

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

Go to: www.EmpowerMyARP.com

The screenshot shows the Empower Retirement website homepage. At the top left is the Empower Retirement logo and the text "YOUR RETIREMENT PLAN". At the top right is a link for "Plan Sponsor Center".

The main content area features a red banner for "Customers impacted by recent storms" with a message from Empower Retirement offering assistance. Below this is a large banner for "NATIONAL RETIREMENT SECURITY WEEK" with the text "What will your whole life story look like?" and a link to learn more about planning for the future during the week of October 15-21 (#NRSW17).

On the right side, there is a "Participant Login" section with input fields for "Username" and "Password", a "Login help?" link, and "SIGN IN" and "REGISTER" buttons.

At the bottom, there are three columns of content:

- Saving more can be key to retirement success.** Small changes can have dramatic effects.
- Changing jobs? Retiring? You have options.** Speak to an Empower Retirement Consultant today.
- Having browser issues accessing the website?** Make sure you have the latest browser version.

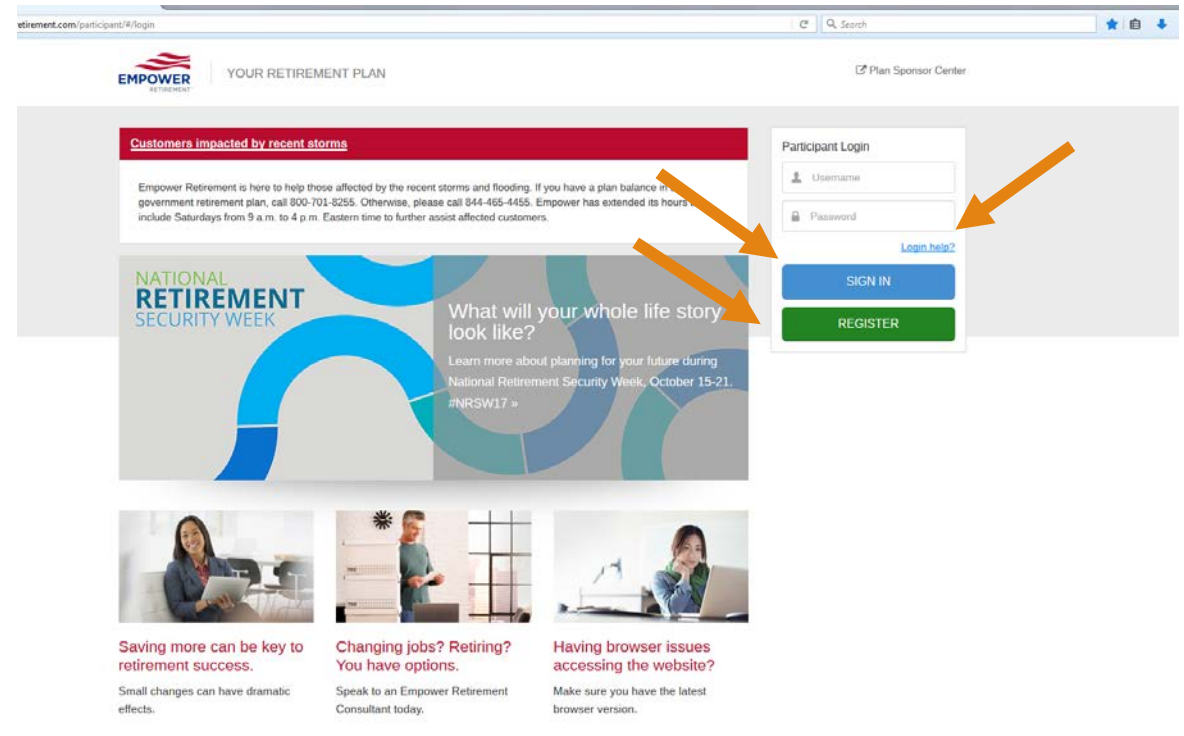
HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

1. CLICK ON SIGN IN IF YOU ALREADY HAVE AN ACCOUNT.

- If you have forgotten your Username or Password, click on Login Help.

2. CLICK ON REGISTER TO CREATE AN ACCOUNT.

- New employees can create an account 15 days after receiving their first paycheck.



HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

The screenshot displays the Empower Retirement dashboard. At the top, the navigation bar includes the Empower Retirement logo, 'Home', 'My Accounts', 'Me & My Money', and 'Guidance'. A user profile icon and 'Log out' link are on the right. Below the navigation, there are tabs for 'Retirement income', 'Healthcare costs', and 'How do I compare'. The main content area features a 'My estimated retirement income' section with a circular progress indicator showing '52% of my goal'. A bar chart breaks down the income into 'My savings' (\$195), 'Employer contributions' (\$394), 'Social Security' (\$1,200), and 'Income gap' (\$1,640). The 'Estimated monthly income' is shown as \$1,789. To the right, a 'Total account balance' is displayed as \$22,391.52 for the 'Adventist Retirement Plan' as of 10/04/17. Below this, there are tabs for 'Plan savings', 'Social Security', 'Other assets', and 'Income gap'. The 'Plan savings' tab is active, showing the 'Adventist Retirement Plan' with a 'BEFORE TAX CONTRIBUTION RATE' of 3%. A slider is set to 3%, with a purple arrow pointing to the percentage and an orange arrow pointing to the slider. A 'RETIRED AGE' of 59 is also shown. On the right side of the plan settings, there is a 'Next step' section with a recommendation to 'Consider increasing your contribution to 5%'. Below this, the '403(b) - Employer Contribution' is listed as \$4,536.72 Annually (Estimated). At the bottom, there is an 'Enroll in Managed Account service' button and a disclaimer: 'Let us professionally manage your account and take the worry out of investing. Learn more. There is no guarantee that participation in any of the advisory services will result in a profit, that the account will outperform a self-managed portfolio or that an investor will achieve their financial goals.' The 'CONFIDENCE LEVEL' is shown as 80% and 90%.

Once you have logged in you can:

- **Change your current contribution by clicking on the percentage number as shown by the purple arrow or dragging the slider as shown by the orange arrow.**

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

The screenshot displays the Empower Retirement website interface. At the top, the Empower Retirement logo is on the left, and navigation links for Home, My Accounts, Me & My Money, and Guidance are in the center. A user profile icon and Log out button are on the right. Below the navigation, there are links for Retirement income, Healthcare costs, and How do I compare. The main content area is titled "My estimated retirement income" and features a circular progress indicator showing 55% of the goal. A bar chart breaks down the income into My savings (\$284), Social Security (\$1,200), and Employer contributions (\$394). The total estimated monthly income is \$1,877, with an income gap of \$1,552. To the right, the "Total account balance" is shown as \$22,391.15 for the Adventist Retirement Plan as of 10/05/17. Below this, there are tabs for Plan savings, Social Security, Other assets, and Income gap. The "Adventist Retirement Plan" section shows a "BEFORE TAX CONTRIBUTION RATE" of 5% and a "RETIREMENT AGE" of 59. There are three investment options: "Do it for me", "Help me do it", and "Do it myself". A "Review change(s)" button is highlighted with a purple arrow. A summary box on the right indicates that the change could result in a future increase of \$44.15 per month and a decrease of \$45.72 per month in before-tax pay. At the bottom, there is a "CONFIDENCE LEVEL" section with radio buttons for 80% and 90%.

EMPOWER RETIREMENT

Home My Accounts Me & My Money Guidance

Retirement income Healthcare costs How do I compare

Tour FAQ

55% of my goal

My estimated retirement income

Estimated monthly income: \$1,877

Income gap \$1,552

Employer contributions \$394

My savings \$284

Social Security \$1,200

Total account balance as of 10/05/17

Adventist Retirement Plan \$22,391.15

View details

Plan savings Social Security Other assets Income gap

Adventist Retirement Plan

BEFORE TAX CONTRIBUTION RATE: 5% [+ Add a new contribution]

5%

RETIREMENT AGE: 59

INVESTMENTS: Do it for me Help me do it Do it myself

Enroll in Managed Account service

Let us professionally manage your account and take the worry out of investing. [Learn more](#)

There is no guarantee that participation in any of the advisory services will result in a profit, that the account will outperform a self-managed portfolio or that an investor will achieve their financial goals.

This change could result in:

Future: + \$44.15 / month more in retirement income

Today: - \$45.72 / month less of your before-tax pay

Reset Review change(s)

CONFIDENCE LEVEL: 80% 90%

Next, click on the “Review change(s)” button.

- Finally, click on the “Submit your change(s)” button.
- Contribution changes are only truly effective when reflected on your paystub (changing the contribution amount on the Empower website only reflects your wish to change your contribution amount).

EMPOWER RETIREMENT

Home My A

Retirement income Healthcare

My estimated retire

TATIANA MEHARRY

My savings \$284

View details

Plan savings Social Security Other assets Income gap

Adventist Retirement Plan

BEFORE TAX CONTRIBUTION RATE: 5% [+ Add a new contribution]

5%

RETIREMENT AGE: 59

INVESTMENTS: Do it for me Help me do it Do it myself

Enroll in Managed Account service

Let us professionally manage your account and take the worry out of investing. [Learn more](#)

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CONFIDENCE LEVEL: 80% 90%

TATIANA MEHARRY Log out

Tour FAQ

\$22,391.15

Total account balance as of 10/05/17

Adv

22,391.15

Review your change(s)

You've requested an increase in your Before Tax contribution rate from 4% to 5% .

Before Tax Contribution rate: 5%, effective 10/05/2017

Affected plan: Adventist Retirement Plan

Salary deferral changes will be forwarded to your employer for processing. The actual salary deferral effective date is dependent upon your employer's payroll cut-off date.

By clicking "Submit your change(s)," you authorize the payroll deductions as indicated above.

[Cancel](#) [Submit your change\(s\)](#)

This change could result in:

Future:
+ \$44.15 / month more in retirement income

Today:
- \$45.72 / month less of your before-tax pay

[Reset](#) [Review change\(s\)](#)

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You may also:

- Add a different type of contribution by clicking on “Add a new contribution” as shown by orange arrow.
- Follow the same steps as previously outlined.