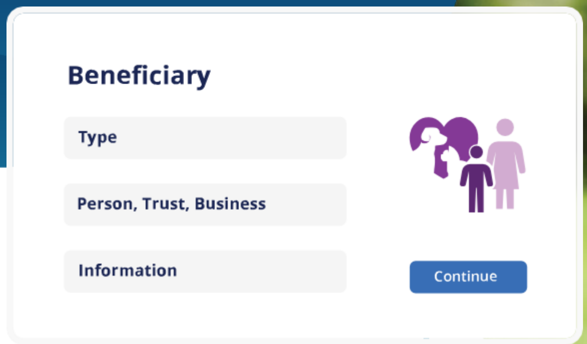
EMPOWER Invest well. Live a little.™

No, really — you can leave your retirement savings to just about anyone



Add a beneficiary to protect your retirement assets and your loved ones

Naming a beneficiary helps ensure your assets go directly to them without a costly and drawn-out court process. Since wills don't usually cover retirement accounts, naming a beneficiary helps make sure your wishes are honored.

Who can be a beneficiary?

It doesn't have to be a family member,[1] you can name more than one beneficiary, and you can add almost anyone as long as you know their:

- ✓ Full legal name.
- ✓ Date of birth.
- ✓ Social Security number.
- ✓ Phone number.
- ✓ Address.

It's easy to add a beneficiary

1. Sign in to your account.
2. Go to *Account*.
3. Click on *Overview*.
4. Select *Beneficiaries*.

If you don't feel you have a lot to give, even a little can make a big difference for your loved ones. And if your life changes, think about changing your beneficiary, too.

It only takes a few minutes to add your beneficiary

- Visit **empowermyretirement.com**

1 If you are married, your plan may require your spouse to be the beneficiary unless your spouse provides written consent to select an alternative beneficiary. Contract your plan sponsor for specific plan rules.