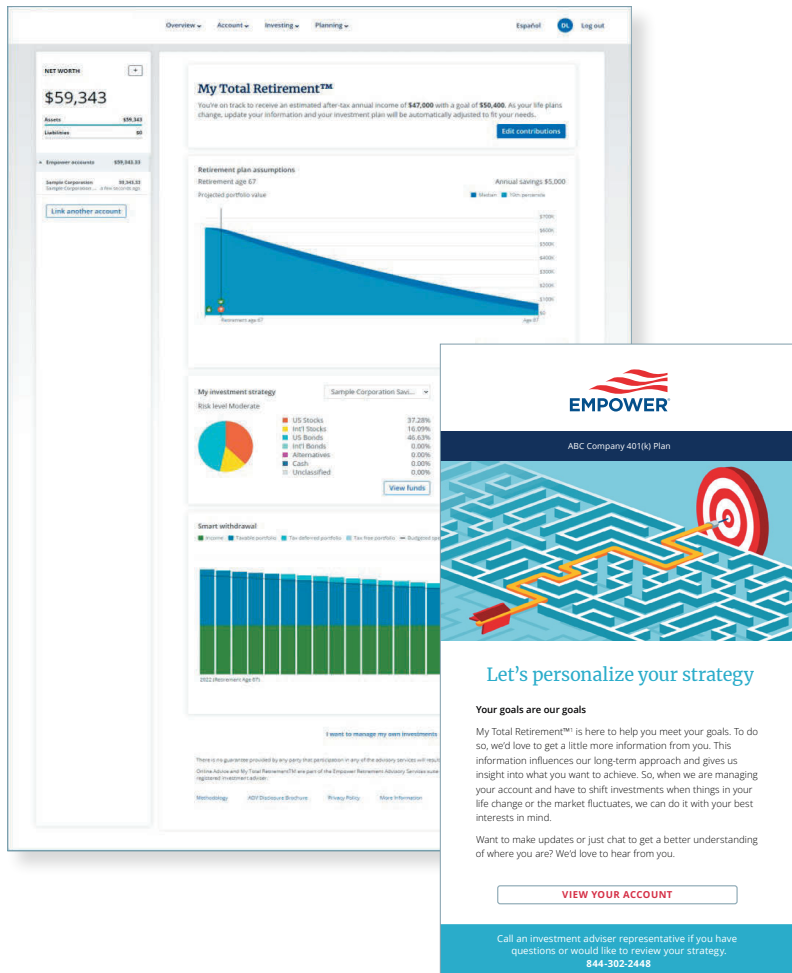
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An integrated participant experience

My Total Retirement is fully integrated into our participant web experience, allowing people to benefit from a consistent look and feel. A participant can personalize their profile and view their projected monthly income in retirement and their savings projections online at any time.

In addition, My Total Retirement offers a multichannel communication program that is personalized and relevant to each participant. This program includes:

- Welcome kits delivered upon enrollment.
- Proactive email and telephone outreach.
- Personalized campaigns designed to drive positive action.
- An intuitive online experience designed to engage and inform.



I was worried about my investment and everything was explained clearly to me and made me less anxious, and I now feel more in control.” — Rebecca

The measurable impact of advice

Participants who have an advisor are more likely to be on track for more retirement income*

2x

more likely to use tax-optimized savings strategies*

10%

higher savings rate*

16%

higher engagement online*

9x

more likely to maintain their long-term strategy during periods of volatility**

*As of June 1, 2020. Empower recordkeeping data. Advisory Services participants average 10% higher savings rates than target date fund savers and have 16% higher web utilization.

**As of March 27, 2020. Empower recordkeeping data.

Providing relief for plan sponsors

You deserve to focus on what matters most — your business. To help support your administrative and fiduciary obligations, Advisory Services addresses the benefits most important to you:

- 3(21) and 3(38) participant-level fiduciary support that always keeps the best interests of your employees in mind
- Improved employee education
- A retirement plan to help employees achieve their retirement goals
- Increased retirement readiness

Did you know?

A 3(21) fiduciary is someone who provides investment recommendations for a participant; a 3(38) fiduciary, on the other hand, is someone who has full discretionary authority and control to make investment decisions for a participant. Through Advisory Services, 3(21) fiduciary support is provided for participants using Online Advice while 3(38) support is provided for participants using My Total Retirement.

► Help is a phone call away. Give your employees the help they need for a brighter financial future. To learn more, please contact your sales representative at **877-630-4015**.

1 Testimonials may not be representative of the experience of other individuals and are not a guarantee of future performance or success.

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