



RETIREMENT 101

The Empower education program

FOR PLAN SPONSOR AND PROFESSIONAL USE ONLY.



Helping employees get the most out of their financial life

Simply put, the more your employees know about the retirement benefit you offer, the more they can get out of it.

And helping them understand this important benefit is just the beginning. We believe it's important to help them understand their entire financial picture and how it may shape their future.

The education we provide is designed with one thing in mind — empowering your employees to pursue the future they imagine.



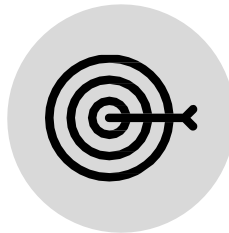
Engaging employees by focusing on the benefits

Our philosophy is to visually highlight the key points and let our experienced education teams connect the dots, fill in all the gaps and tell the whole story.

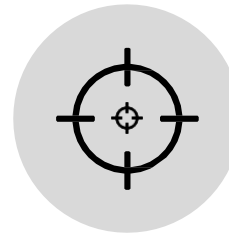
Our presentations are:



Simple



Relevant



Focused



Actionable

Not only do we talk about what your employees need to know, we let them know why it matters to them.



Learning about your plan and Empower



Plan transition

KEY TAKEAWAYS

- Why and how the plan is transitioning
- Features and benefits of the plan
- Essential steps to retirement planning
(Pre and Post transition available)

ESP



Enrollment/Plan Overview

KEY TAKEAWAYS

- Benefits of saving through the plan
- Understanding retirement income
- Investing choices
- How to enroll



ESP

Related material

Benefits of enrolling
overview

ESP



Available digitally

ESP

Available in Spanish



Connect with your future

KEY TAKEAWAYS

- Get to know Empower
- Access real help from real people
- Discover easy and intuitive online access
- Explore resources and education on demand



Related material

Stay on track by going online overview



Saving

KEY TAKEAWAYS

- Why saving matters
- A look at your saving
- Saving in your plan
- Ways to save more



Related material

Save more infographic



Available digitally



Available in Spanish



Investing

KEY TAKEAWAYS

- Investing basics
- Decide your investing approach



Related material

Asset allocation infographic

Stay on track by going online overview



Roth

KEY TAKEAWAYS

- Ways to save in your plan
- Benefits and considerations
- Roth 401(k) vs. Roth IRA
- How your plan can help



Related material

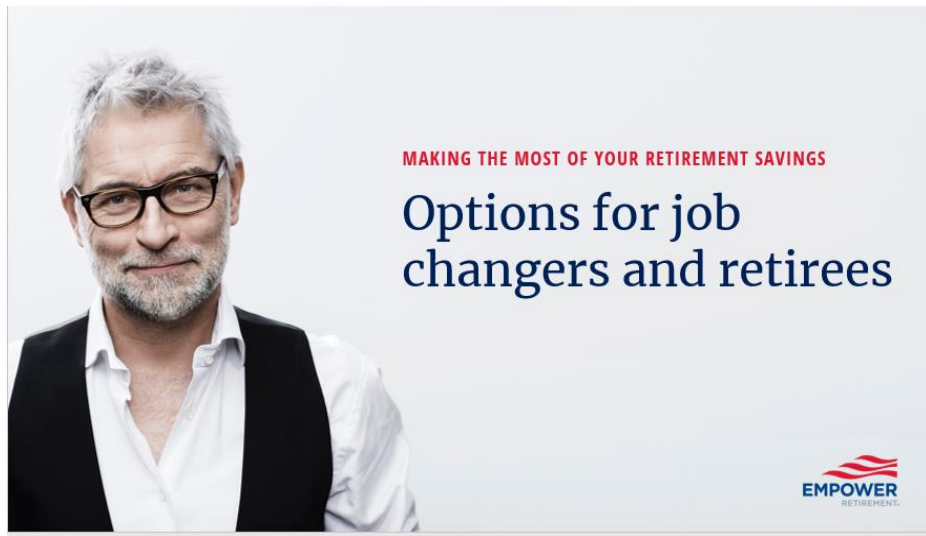
Roth infographic



Available digitally



Available in Spanish



Options for job changers and retirees

KEY TAKEAWAYS

- Terms you need to know
- Your options
- Making the right decision

Related material

Distribution options overview

Stay in plan overview



Myths

KEY TAKEAWAYS

- Fact or fiction
- Account security, withdrawals, loans and more



Available digitally



Available in Spanish

A photograph of two men in business attire sitting at a desk, looking at a document. The man on the left is holding the document and pointing at it, while the man on the right is looking at it. There are glasses and a pen on the desk. The background is a blurred office setting.

Learning about the bigger financial picture



Achieving financial wellness

KEY TAKEAWAYS

- What is financial wellness
- Steps to financial wellness
- Financial wellness and your retirement savings



Related material

Budget infographic



Debt infographic



Budgeting

KEY TAKEAWAYS

- Benefits of having a budget
- How to create a budget
- Starting an emergency fund



Related material

Budget infographic and worksheet



Available digitally



Available in Spanish



Financial Wellness

KEY TAKEAWAYS

- What financial wellness is and why it matters
- Steps to achieving financial wellness
- How My Financial Path can help you



Related material

Budget infographic ^{ESP}

Debt infographic ^{ESP}

My Financial Path overview



Financial Setbacks

KEY TAKEAWAYS

- What happened, what's ahead: a look at economic impacts
- Ways of overcoming financial setbacks
- Landing on your feet



Related material

Budget infographic ^{ESP}

Debt infographic ^{ESP}

My Financial Path overview



Available digitally



Available in Spanish



Investing fundamentals



Advanced investing

KEY TAKEAWAYS

- Expanded investing know-how
- Determining your style
- Managing risk
- Choosing investments

Related material

Investing overview



Market volatility

KEY TAKEAWAYS

- Don't panic, consider sticking to your plan
- Aligning investments with goals and risk tolerance
- Preparing for market ups and downs



Related material

Market volatility overview



Available digitally



Available in Spanish

A photograph of a middle-aged couple sitting at a wooden table. The woman, on the left, has short dark hair and is wearing a blue denim shirt over a pink top. The man, on the right, has grey hair and a beard, wearing a light pink button-down shirt. They are both smiling and looking at a document held by the man. The woman's hand is resting on the man's arm. On the table, there is a white mug, a glass of juice, and a tablet. The background is a bright, out-of-focus interior with a lamp and a framed picture.

Addressing the needs of specific audiences



Women and retirement

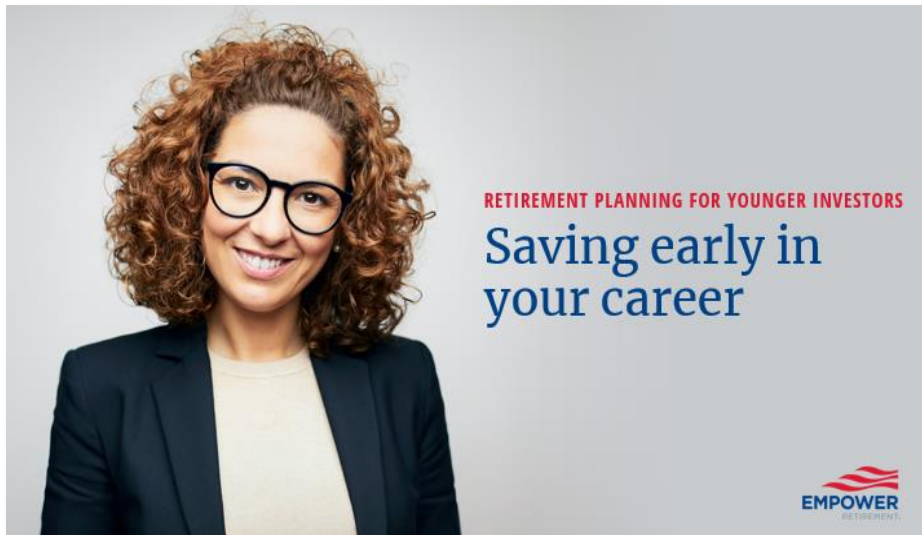
KEY TAKEAWAYS

- Mindset and factors
- Reaching your goals with a plan



Related material

Retirement checkup overview



Young investors/Early career

KEY TAKEAWAYS

- Improving your financial life
- Setting financial goals
- Creating a budget
- Making debt payoff a priority
- Building a safety net



Related material

Budget infographic
Debt infographic



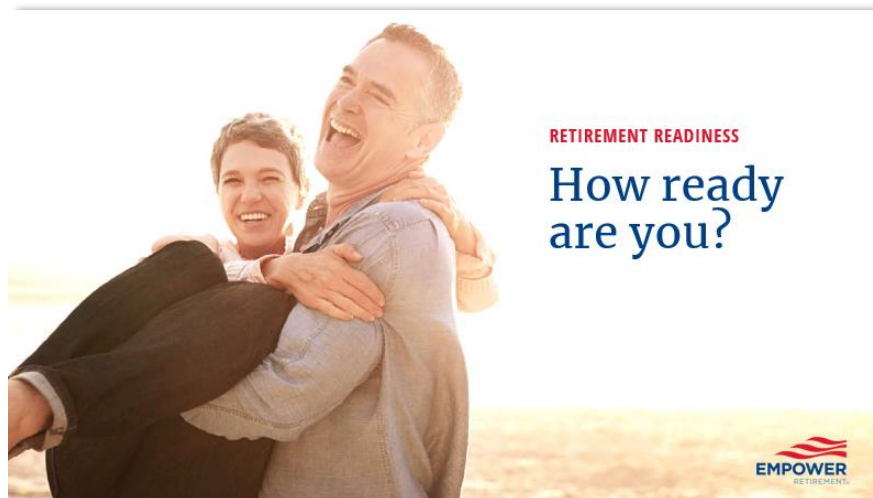
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Available in Spanish

A close-up, profile shot of a woman with short, wavy grey hair. She is wearing dark-rimmed sunglasses and has a joyful expression, smiling with her teeth showing. Her hands are raised behind her head, with her fingers running through her hair. She is wearing a light-colored shirt with a vibrant, multi-colored paisley or floral pattern in shades of blue, red, and yellow. The background is a bright, out-of-focus outdoor setting, likely a beach or a sunny field, with a warm, golden light suggesting late afternoon or early morning. A semi-transparent white horizontal band is overlaid across the middle of the image, containing the text.

Preparing those nearing retirement



Retirement readiness

KEY TAKEAWAYS

- What retirement readiness looks like
- Where will the money come from
- Understanding healthcare costs, Social Security and more
- A look at the big picture and the little details



Related material

Prepare for retirement checklist



Healthcare expenses

KEY TAKEAWAYS

- Understanding healthcare costs
- What you need to know about Medicare
- Planning for your possible expenses



Related material

Prepare for retirement checklist



Available digitally



Available in Spanish

A photograph of a person's hands holding a white mug next to an open silver laptop on a desk. The person's long blonde hair is visible on the left. The background is a bright window with a grid pattern. The text "Digital learning" is overlaid in the center in a dark blue serif font.

Digital learning



Enrollment/Plan overview

VIEWERS WILL LEARN:

- The benefits of saving in the Plan
- Retirement planning basics
- How to enroll and next steps



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Connecting with your future

VIEWERS WILL LEARN:

- About Empower
- How to access real help from real people
- How to access your account online
- Ways to explore resources and education on demand



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Roth

VIEWERS WILL LEARN:

- Ways to save in your plan
- Benefits and considerations
- Roth 401(k) vs. Roth IRA
- How your plan can help



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Available in Spanish



Budgeting

VIEWERS WILL LEARN:

- Benefits of having a budget
- How to create a budget
- How to start an emergency fund



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Saving

VIEWERS WILL LEARN:

- Why saving matters
- Saving in your plan
- Ways to save more



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Investing

VIEWERS WILL LEARN:

- Becoming a smarter investor
- Investing basics
- Deciding your investing style



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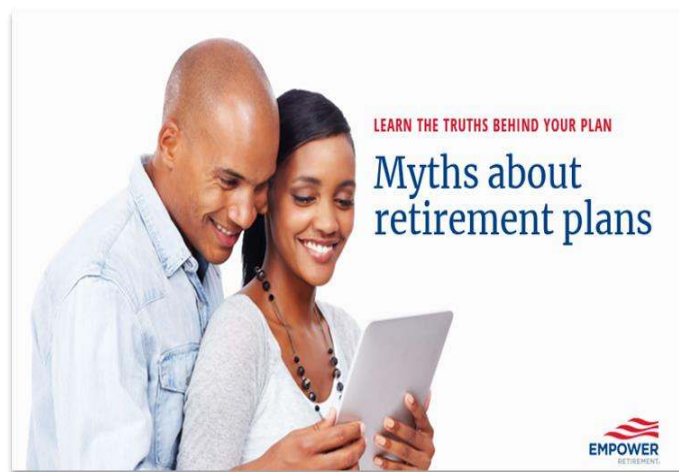
Achieving financial wellness

VIEWERS WILL LEARN:

- What is financial wellness?
- Steps to financial wellness.
- Financial wellness and your retirement savings.



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Myths series

VIEWERS WILL LEARN

- Fact or fiction
- Consolidating accounts
- Loans



[Click to view](#) Myths around consolidating accounts

[Click to view](#) Myths about retirement plan loans



Pursuing financial wellness

VIEWERS WILL LEARN

- What financial wellness is and why it matters
- Steps to achieving financial wellness
- How My Financial Path can help you



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Market volatility

VIEWERS WILL LEARN:

- Don't panic, consider sticking to your plan
- Aligning investments with goals and risk tolerance
- Preparing for market ups and downs



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Financial Setbacks series

VIEWERS WILL LEARN

- What happened, what's ahead: a look at economic impacts
- Ways of overcoming financial setbacks
- Landing on your feet



[Click to view](#) Part 1

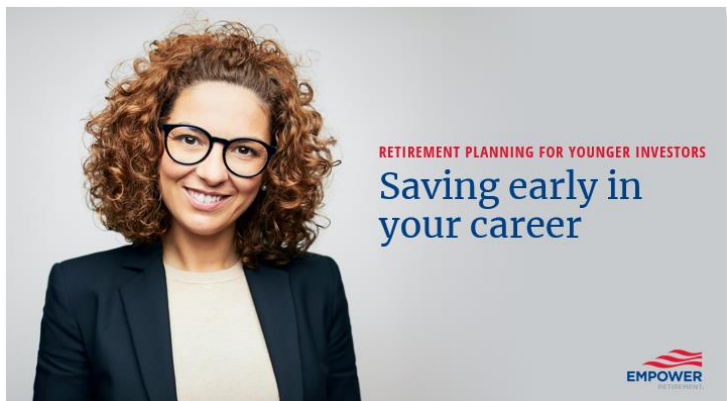
[Click to view](#) Part 2

[Click to view](#) Restart your saving

[Click to view](#) Resetting goals

[Click to view](#) Retiring in a fluctuating market

[Click to view](#) Repaying loans and withdrawals



Young Investors series

VIEWERS WILL LEARN

- Setting financial goals
- Creating a budget
- Making debt payoff a priority
- Building a safety net
- Your savings goals

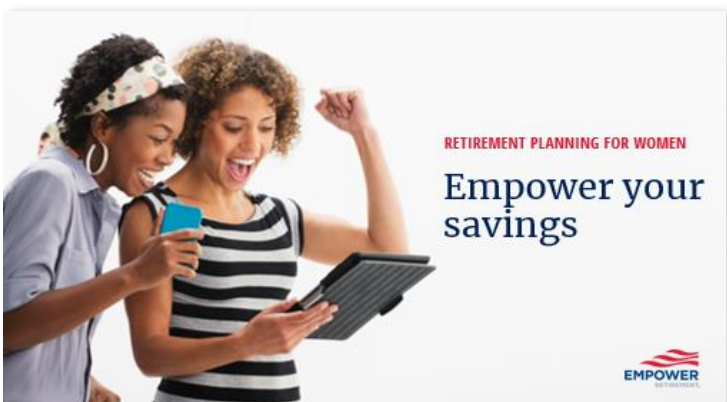


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Setting goals and creating a budget

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Building a safety net



Retirement Planning for Women

VIEWERS WILL LEARN

- Mindset and factors
- Reaching your goals with a plan
- What's next



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Healthcare expenses

KEY TAKEAWAYS

- Understanding healthcare costs
- What you need to know about Medicare
- Planning for your possible expenses



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Retirement Readiness: Social Security

VIEWERS WILL LEARN:

- Social Security and your retirement readiness
- Social Security as a source of income
- Estimating and factoring in Social Security



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Empower web and mobile app highlights

VIEWERS WILL LEARN:

- Navigating the web and web app
- Features and tools
- Navigating your account online



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Empower website tour

VIEWERS WILL LEARN:

- Registration and security
- Savings projections
- Account management and accessibility
- Tools and resources



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