PURSUING THE FUTURE YOU IMAGINE

Your plan overview

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EMPOWER

Pursuing the future you imagine

What will your retirement look like? No matter how far or near you are to retirement, you probably have a picture in your head of what you'd like it to look like. How you want to live in retirement will help determine how much you need to save.

Travel to places you've always wanted to visit

Spend more time with friends and family

Split time between two homes

Have more quiet time at home or a busy social calendar

Key topics

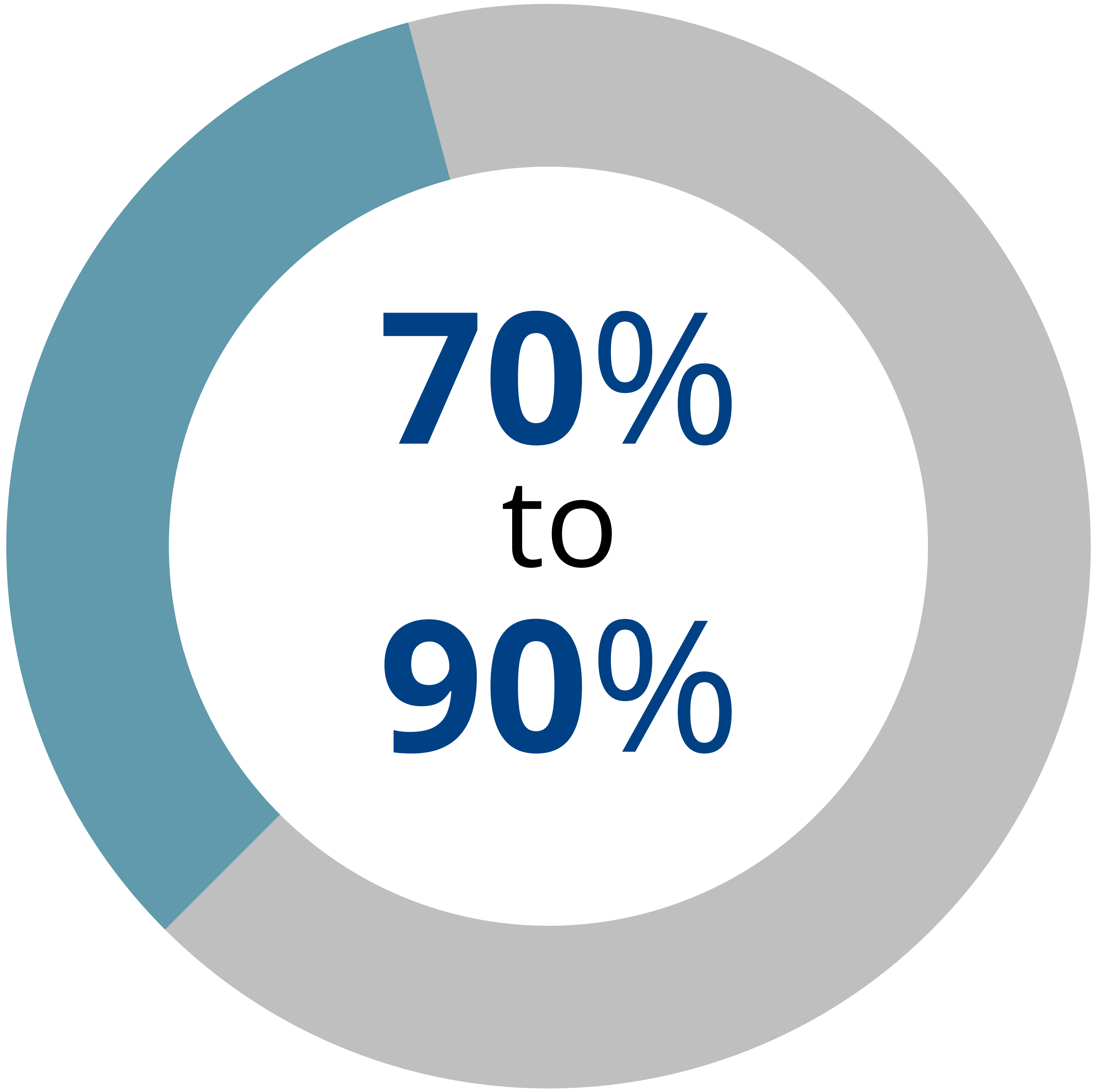
- Your retirement income
- Benefits of saving through your plan
- Investing choices
- Next steps

Your retirement income

Where can your money come from after you retire, and will you have enough to live the retirement you imagine?

How much does it take to retire?

Many financial advisors recommend saving enough to cover 70% to 90% of your pre-retirement annual income to maintain your standard of living.



Visit **learningfromempower.com** and use the Retirement Planner calculator to see if you are on track

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Where your income in retirement can come from

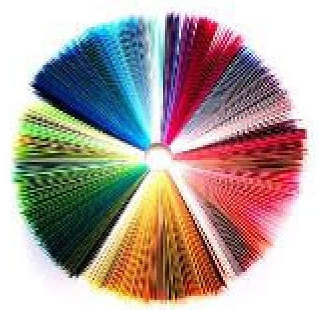
Social Security may not be enough. For many, Social Security will only replace a portion of income in retirement.

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 a good source for replacing that income.)

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Benefits of your plan

Here are some of the reasons why enrolling in your plan is a great idea.

One of the easiest ways to save for your future

After you sign up, your employer automatically deducts the amount you specify from your paycheck and puts it into your plan account. You don't have to write a check or move money around yourself.

- Consider increasing your contribution each year — even if it's by just a little.
  - Inframark makes saving more even easier by automatically increasing your contribution rate by 1% up to a maximum of 15% each April when merit increases take effect.
- Financial professionals recommend that you gradually work your way up to saving 10-15% of your pay.

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When you can get started

Inframark 401(k) Savings Plan Eligibility

• No age requirement • No service requirement

Contribution rate

- You will automatically be enrolled at a 6% pretax contribution rate.
- Your contribution rate will increase annually by 1% until 15% is reached. This increase occurs during the same month that merit increases take effect.
- Within 90 days you may opt out or select a different level of contribution.
- You can contribute up to 75% of your salary on a pretax/Roth basis and up to 15% After Tax, up to the IRS limit of $23,000 annually (if you are age 50 or older, you may contribute an additional $7,500)

How vesting works

Ownership of employee contributions

You are always 100% invested in employee contributions

Ownership of company contributions

Vesting schedule for Discretionary Match:

Years of Service	Vested Percentage of Employer Contributions
0 – 1 year(s)	0%
1 – 2 year(s)	20%
2 – 3 years	40%
3 – 4 years	60%
4 – 5 years	80%
5 or more years	100%

Vesting example

The following example shows the vested amount of an employee with $10,000 of employer contributions in their 401(k) account.

Years of Service	Vested Percentage of Employer Contributions	Vested Amount of Employer Contributions
0 – 1 year(s)	0%	$0
1 – 2 year(s)	20%	$2,000
2 – 3 years	40%	$4,000
3 – 4 years	60%	$6,000
4 – 5 years	80%	$8,000
5 or more years	100%	$10,000

Remember, you are always 100% invested in employee contributions

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The different ways to add to your account

One account, many ways to help it grow.

Pretax

Roth

After-tax

Discretionary contributions

Rollover

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

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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.
  - Example: If you earn $50,000 annually and contributed $5,000 to your 401(k), your taxable income would be reduced to $45,000
  - Could affect your tax bracket
- You may pay lower taxes later.

How Roth workplace plan contributions work

Roth workplace 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.

A side-by-side comparison

	PRETAX PAYCHECK CONTRIBUTIONS	ROTH WORKPLACE CONTRIBUTIONS
EFFECT OF CONTRIBUTIONS ON PAYCHECK	Prior to tax withholding	After taxes withheld
TAXATION ON DISTRIBUTIONS	Contributions taxed as ordinary income Any earnings taxed as ordinary income	Contributions not taxed Any earnings not taxable with qualified withdrawals*

Note: When choosing between contribution types, participants must take into consideration their complete personal financial situation.

*If a distribution is not qualified, the earnings are taxed as ordinary income and may be subject to early withdrawal penalties..

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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.

The **Saver's Credit** is available to eligible workers who have contributed to a company-sponsored retirement plan or an IRA in the past year and meet certain income requirements . Visit **irs.gov** for more information.

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How pretax and Roth workplace plan contributions may affect your paycheck

Salary: $2,100 per paycheck (before taxes are taken out)

Savings rate: 6%

Paycheck if you save pretax	Paycheck if you save with Roth	The difference
$ 1,540	$ 1,512	$28

FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration assumes 22% 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.

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Experience the best of both worlds

Roth strategies to think about

- Ease into the bigger tax bite by splitting contributions to start.
- Any matching contributions must go into a pretax account.
- Contributing both ways enables tax diversification in retirement.

Consult your tax advisor for advice on your personal situation.

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.

$ Today

$2X 12 years

$3X 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 mathematical rules 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.

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Matching contributions are like free money

Taking advantage of and maximizing the contributions your company makes to your savings is another way to add more to your future.

Typically, the company match works like this:

- Your company matches a percent of your contribution up to a maximum.
- Employer contributions are not included in your annual contribution limit.

Take your savings to the next level with matching contributions

A closer look at your match.

Matching contribution

- 0 months of service
- Your plan provides for a match of 50% of the first 6%

You’re in charge

You choose the dollar amount or percentage you want to save and the types of investments you’d like to make. After all, it’s your future you’re saving for. But remember, we’re always here to help.

- Save as much or as little as you like (up to the IRS maximum).
- You can change your contribution rate anytime.
- Invest in a way that suits your needs.

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How much you can contribute

Like everything in life, there are some rules when it comes to contributing to your plan.

- IRS limit for an individual: $23,000
- Catch-up contributions: An additional $7,500 for people 50 and older*

* If you make over $145,000 a year in FICA compensation, catch-up must be made as Roth starting 1/1/26,

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.

Investing in your retirement accounts

Different investment strategies may impact how your savings potentially grow.

What kind of investor are you?

Knowing your investing style can help you determine how you want to manage your retirement plan account — and how.

- Do-it-for-me investor
- Help-me-do-it investor
- Do-it-myself investor

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Do-it-for-me investors

An investment strategy created just for you may help you:

- Get professional assistance.
- Feel more confident.
- Save time.
- Get one-on-one attention.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

To learn more about your plan's investment options, call **844-465-4455.**

Online Advice and My Total Retirement are part of the Empower Retirement Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

Help-me-do-it investors

Empower's team of specially trained consultants can help you review:

- Investing options in your plan.
- Savings and financial wellness.
- Guidance on your options if you change jobs or retire.
- Information on target date or risk-based funds.

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

To learn more about your plan's investment options, call **844-465-4455.**

Point-in-time advice provided by an Empower representative may help you with reviewing investment options, consolidating outside retirement accounts, rollovers and providing retirement investment advice and education relating to financial goals.

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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.

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Do-it-myself 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.

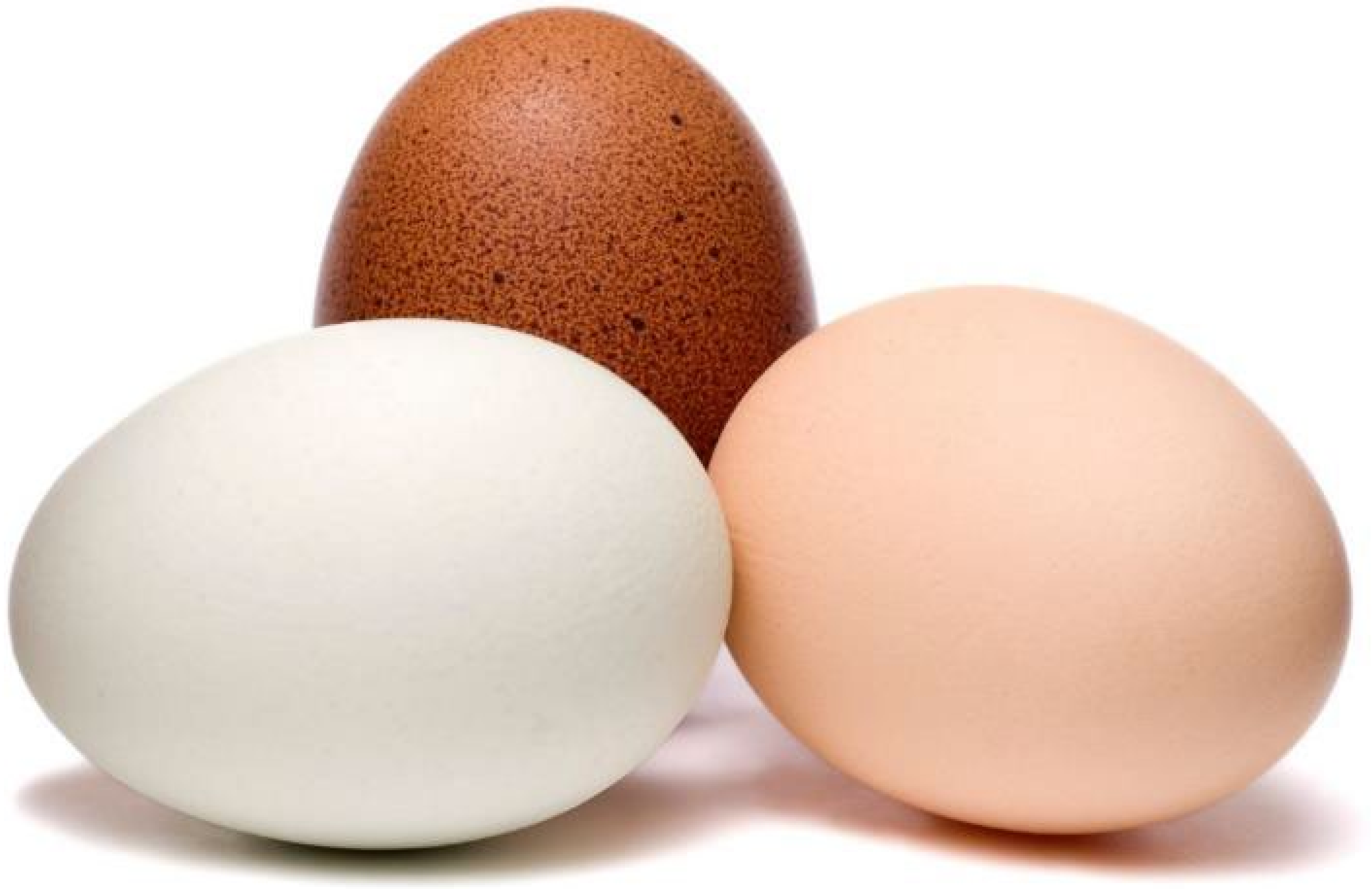
- Select your own mix of individual funds.
- Decide how much to invest in each fund.
- Manage and monitor your account accordingly.

To learn more about your plan's investment options, call **844-465-4455.**

How mutual funds work

Mutual funds are investment options that pool money to invest in stocks, bonds or other securities and are typically available in many retirement plans.

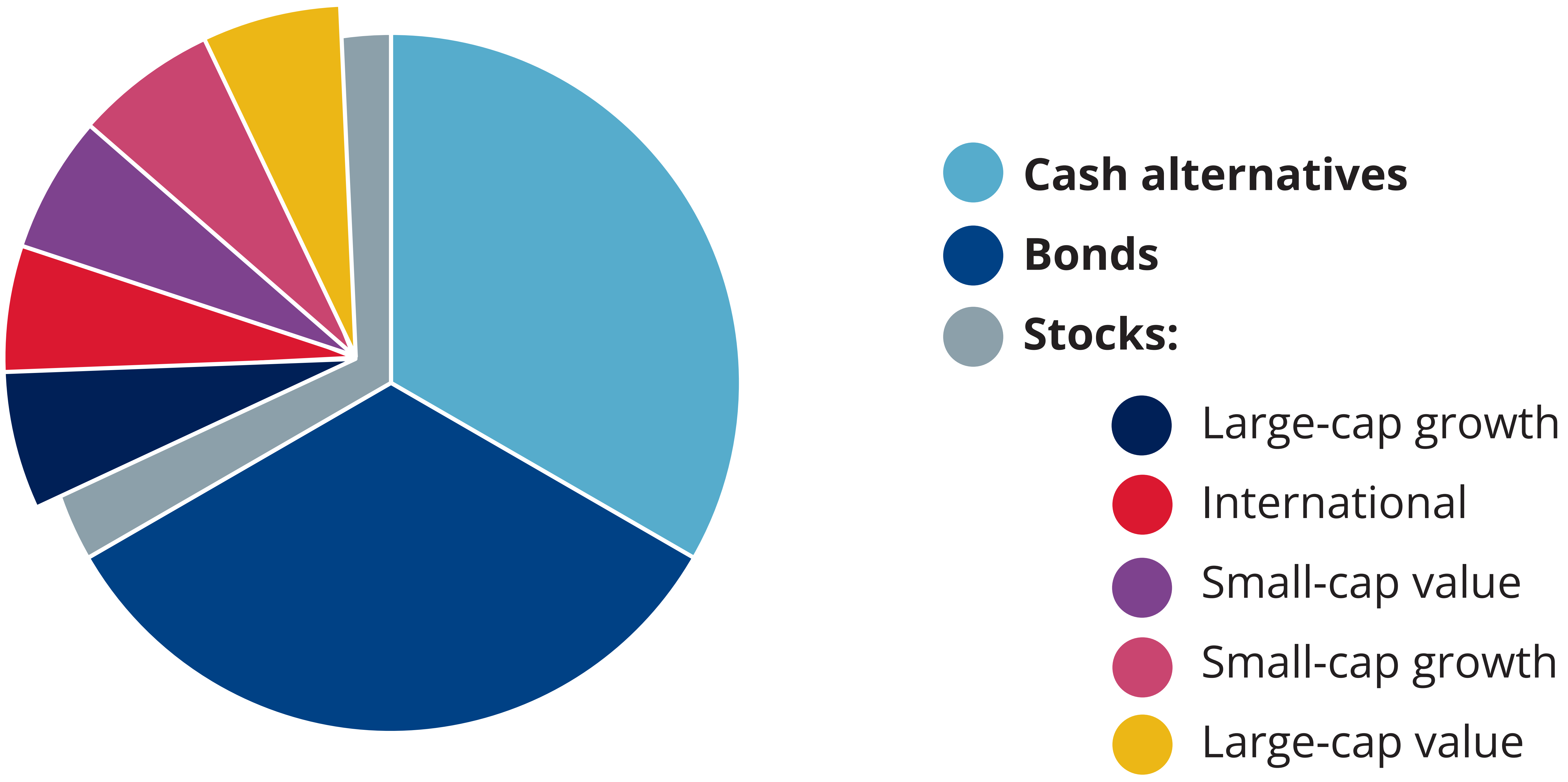
- Owned by a group of investors
- Managed by a professional investment company
- Designed to meet a specified financial goal



Why diversification matters

Diversifying your investments may help you offset market volatility and manage the overall risk of your portfolio.

Sample of diversified investments



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Diversification does not ensure a profit or protect against loss.

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How age and risk tolerance influence investment strategy

Generally speaking, the further people are from retirement, the more aggressive they are able to invest.

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Your investing options

Your investment options

Here are the investment options available to you.

Core funds

17

Target Date funds

12

Investing involves risk, including possible loss of principal.

Core funds

AB Global Bond Advisor
American Century Mid Cap Value R6
American Funds New World R6
BlackRock High Yield Bond Instl
Cohen & Steers Instl Realty Shares
Columbia Dividend Income Instl 2
Delaware Ivy Mid Cap Growth R6
Fidelity 500 Index
Fidelity International Index
Fidelity Intl Cptl Apprec K6
Fidelity Mid Cap Index
Fidelity Small Cap Index
Fidelity US Bond Index
Invesco EQV Intl Small Company R6
JPMorgan Large Cap Growth R6
Metropolitan West Total Return Bond I
Putnam Stable Value Fund

Investing involves risk, including possible loss of principal.

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Target date funds

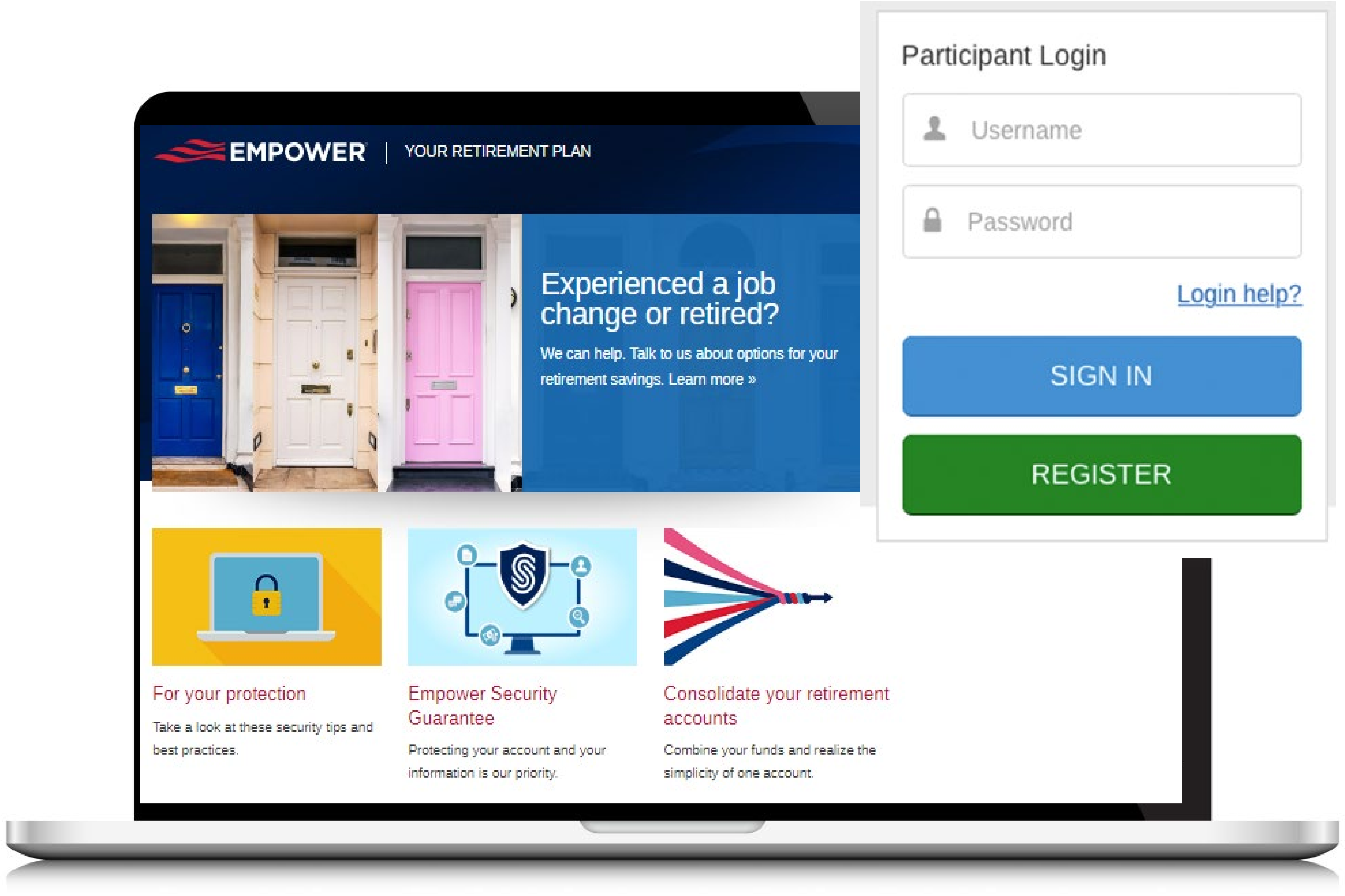
Vanguard Target Retirement 2020 Inv
Vanguard Target Retirement 2025 Inv
Vanguard Target Retirement 2030 Inv
Vanguard Target Retirement 2035 Inv
Vanguard Target Retirement 2040 Inv
Vanguard Target Retirement 2045 Inv
Vanguard Target Retirement 2050 Inv
Vanguard Target Retirement 2055 Inv
Vanguard Target Retirement 2060 Inv
Vanguard Target Retirement 2065 Inv
Vanguard Target Retirement 2070 Inv
Vanguard Target Retirement Income Inv

Investing involves risk, including possible loss of principal.

Next steps

Register online to access tools and resources you can use to plan for your future.

Start saving with a few simple steps



empowermyretirement.com

Click on the *Register* button. Follow the system instructions or the instructions given to you by your employer.

Need assistance? Call **844-465-4455** for help registering.

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Ways to enhance your savings journey

Provide your email address:

- Click on your initials in the top right corner of the screen.
- Choose *Edit Full Profile* and make your election.

Select your beneficiary:

- Choose your plan name.
- Click on *Beneficiaries*.

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Sign up for the weekly edition of ***The Currency*** newsletter sent to your inbox at **empower.com/newsletter**

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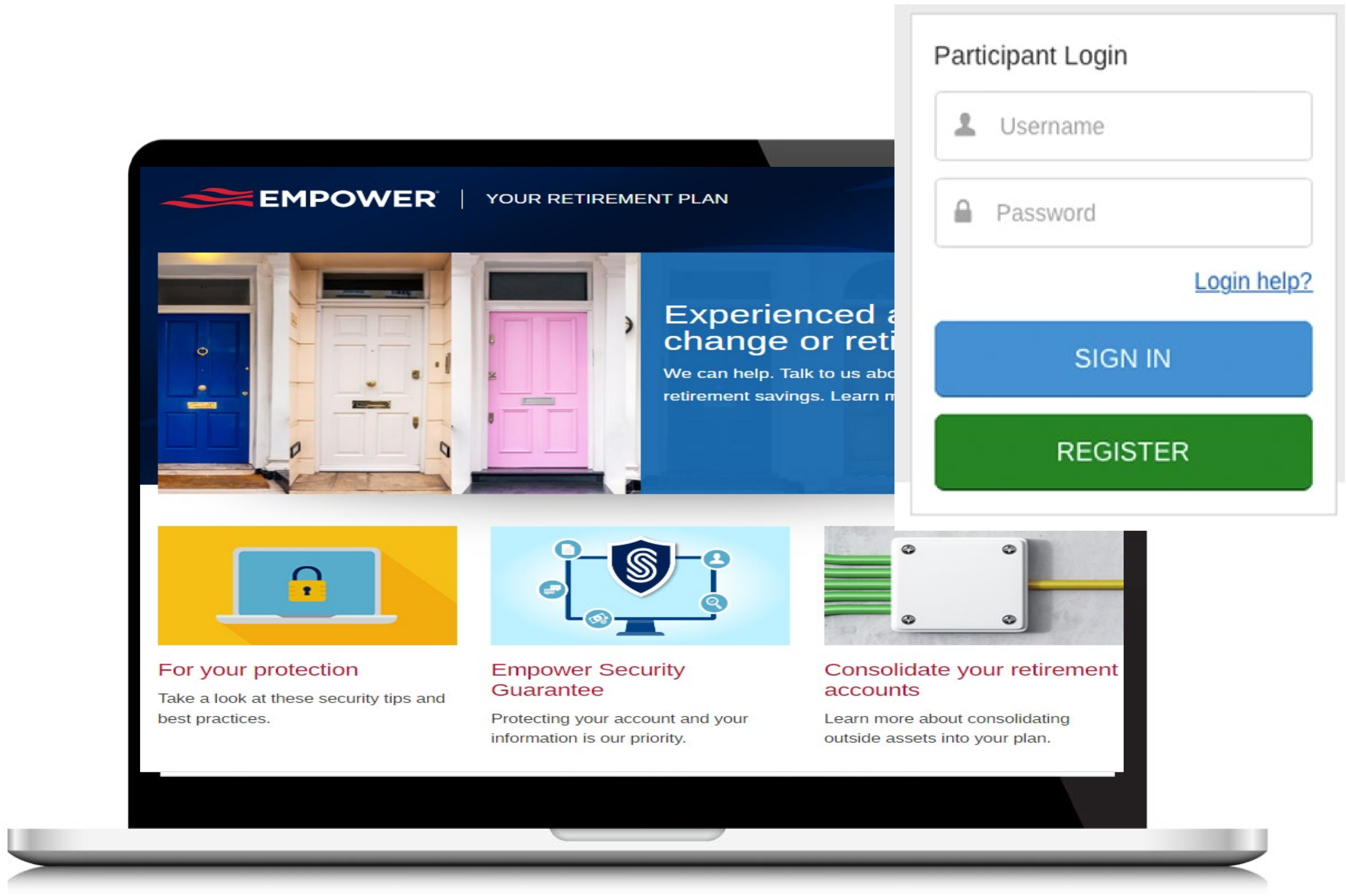
Available on the App Store or GET IT ON Google Play

We're here when you need us



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844-465-4455

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Saturdays 8 a.m. to 4:30 p.m. Central time

Automated system available 24/7. Password required.

TTY: 800-345-1833

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- Questions about your plan
- Your investment allocation
- Savings rates
- Other financial matters like managing debt or saving for college

OneDigital

443-578-3211 or 401kAdvisor@onedigital.com

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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.

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**.

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Your Empower representative is a retirement plan counselor (RPC) acting on behalf of Empower Financial Services, Inc. (EFSI), a member of the Empower family of companies. 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. All Empower RPCs are registered representatives of EFSI.

Empower's RPC can provide information and guidance about a variety of topics, including plan enrollments, distribution and rollover options, consolidation, investment conversations, and savings and contributions strategies by educating you about available options. During your interaction with your RPC, you will engage in an informational dialogue intended to help you understand basic concepts about investing, distribution options available to you, and the advantages of participating in your employer-sponsored retirement plan or an individual retirement account. Although your RPC 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.

In their capacity as RPCs, the representatives may provide you with retirement counseling services that include education related to various investment options available to you and enrollment processes related to products and services offered or serviced by EFSI or its affiliates. Services provided by your RPC do not include providing securities recommendations or investment advice. If you feel that you need specific securities recommendations, investment advice or tax advice, please consult with your personal investment and/or tax advisor.

To obtain the EFSI Form CRS, or for more information about Empower representatives, visit **empower.com**

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Investing involves risk, including the potential loss of principal.

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Questions

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