



GET A JUMP ON YOUR FUTURE

# Boost your savings

RO3175294-0224



# Key topic

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



# Hi, we're Empower

**We're helping more than 19 million people get ready for what's next and create the future they want.<sup>1</sup> We are committed to helping people live for today while saving for tomorrow — because we believe in retirement and financial freedom for all.**

1 As of September 30, 2025. Information refers to all retirement business of Empower Annuity Insurance Company of America (EAICA) and its subsidiaries, including Empower Retirement, LLC; Empower Life & Annuity Insurance Company of New York (ELAINY); and Empower Annuity Insurance Company (EAIC), marketed under the Empower brand.

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# What we do and why we do it

Our goal is to help you replace — for life — the income you made while working.

## As your partner, we're here to:

- Help you plan for the retirement you imagine.
- Give you a better view of your retirement picture.
- Help you reach your financial goals.
- Offer ongoing support and guidance.
- Provide recommendations at no extra cost to you.



The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. at no additional cost to participants. There is no guarantee provided by any party that use of the review will result in a profit.

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# Why saving matters

Every dollar you set aside for your future helps get you closer to the retirement you imagine.



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# Saving is how a financial goal can turn into a reality

Saving is simply setting a goal and then pursuing it.

What are you saving for?



**College**



**Vacation**



**New home/home  
improvements**



**Retirement**

# Where your income in retirement can come from

Social Security may not be enough. For many, Social Security will only replace a portion of income in retirement.



Social Security



Pensions and retirement plans



Income from assets



Income from earnings



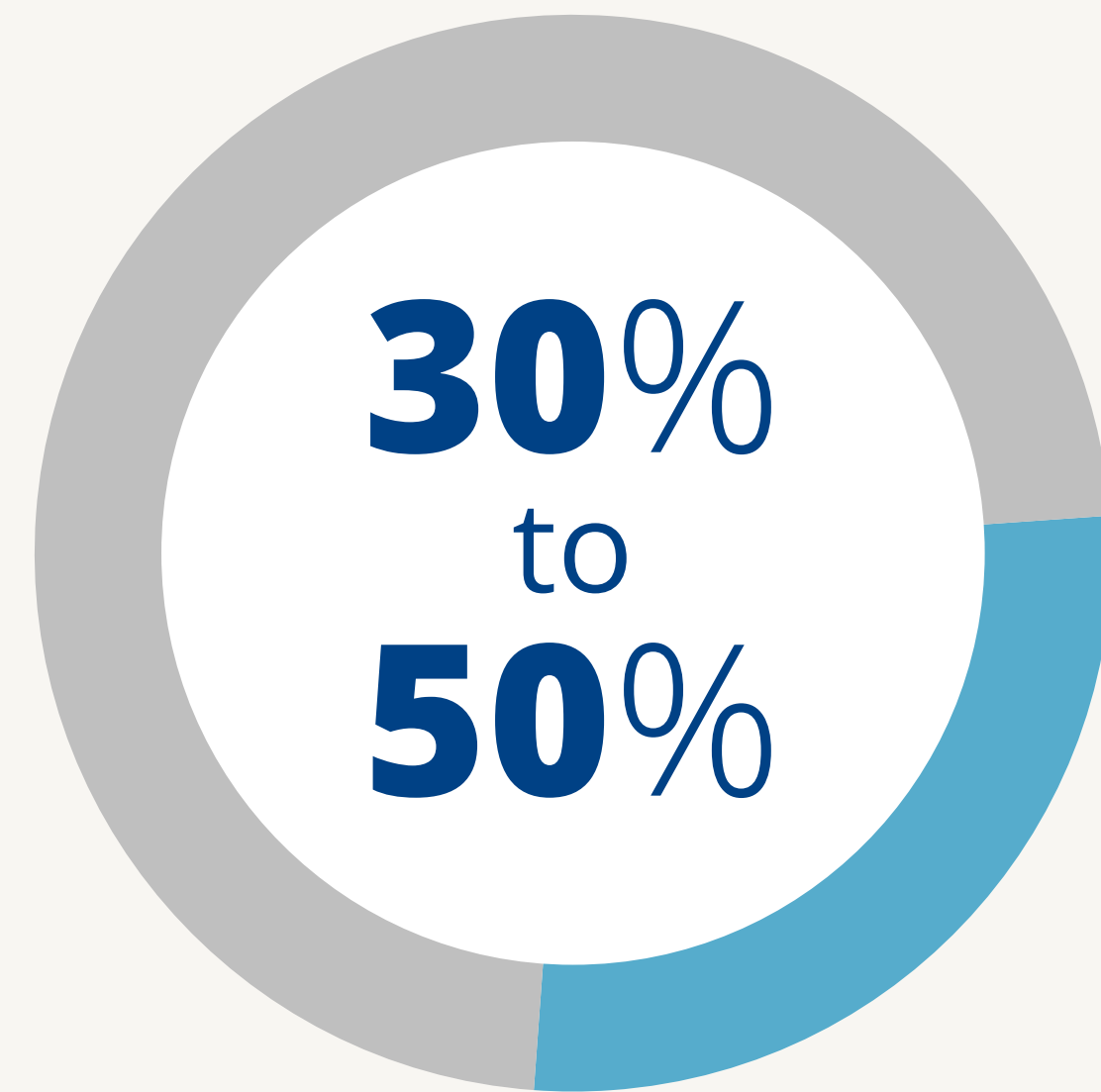
Other

Many financial planners say you'll need between 70% and 90% of your pre-retirement income to live comfortably in retirement.

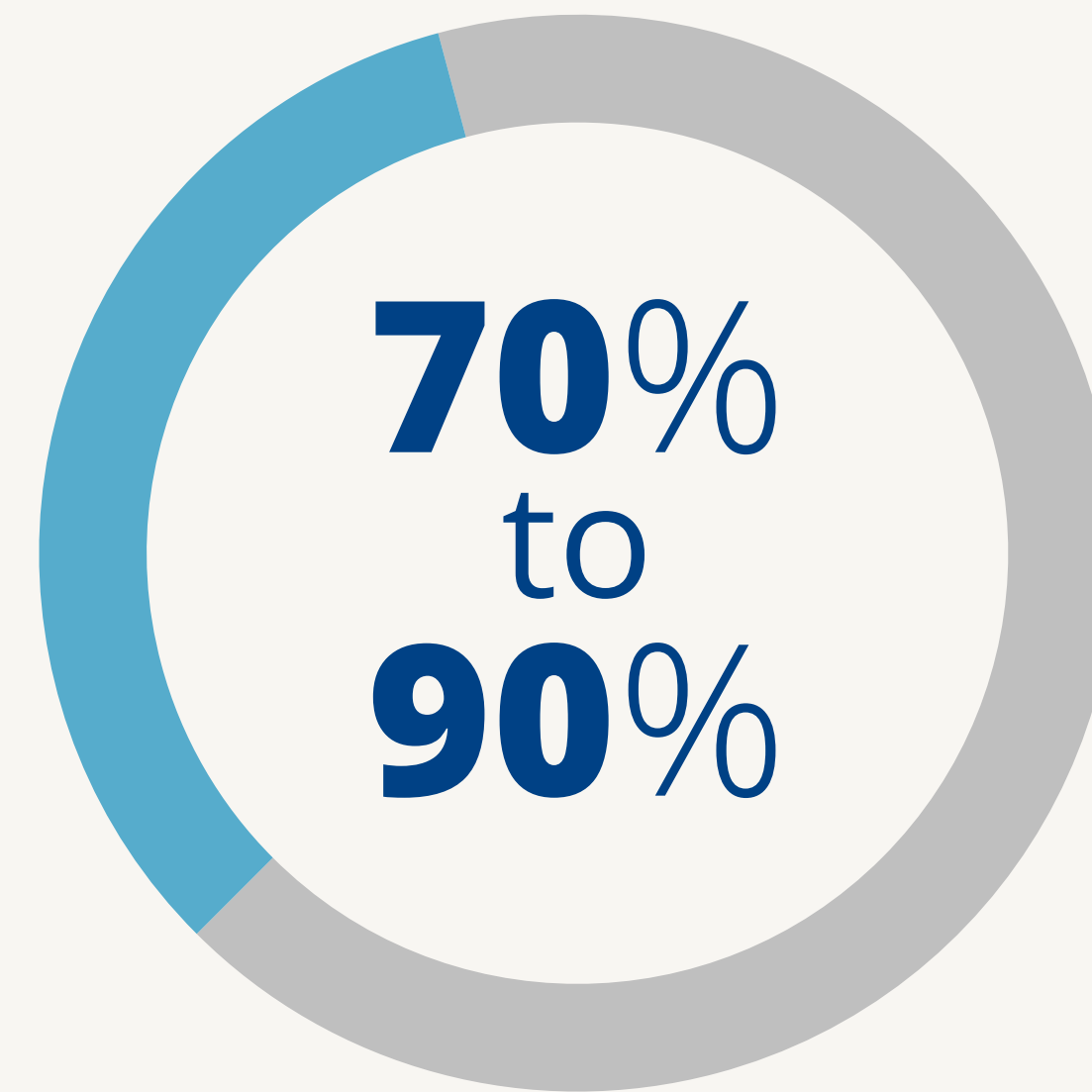
(Your retirement plans could be good sources for replacing that income.)

# Because Social Security alone isn't enough

Social Security only covers so much. It can help with your everyday living costs, but it likely won't get you to the retirement you have in mind.



What Social Security is designed to replace



What financial professionals typically recommend you replace

# Saving in your plan

Your employer's retirement plan is one of the simplest ways to save for retirement. Here are some of the ways they help you do it.



# How pretax contributions work

Contributions are made before taxes are taken out.

## On the plus side

- Any growth is tax-deferred.
- Your current taxable income may be lowered.
- You may pay lower taxes later.



# Save now and in the future with pretax contributions

Here's an example of a \$30,000 income.

**\$30,000**  
annual salary

**\$931.73**  
paycheck amount

**\$9.81** **1% more**  
paycheck difference

**\$19.61** **2% more**  
paycheck difference

**\$29.42** **3% more**  
paycheck difference

=

=

=

**\$921.92**  
paycheck amount

**\$912.12**  
paycheck amount

**\$902.31**  
paycheck amount

=

=

=

Additional savings

**\$4,099**  
10 years

**\$8,199**  
10 years

**\$12,298**  
10 years

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 7% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated changes, expenses, or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted. The contribution percentage is deducted pretax and then 15% is deducted for taxes; the remaining amount is the paycheck amount. Pay periods are biweekly. Additional savings accumulated over is the additional savings accumulated over the time period listed.

# How Roth retirement plan contributions work

Roth retirement plan contributions are deducted from your paycheck after taxes are taken out, and any earnings\* are also tax-free for qualified withdrawals

## On the plus side

- May be a good option if you expect to be in the same tax bracket you are in now, or higher, when you retire.
- Money you save today has the potential for long-term growth if you don't plan to access it for many years.



\* Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

# How pretax and Roth retirement plan contributions may affect your paycheck

**Salary:** \$2,500 a month (before taxes are taken out)

**Savings rate:** 6%



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes 15% federal income tax withholding. It doesn't account for state and local taxes, Social Security, Medicare, or other taxes. Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

# Potential tax advantages

You work hard for your money and want to keep as much of it as possible — whether now or later.

- Contributions made on a pretax basis can lower your current taxable income.
- You may be eligible for the Saver's Credit.
- You may enjoy tax-free qualified withdrawals on Roth contributions.



Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

# Take your savings to the next level with employer contributions

**A closer look at your employer contributions.**

## **Matching contribution eligibility**

- Must have at least 1000 hours credited service per calendar year to be eligible for the match

## **Matching contribution formula**

- 0–9 years of service: \$1 for every \$1 contributed
  - Match applies up to the first 3% of eligible compensation (100% match)
- 10+ years of service: \$2 for every \$1 contributed
  - Match applies up to the first 3% of eligible compensation (200% match)



# The beauty of compound earnings

With the potential of compound earnings, not only would your contributions potentially grow, but you also could gain earnings on any earnings.

The money you start saving today could theoretically double in just 12 years — and triple in 19 years.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results. This is a demonstration of the rules of 72 and 114 used to approximate the number of years it takes a given investment to double and triple in value. It assumes a 6% rate of return. Rates of return may vary. This illustration does not reflect any associated charges, expenses, or fees, which could change the outcomes provided.

# Don't forget about catch-up contributions

Once you turn 50, you can save beyond the IRS contribution limit as you make the final push toward retirement.

ANNUAL CONTRIBUTION LIMIT  
FOR INDIVIDUALS

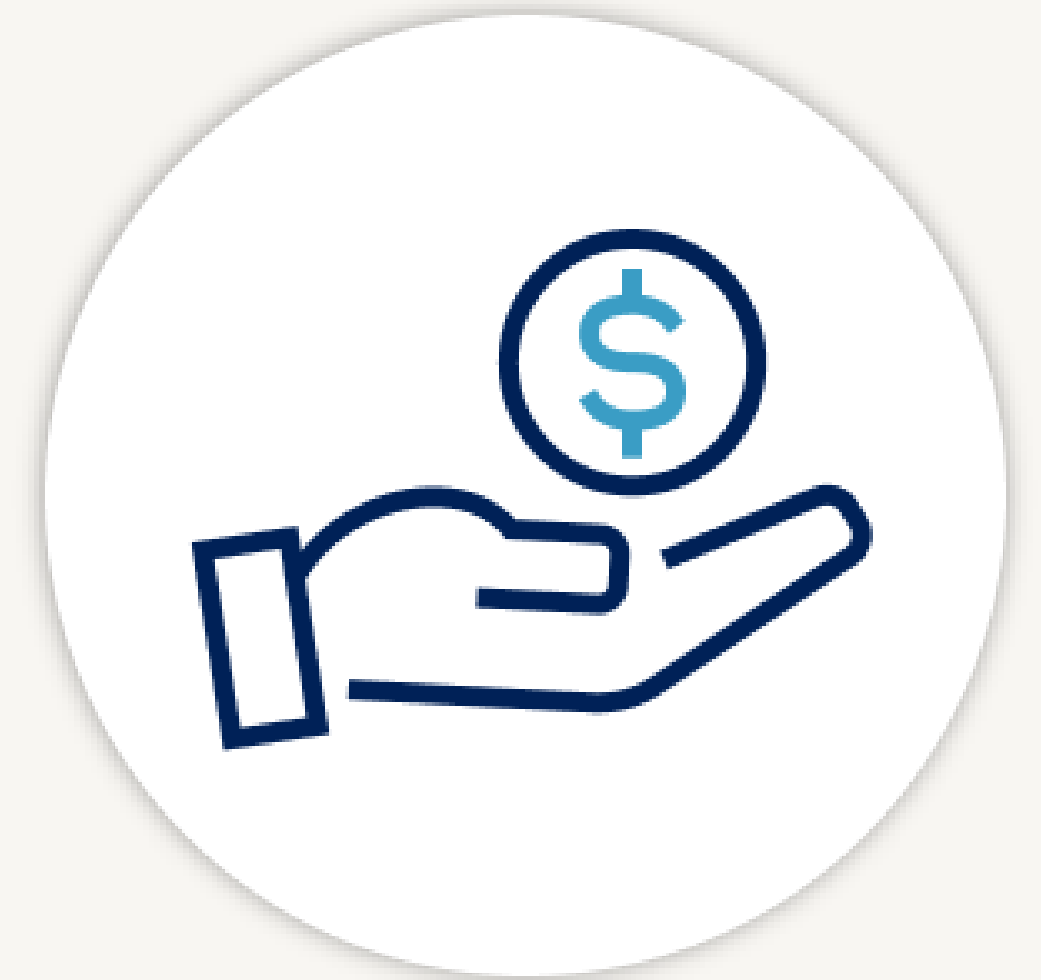
**\$24,500**

CATCH-UP CONTRIBUTION  
LIMIT: AN ADDITIONAL

**\$8,000**

\*AGE 60-63 ADDITIONAL  
CATCH-UP OPTION

Up to **\$11,250**



\*Starting 1/1/2025 participants who attain age 60 through 63 may now increase their catch-up contributions to the greater of: 1: \$10,000 (adjusted for inflation) or 2: 150% of the maximum regular catch-up amount for that year.

If you had more than \$150,000 in wages subject to FICA in the prior calendar year, you will be required to make any catch-up contributions as Roth contributions beginning January 1, 2026. Check with your plan administrator to find out if there are any applicable exceptions..

# The power of one — rolling money in

If your plan allows, you can roll money from previous employers into your new plan. That way you only have one account to manage.

- You can roll qualified balances into your account.
- Rollovers don't count as part of your annual contribution limits.
- You can start by requesting a distribution form from your previous employer(s).

**Consider all your options and their features and fees before moving money between accounts.**



# Boost your savings with auto increase

You can opt to have your contribution rate automatically increase each year.

- You can enable automatic contribution increases for a designated amount or percent annually to align with your financial goals.
- You choose the month it increases.
- You choose the percentage of the increase.
- And you can stop or start anytime.



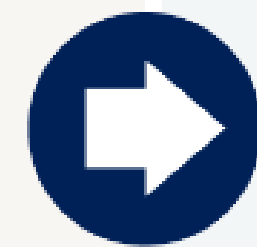
# A little more now could become a lot more for your future

It's true when people say a little bit can really add up over time.

Saving

\$ **25**

More a month now



Could add

\$ **180**

More a month in retirement

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes contributions of \$25/month for 30 years at 6% annual rate of return and reinvestment of earnings with no withdrawals. This is followed by withdrawals of \$179.92/month for 20 years at 6% annual rate of return during retirement. These rates of return are not guaranteed. Investing involves risk, including loss of principal. This illustration does not include any taxes due, fees, charges, or expenses. These deductions would reduce the tax-deferred amount shown in this illustration.

# Investment help

Support in selecting your investments is important.



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# My Total Retirement

## An investment strategy created just for you

You may want to look into a professionally managed account that offers a personalized approach to planning for the future you want for a fee.

**Personalized** - We develop an investment strategy that fits your needs and goals.

**Simple** - We do the work for you to help you stay on track for your future.

**Comprehensive** - We look at your saving, investing and retirement income needs.

**One-to-one** - You have ongoing access to investment adviser representatives.



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. Past performance is not indicative of future returns. You may lose money.

# How target date investment options work

These investment options provide a diversified mix of investments from different asset classes or investment categories that align with an expected retirement date.

- Professionally managed
- Provide diversification through a single fund
- Adjust over time to become more conservative

The date in the name of the investment option is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

Asset allocation investment options and models are subject to the risks of their underlying investments.



# Do-it-yourself investors

You can choose from the individual core funds included as part of your plan to create a diversified mix of investments to match your risk tolerance.

**1**

Select your own mix of individual funds.

**2**

Decide how to invest each fund.

**3**

Manage and monitor your account accordingly.



# Becoming Retirement Ready



# A strategy created just for you

While basic investment strategies consider only your age, we take into account a wide range of factors to develop a more in-depth picture of who you are before creating a strategy to fit your individual needs.



# Critical elements of your retirement readiness strategy

## Assessing your retirement readiness



How much are you saving?



How are you investing your savings?



At what age do you plan to retire?



What income would you like to have throughout your retirement?

# Looking at the big picture

We'll examine your personal situation, needs, and goals to create a strategy designed to help you get to where you want to be.

## Factors that make your strategy unique



65<sup>★</sup>

Retirement age  
Date of birth  
Gender



Salary  
Contributions  
Account balance  
Outside investments  
Employer match



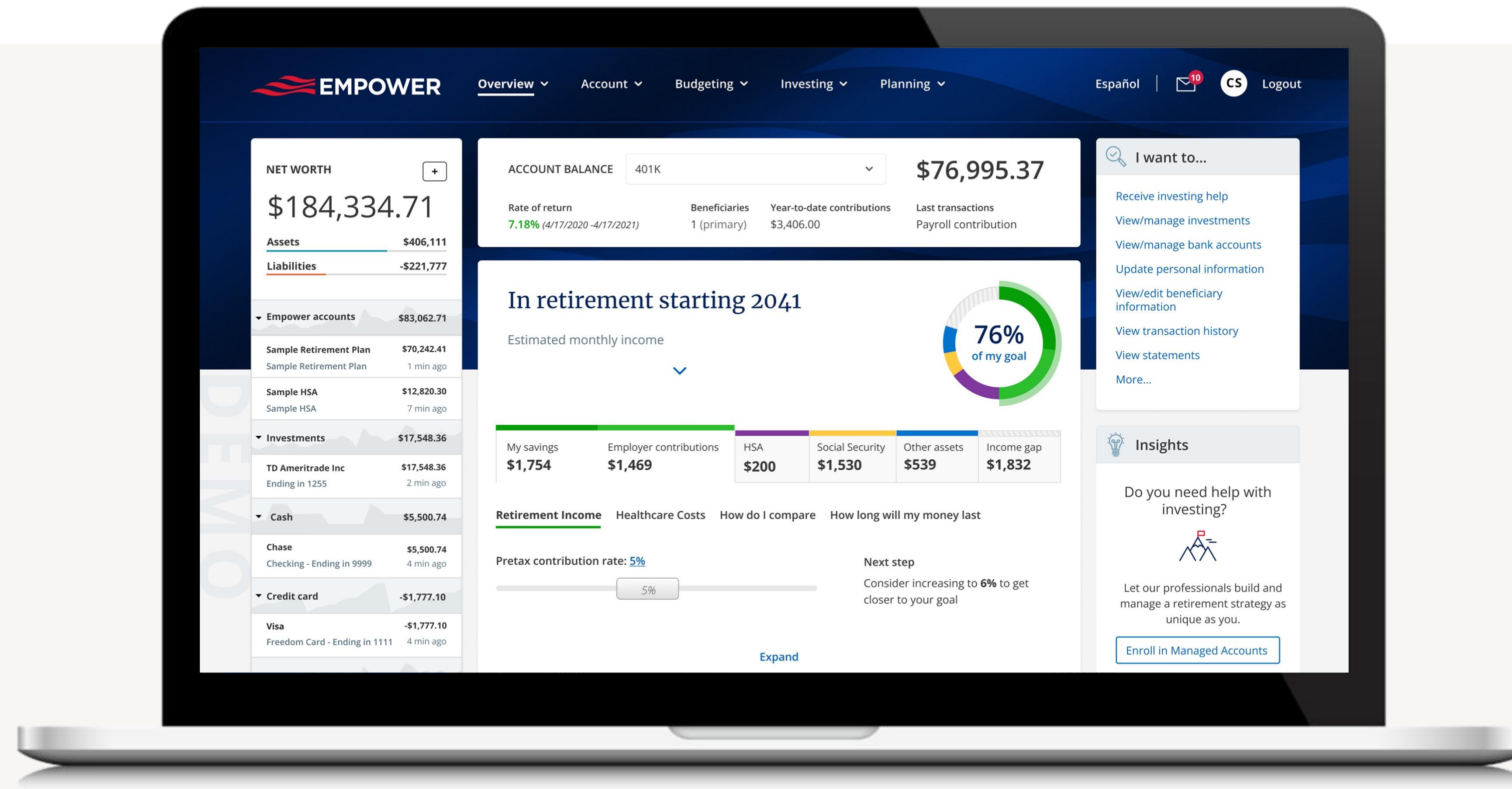
Spending needs  
Retirement needs



Pension  
Social Security

# Online demo

Here's what you can do when you log in to your account.

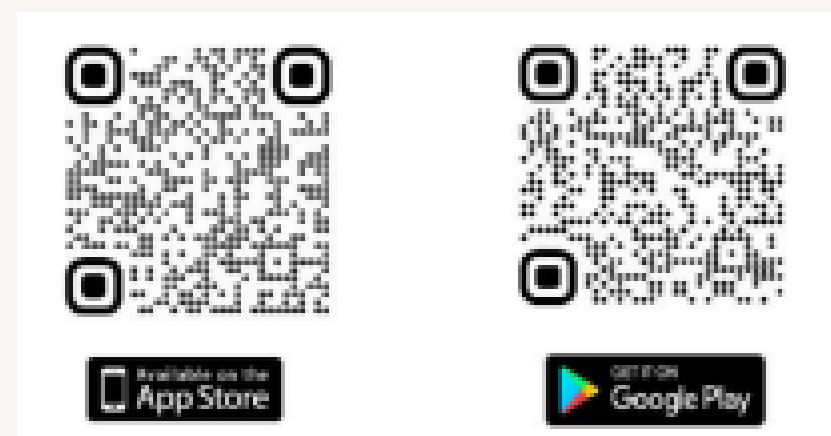


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# What are my takeaways?

## Consider the following:

- Register for online access
- Enroll in your plan, if you haven't already
- Increase contributions
- Diversify your portfolio
- Name/Update your beneficiary
  - Don't forget about your contingent!
- Download the Empower Mobile App



# Keeping your savings safer together

**Empower offers a Security Guarantee as part of its commitment to your account safety.**

- Register your account online
- Choose a strong username and password
- Review all security alerts immediately
- Review your accounts periodically



**PRO TIP:** Use a password manager to keep your information and passwords secure.

For more information regarding account security, including the Empower Security Guarantee, visit **empower.com** and, from the list of additional links at the bottom of the page, click *Security center*.

# We're here to help you:

**1** Get answers to your money questions.

**2** Review and understand your current financial situation.

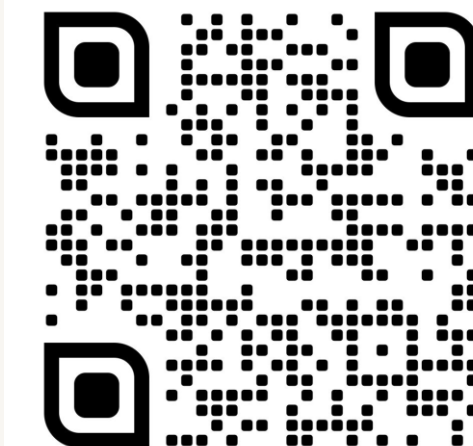
**3** Plan for the financial future you want.

To get started, login to [MyRCHRetirement.com](https://MyRCHRetirement.com) or call 1-833-246-2403

Weekdays: 5 a.m. to 7 p.m. Pacific time  
Saturdays: 6 a.m. to 2:30 p.m. Pacific time  
Automated system available 24/7. Password required.

TTY: 1-800-766-4952

Schedule your appointment online at [rady.empowermytime.com](https://rady.empowermytime.com) or scan the QR code



# RPA Disclosures

## Important information regarding your meeting with representatives of Empower

Your Empower representative is a retirement plan advisor (RPA) acting on behalf of Empower Advisory Group, LLC, (EAG) and Empower Financial Services, Inc. (EFSI). EAG is a federally registered investment adviser that provides investment advisory services to retirement plan participants and IRA accountholders nationwide. EAG's goal, through the RPAs and otherwise, is for you to leverage EAG's investment expertise to make retirement planning smarter and more accessible than ever before. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. Both EAG and EFSI are members of the Empower Retirement family of companies.

Your RPA is authorized to act as both an investment advisor representative of EAG and a registered representative of EFSI. Your RPA acts as an EAG investment advisor representative when providing investment counseling or recommendations and as a EFSI registered representative when executing securities transactions on your behalf.

Your RPA may conduct a Retirement Readiness Review with you and educate you about available investment options and products offered by EAG. During a Retirement Readiness Review, you will meet with a plan advisor to discuss your current and future goals. Your RPA will look at your full financial picture and provide tailored recommendations in order to help you achieve your personal retirement readiness. Your RPA will assist you with learning about (and, when appropriate, enrolling in) Empower managed accounts solutions, rollovers into plan options, optimized investment allocation and savings amounts, financial planning, general financial wellness, health savings accounts (HSAs), distribution options, and additional products/ solutions offered by your plan and aligned with your needs. While basic investment strategies consider only your age, the service of your RPA includes consideration of a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs. Your RPA considers your individual financial situation and goals to create a plan designed to help you reach the future you want. Your RPA, acting on behalf of EFSI, can assist you with executing securities transactions related to the recommendations they provide. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

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Retirement plan advisors act as Empower Advisory Group, LLC, investment adviser representatives when providing investment counseling or recommendations and as Empower Financial Services, Inc. registered representatives when executing transactions.

By engaging in a dialogue with your RPA, you will receive ongoing direction and advice, including professional support through education when it comes to making important savings, investing and retirement income decisions. Although your RPA cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments. If you feel that you need specific tax advice, please consult with your personal tax advisor.

To obtain the EAG and EFSI Form CRS, or for more information about Empower representatives, visit [empower.com](https://empower.com).

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## Disclosures

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Investing involves risk, including the potential loss of principal.

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Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

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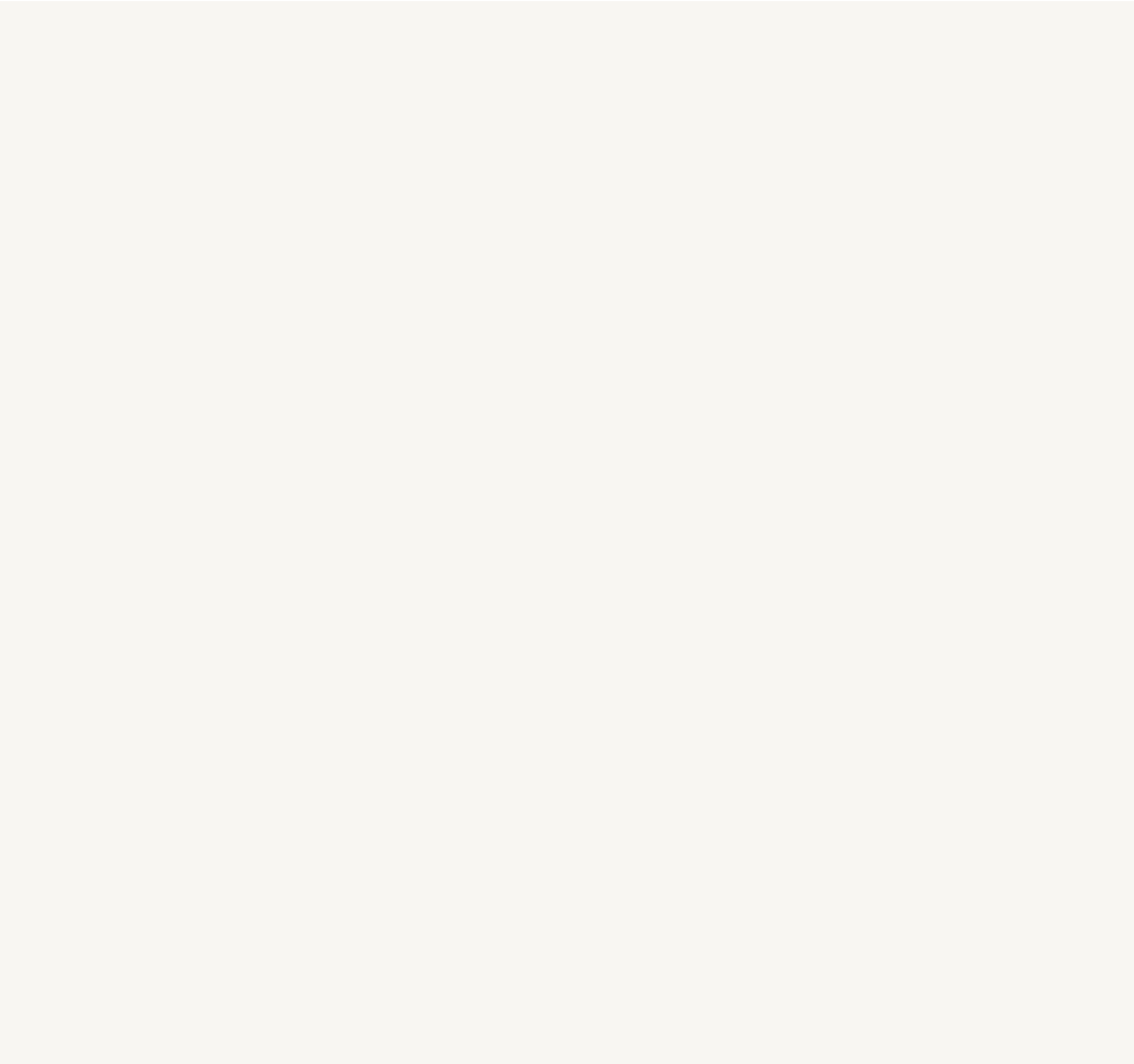
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# Questions



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