



Comprehensive Financial Planning

Complimentary to ALL
ACEC Retirement Trust Plan Participants

Powered by



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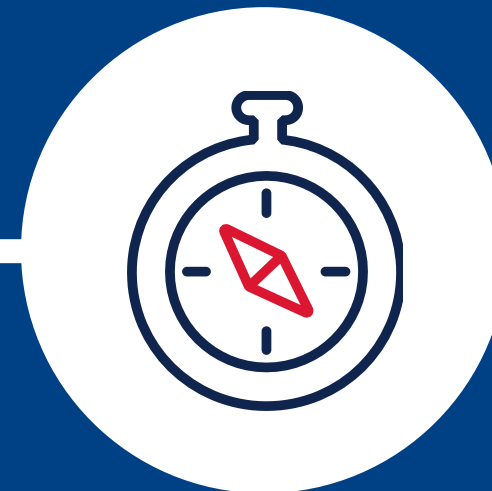
Helping millions in their journey to financial independence

VIEW ENTIRE FINANCIAL LIFE IN ONE PLACE



Tracking and managing today's and tomorrow's money

PERSONALIZED RECOMMENDATIONS WHEN AND HOW THEY'RE NEEDED



Delivered online, over the phone, in person or virtually

CLEAR PATH TO REACH HOUSEHOLD GOALS

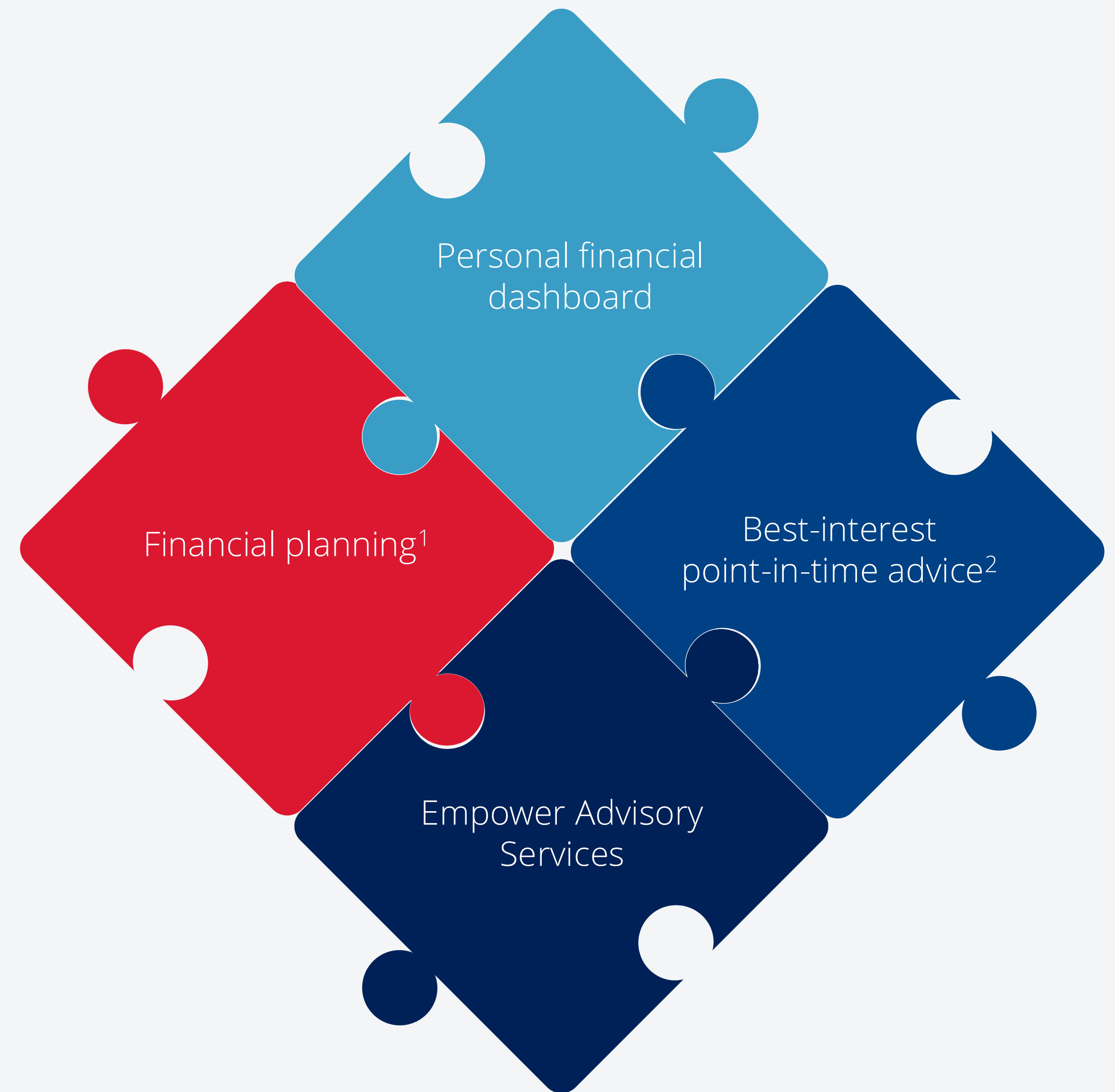


Ongoing management and comprehensive financial planning

Tools • Engagement campaigns • Financial literacy • One-on-one consultations • Thought leadership

Comprehensive financial wellness program

- Trusted advisors backed by sophisticated technology
- Unique to each individual or household
- When and how it's needed



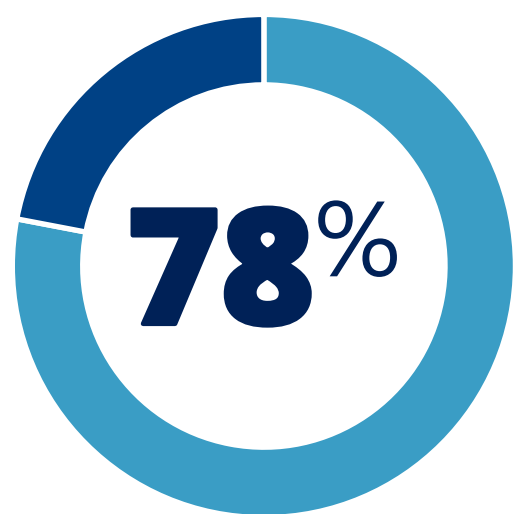
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² Point-in-time advice provided by an Empower representative may include savings, investment allocation, distribution and rollover advice, including advice on consolidating outside retirement accounts.

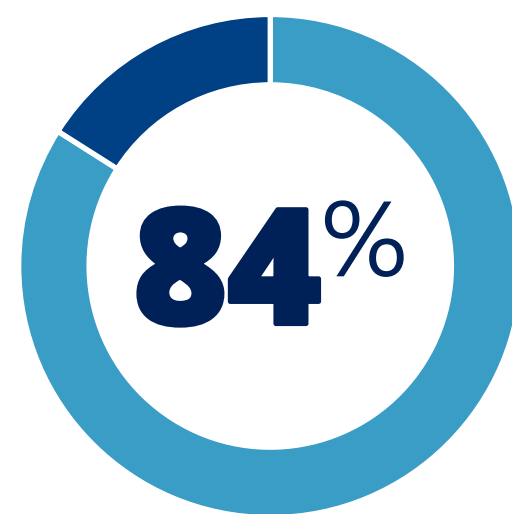
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People need and want financial planning

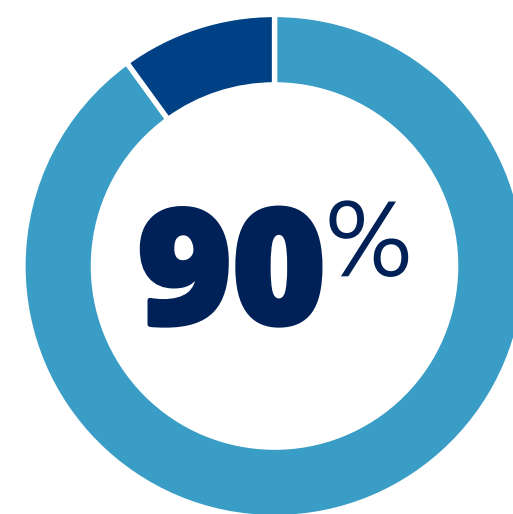
Large majorities find a comprehensive financial planning service to be interesting, useful and compelling.¹



General interest



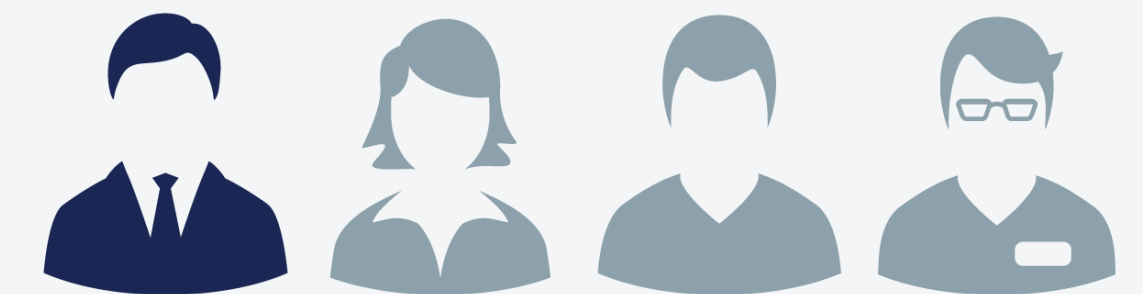
Useful and compelling



Want a personalized plan that adjusts to their needs²



Trigger financial planning changes²



One in four employees rank a financial wellness benefit with access to **financial counselors as the most desired employer benefit to be added.**³

¹ Empower Consumer Survey by the Harris Poll, September 27–October 8, 2019.

² Empower Life Stages Consumer Survey, January 2020.

³ 2019 PWC Employee Wellness Survey.

Comprehensive financial planning

Help your employees set clear goals, stay on track with ongoing support and keep peace of mind.

Engagement

- Email campaign
- Convenient online scheduler
- Phone and video conferencing*
- Intro meeting

Consultation

- Goal-based planning: needs, wants and wishes
- Digital dashboard
- 3-5 hours consultation time
- Can include spouse/partner
- Document solutions and help with taking action

Broad range of topics

- | | | |
|-----------------------------|-------------------------------------|---|
| • College planning | • Roth conversion planning | • Estate planning |
| • Insurance coverage | • Taxable vs. tax-deferred planning | • Planning for individuals with special needs |
| • Long-term care | • Enhanced tax reviews | • Executive compensation |
| • Retirement readiness | • Income planning | |
| • Saving for multiple goals | • Social Security optimization | |
| • Health savings accounts | • RMD planning | |

* In-person meetings may be available in certain locations.

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A plan to engage your employees

Generating excitement



Discover the advantages of financial planning¹

Financial planning
At Empower Retirement, our financial planning professionals can help you with all aspects of financial planning, including:

- Required minimum distributions.
- Social Security and pension optimization.
- Medicare and insurance needs.
- Estate and tax planning.
- College planning and debt management.

They can answer all your questions.
CLARITY — Receive a complete financial plan for retirement and beyond.
CONFIDENCE — Determine if you're on track to hit your goals.
PEACE OF MIND — Make sure your future is protected should something happen.



<PlanName>



Turns out, financial planning is for everyone

Let an Empower Retirement financial planning professional create a plan for your future

A common misconception is that financial plans are only for the wealthy. That's simply not the case. Now you can take advantage of an affordable, comprehensive and personalized plan to help you achieve the retirement you want.


Let's take a look at your financial planning needs.
Give us a call at **833-301-9355**.

Or set up a time to have us call you.

[SCHEDULE A CALL](#)

A financial planning professional can help you with:

Engaging employees



Overview Account Budgeting Investing Planning Español CS Logout

NET WORTH \$184,334.71

Assets \$406,111
Liabilities -\$221,777

• Empower accounts \$83,062.71
Sample retirement plan \$70,242.41
Sample HSA \$12,820.30
Sample HSA \$7,000.00

• Investments \$17,548.36
TD Ameritrade Inc. \$12,548.36
Cash \$5,500.74
Chase \$5,500.74
Checking - Ending in 9999 \$1,777.10
• Credit card -\$1,777.10
Visa Freedom Card - Ending in 1111 \$1,777.10

• Mortgage -\$228,900.00
Home mortgage Loan account \$228,900.00
• Other assets \$300,000.00
ZestFinance \$300,000.00

Budgeting \$2,812 of \$4,000 per month

Financial wellness at every stage


Let's start planning for your future today

No matter where you're at in your financial journey for the future is now. At Empower, our financial planning professionals know your unique financial situation and goals to help you achieve them.


- 1 Is personalized and actionable.
- 2 Provides clear next steps based on your priorities.
- 3 Gives you confidence in the direction of your financial future.

It all starts with a free, 15-minute phone consultation today.

Advised Assets Group, LLC, a registered investment adviser, provides financial planning services using the MoneyGuidePro tool, with which Empower Retirement, LLC is affiliated.



ABC Company Inc.



Financial planning can help open doors to the future you want

Talk to an Empower financial professional¹ about ways to help you save, spend and invest the money you work so hard for. They'll get to know your financial situation and goals to create a plan that lets you live for today while planning for tomorrow.

Our financial planning professionals will provide a plan that:

- 1 Is personalized and actionable.
- 2 Focuses on your priorities.
- 3 Provides clear next steps.
- 4 Gives you confidence in the direction of your financial future.

Schedule your free, 15-minute phone consultation

[Set your time](#)

Staying involved

Subject: Annual financial plan review
Dear [Participant's Name],

It's time to review your financial plan¹.

Revisiting your financial plan is a great way to help ensure you stay on track. And let's face it, as your life evolves, your financial plan needs to keep up!

Your financial planner is here to guide you through a review of your plan and make any necessary changes. It's an important way we can help you stay on track for your goals.

Schedule a review with your personal financial planner at [\[Time Tap Link\]](#).


Next steps:

- Schedule your review.
- Log in to [MoneyGuidePro](#) and update your goals and personal details as appropriate.

Sincerely,

[Your Name] LLCEP® | Retirement Solutions Group
Empower

For important disclosures and product information, [click here](#).
[empower.com](#)




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More planning. Less wondering.

We're here to help create a financial plan for your future

Take advantage of this opportunity to have a comprehensive and personalized financial plan created for you by a financial planning professional from Empower.¹

Take the next step toward your financial independence. Depending where you and your family are in life, we can help with:

- 1 Identifying and prioritizing your financial goals.
- 2 Retirement savings and income recommendations.
- 3 Organizing your finances.
- 4 Insurance and estate planning.
- 5 Saving for education.
- 6 Debt management.

Schedule your free, 15-minute phone consultation

[Set your time](#)

Or call us now at **833-301-9355**

Benefits to plan sponsors

- Empower studies your employees' total benefits package and takes it into account when making recommendations.
- Empower completes the comprehensive financial wellness program, making your plan more attractive so you can:
 - Attract and retain employees.
 - Keep more participants in plan as they may no longer need to seek external help.
- Empower provides consistent methodology and coordination with plan retirement savings.
- Empower offers flexible and affordable pricing options; the individual-paid model is provided at no added cost to you as the plan sponsor.



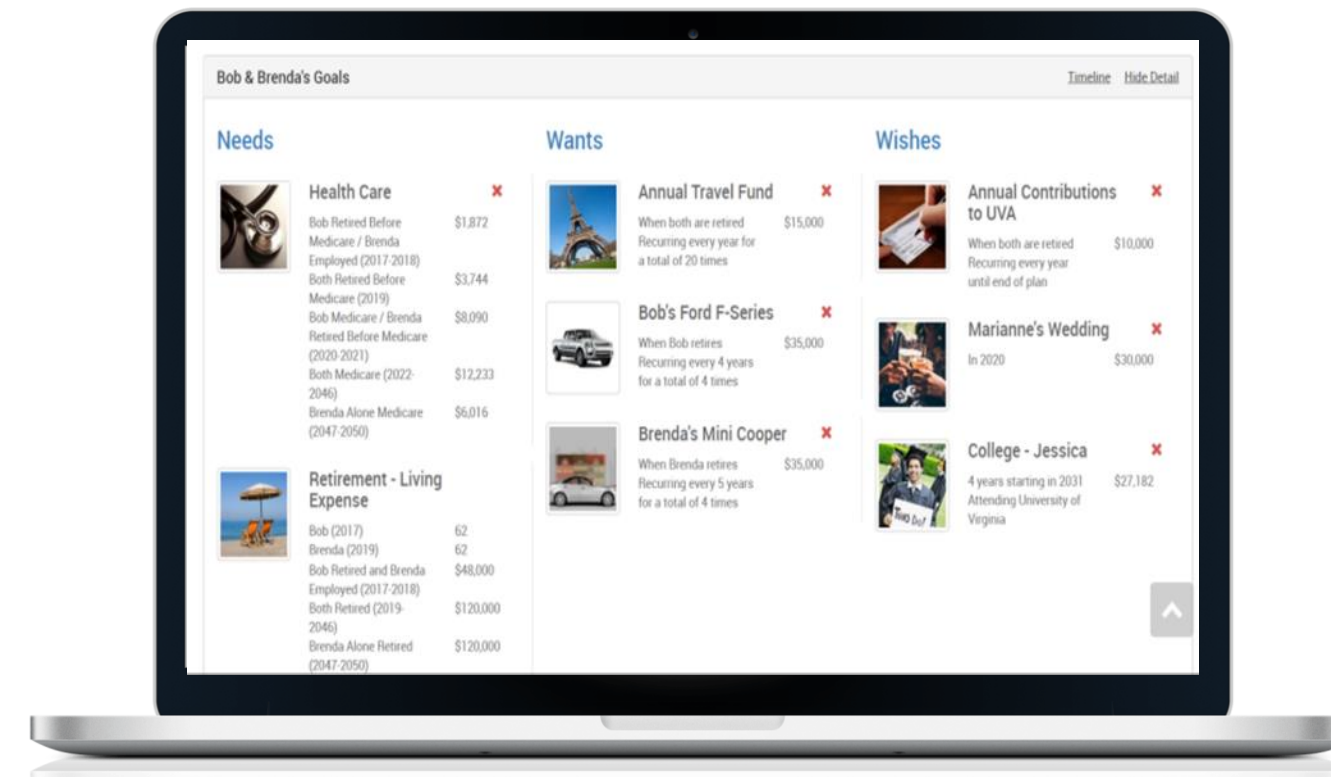
What households receive

Dedicated financial planner



- Recommendations are made based on the individual's or household's specific wants, needs and financial situation.
- Available by phone or video conference

Digital dashboard and planning tools



- Prioritize personal financial goals: needs, wants, wishes
- Model scenarios
- Collaboration tools with financial planner

Comprehensive financial plan report



- Contacts, financial planning guide, personalized financial plan, asset allocation and diversification report, ethical will, digital property
- Guides for other important household information included
- Shareable with household members as desired

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Contact Lydia Zabrycki at Lydia.Zabrycki@captrust.com
or complete our [short online form](#) and we'll reach out to you!