



RETIREMENT 101

The Empower eLearning program

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.



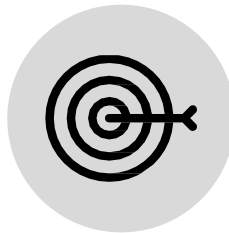
Engaging employees by focusing on the benefits

Not every employee learns the same way.
Our philosophy is to provide employees the opportunity to review our elearning modules at their own pace when it is convenient for them.

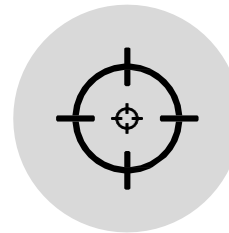
Our elearning modules are:



Simple



Relevant



Focused



Actionable

We educate employees on what they need to know and why it matters to them.



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



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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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 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 fitness

VIEWERS WILL LEARN:

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

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Myths about retirement plans

VIEWERS WILL LEARN:

- Fact vs. fiction on the following topics:

Consolidating accounts

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Loans

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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



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Part 1

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Part 2

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Restart your saving

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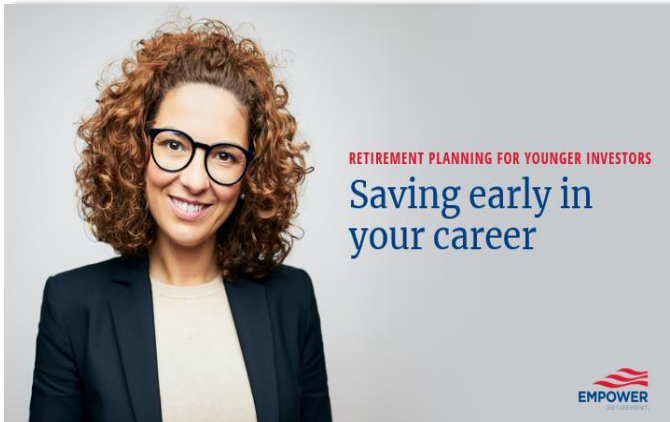
Resetting goals

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Retiring in a fluctuating market

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Repaying loans and withdrawals



Young investors

VIEWERS WILL LEARN:

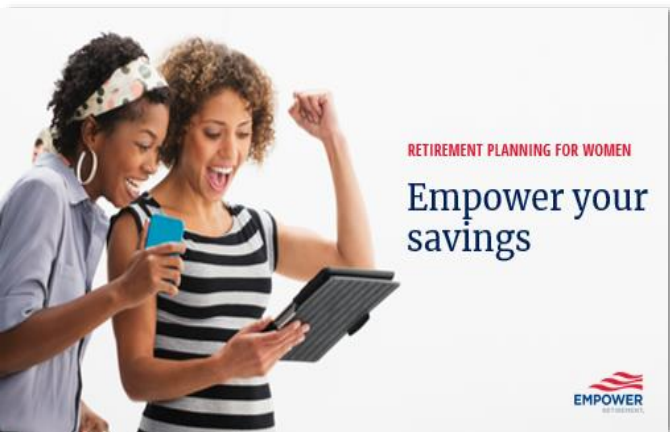
- Setting financial goals
- Building a safety net
- Creating a budget
- Setting savings goals
- Making debt payoff a priority



[Click to view](#) Setting goals and creating a budget



[Click to view](#) Building a safety net



Retirement planning for women

VIEWERS WILL LEARN:

- Mindset and factors
- Reaching goals with a plan
- Steps for success



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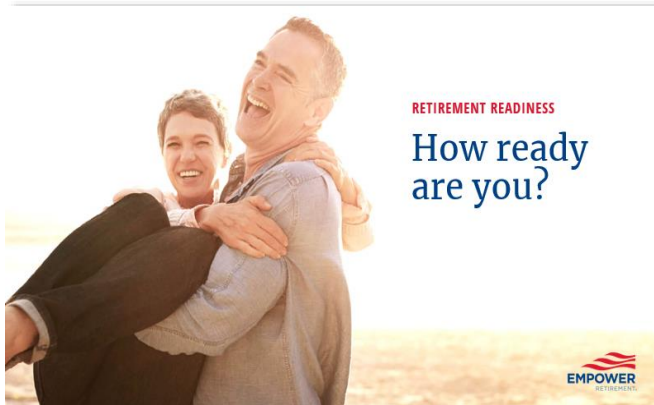
Healthcare expenses

VIEWERS WILL LEARN:

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



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Retirement readiness

VIEWERS WILL LEARN:

- What is retirement readiness
- How much does it take to retire
- Estimating and factoring in Social Security



[Click to view](#) Social Security Planning



[Click to view](#) Retirement Readiness



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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