The Empower Retirement Participant Website

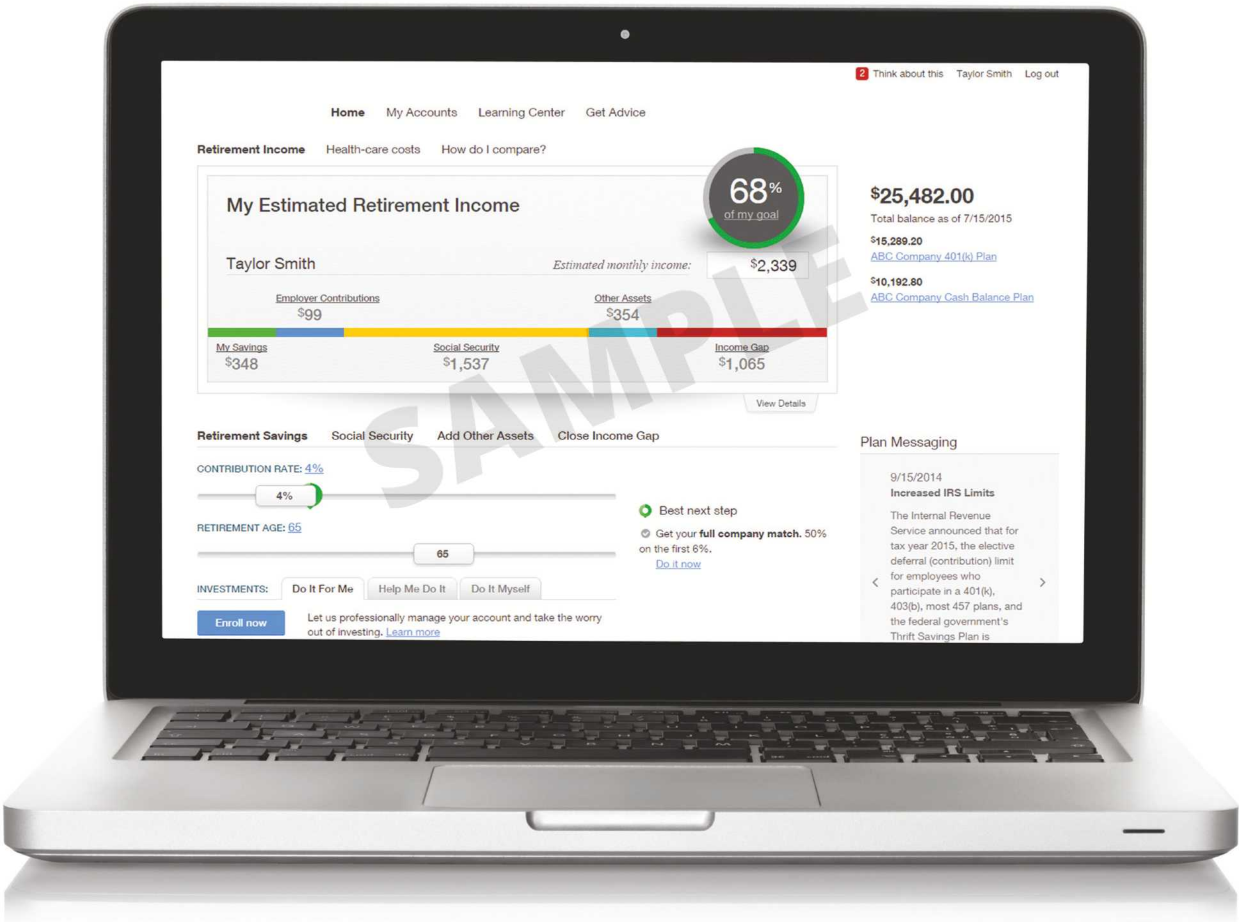
A personalized view of monthly income in retirement

Our participant website shows retirement savings from a brand-new perspective.

Our participant website experience uses each participant's total plan balance and other factors to provide an estimated monthly retirement income goal. By starting with the end in mind, participants can see where they stand today and how far they need to go, and then take the steps to pursue their goals for retirement.

EMPOWER RETIREMENT™

A web experience that focuses on income in retirement



The experience

- Focuses on estimated monthly income in retirement
- Allows participants to easily model different saving scenarios
- 1 2 3 Offers next steps to help boost income in retirement
- Shows the potential impact of healthcare costs
- Allows for peer comparison of savings
- Lets participants implement changes immediately

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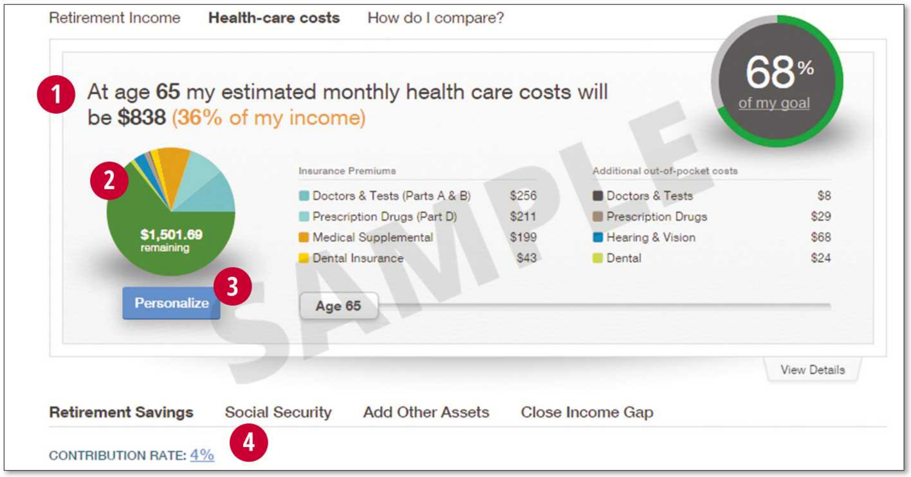
The health cost estimator



Participants can:

1. View their projected healthcare costs for year one of retirement as a dollar amount and as a percentage.
2. See estimated healthcare costs like insurance premiums and out-of-pocket expenses.
3. Select their own health conditions and the state in which they wish to retire.
4. Take action and help close the gap by increasing their contribution rate or changing the investment mix.

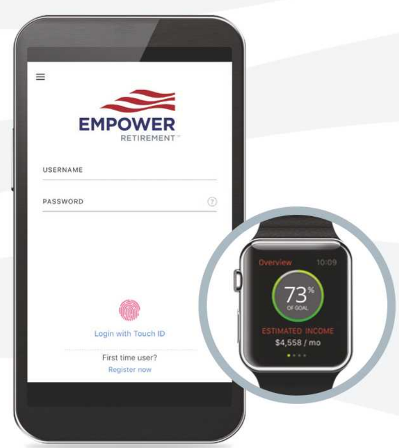
Peer comparison tool

Our peer comparison tool shows participants where they stand in their progress toward monthly income in retirement alongside top savers within their demographic profile. It includes a next step and provides a single-click process to help them become a top saver.

Financial wellness

Empower provides timely and relevant content that addresses unique needs. Our financial wellness learning center includes resources that meet a full spectrum of financial wellness needs and offers planning tools that provide a holistic financial view.

Available in the Apple App Store
Participants can install the app, enroll and start managing their retirement plan when they want — where they want. They have the freedom to view and manage their plan anywhere — anytime.



For more information, please contact your Empower representative or go online at www.empower-retirement.com.

IMPORTANT: The projections or other information generated by The Empower participant experience regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Additional detailed information about the Empower participant experience investment analysis tool, including limitations and assumptions, are available at empower-retirement.com/participant. The Empower Retirement Experience is an interactive investment tool designed for Empower Retirement 401(k) participants to illustrate estimated income in retirement. Each estimate takes into account information specific to you (age, gender and income, for example) as provided to Empower Retirement by you and/or your retirement plan. Additional information concerning the Empower Lifetime Income Score℠ and the Empower participant experience are provided at the end of this document under "Income Projections."

Income Projections

The Empower participant experience is an "investment analysis tool." An investment analysis tool is an interactive technological tool that produces simulations and statistical analyses that present the likelihood of various investment outcomes if certain investments are made or certain investment strategies or styles are undertaken. It serves as an additional resource to investors in evaluating the potential risks and returns of investment choices. The analyses presented in this statement are written reports indicating the results generated by the Empower participant experience. They do not reflect actual investment results and are not guarantees of future results. Each simulation takes into account the participant's current plan balance and investment mix as well as his or her age, income, retirement date, contribution rate, likely future savings and estimated Social Security benefit. The tool runs over 50 billion market simulations to provide an estimate of a monthly income likely to be generated at retirement. The tool takes into account both before-tax and after-tax accumulated balances and future regularly scheduled contributions for estimated projections. Results may vary with each use and over time. The tool cannot account for dramatic changes in a participant's personal situation, including unexpected expenses and other financial situations that may negatively affect one's estimated monthly income in retirement. You are advised to consider your other assets, income, investment options, investment time horizon, income tax bracket and risk tolerance when planning for specific investment goals. It is recommended that you consult a financial advisor for more information. It is important to note that the results from this tool are estimates based on information about you provided to Empower Retirement by you and/or your retirement plan. The results are not a guarantee of actual outcomes and will change as your inputs change. Healthcare costs and projections, if applicable, are provided by HealthView Services. Empower Retirement does not provide healthcare advice.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

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