

Empower Retirement Security Guarantee



Empower Retirement is committed to maintaining the highest level of online security and the protection of personal information and accounts. Our security efforts cross networks, applications, data and users. We invest in systems and staff our team with experienced security professionals, and we employ multilayer processes to protect your information and accounts. We also continually evaluate, increase and update our security measures to protect our customers.

Your retirement accounts are entrusted to a company that wants to help you keep them safe and secure. Empower stands behind its online security with the Empower Retirement Security Guarantee. **This guarantee states we will restore losses from your account that occur as a result of unauthorized transactions through no fault of your own.**

How do I qualify for protection under the guarantee?

Qualifying is simple. Your Empower accounts are automatically eligible for this protection as long as you follow current and prudent online security practices, including:

- Provide us with a secure, trusted email address and mobile phone number to help ensure we can communicate with you.
- Review your accounts regularly for accuracy or unusual activity.
- Use unique and strong usernames, passwords and answers to security questions on all of your personal accounts. Don't share them with anyone, including family members.
- Protect yourself and your email services, computers and other devices by maintaining current security protections as recommended by your technology service providers and device manufacturers. This includes downloading anti-spyware and antivirus software, changing passwords when email accounts may have been compromised, and enabling automatic updates.
- Follow recommended security practices as they change over time.

When am I not covered by the guarantee?

The Empower Retirement Security Guarantee does not apply if you fail to follow the qualification practices described in this document to protect yourself and your email, computer and other devices. The guarantee does not cover transactions that were authorized, whether by you, a family member or others with your permission to access your account, such as employers, financial advisors or anyone with whom you share your account credentials. Also, this guarantee does not apply to unauthorized transactions that result from a compromise of your employer's systems or security (for employer-sponsored accounts), or that of third parties where you store account or password information.

What should I do if I suspect fraud has occurred?

Contact our customer account protection team as soon as possible at **844-773-6797** if you see suspicious activity on your account or if you believe your account has been compromised. Empower reserves the right to deny benefits under this guarantee if you fail to notify us within 90 days after the suspicious activity occurs. We will ask for your cooperation as we conduct an investigation. You may be asked to file a police report, provide us with access to your computer or email logs, complete an affidavit or similar attestation, or take other steps to assist with the investigation and mitigate the risk of further exposure.

Additional details: The Empower Retirement Security Guarantee applies only to accounts maintained by Empower and does not extend to accounts held or managed by third parties, such as outside self-directed brokerage accounts. Empower will determine the type and amount of any reimbursement in its sole discretion. This protection does not cover any legal fees, expenses or tax consequences or any indirect, consequential or non-monetary damages. Empower reserves the right to reduce the amount of any reimbursement by amounts you are entitled to receive from other sources for the same loss, such as identity theft insurance. Empower may seek restitution from the person(s) who committed the unauthorized activity and may require you to assign certain rights or sign a release form as a condition to receiving reimbursement under the Empower Retirement Security Guarantee. For accounts in employer-sponsored plans, reimbursement is generally subject to plan sponsor review and approval and may be subject to additional conditions based on any related agreement between Empower and your employer. Empower reserves the right to modify or withdraw this guarantee at any time.

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