



Keeping your account safer together

Did you know that Empower offers a Security Guarantee as part of its commitment to your account safety? You can do your part, too, by following the steps below to keep your account secure:

- 1 Register your account (if you haven't already)**
If you don't register your account, it's easier for a fraudster to pretend to be you.
- 2 Choose a strong username and password**
A username and password unique to your savings plan is the only way to go!
- 3 Let us know where to find you**
Keep your email and phone number updated for possible security alerts.
- 4 Always use Multi-factor authentication (MFA) and never disable it**
Using MFA to your cell phone is one of the best ways to keep fraudsters out of your accounts.
- 5 Stay current on recommended security practices**
Visit our Security Center at empower.com to read the latest information.

PRO TIP — Use a password manager to keep your information and passwords secure

- › Log in to your account at accrtplan.com and follow these steps to protect your savings and your future! And add an email address in your profile to get account information when and where you want it.

The Empower Security Guarantee applies only to accounts maintained by Empower and does not extend to accounts held or managed by third parties, such as self-directed brokerage accounts held at other institutions. 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 in receiving reimbursement under the Empower 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 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.

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