

Welcome to your new retirement experience with Empower. It's time to register so you can access your account and start using all the new planning features and tools available to you.

Here's how to access your account:

- 1- Link on stillwaterfamily.org/financial benefits/retirement
- 2- Mobile device download our mobile app
 - Click on Register.
 - Select/ do not have a PIN.
 - Enter your personal information and create a username and password.
 - Select Sign in going forward.

Once registered, take a few minutes to explore the new website, set up your account, and try out the new planning features and tools available to you.

What you can do now:

Set up your account

Confirm that your contact and banking information, if applicable, are current.

Sign up for a virtual learning session

Join Empower to review the new resources that can help you achieve the future you imagine. Register at upgrade.empowermytime.com.

Review your account statements

You will receive two fourth-quarter statements. The first statement will include activity from the beginning of the quarter until the date your account was upgraded. The second statement will include activity for the remainder of the quarter. Over several weeks following the upgrade, up to three years of historical statements will be loaded into your online account under Statements and Documents.

For questions, call **833-961-5273.** Empower representatives are available weekdays from 6am to 8pm MST and Saturdays from 9am to 5:30pm MST. TTY: 800-830-9017. International calls: 303-737-7249.

Online advice and the managed account service are offered by the named registered investment adviser as defined by the advisory services agreement. Past performance is not indicative of future returns. You may lose money.

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