



Frequently asked questions about the Maryland State Employees Supplemental Retirement Plans 457(b), 401(k), 403(b), and 401(a) transition to Empower

The Move to Empower

The State of Maryland is excited to announce its new partnership with Empower. Empower will replace Nationwide as Plan Administrator for MSRP in September 2025. Empower will provide Plan participants with superior customer service, improved web and mobile experience, and access to a broad array of wealth management tools and advice.

1. Why is MSRP changing plan administrators?

As a part of the required State of Maryland procurement process and best fiduciary practices, MSRP issued an RFP (Request for Proposals) for Plan Administrator Services. Empower participated in this competitive sealed proposal process. As a result, the MSRP Board of Trustees (the “Board”) awarded the new contract to Empower which was approved by the Maryland Board of Public Works. The Board routinely monitors and evaluates MSRP’s Plan Administrator to ensure that it is meeting or exceeding the needs of Plan participants, delivering exceptional service, competitive fees, and keeping up with industry trends, including technological advances.

2. What is changing?

Plan administration is moving from Nationwide to Empower. The transition will begin with a blackout period starting at 4 p.m. ET on Wednesday, September 10, 2025, and is expected to be completed during the week of **September 21, 2025**. (Please see the calendar on page 4 for more details.) You will receive notification as soon as the transition has been completed and will then be able to fully access your retirement account through Empower.

3. Who is Empower?

Empower serves 19 million individuals and over 88,000 plans.¹ Its core operating principles are trust and integrity, and its sole focus is helping Americans achieve the future they imagine. They strive to meet the unique needs of each person they serve and embrace the opportunity to inspire them along their journey. Watch this [video »](#) to learn more about Empower.

¹As of December 31, 2024.

4. **Effective January 1, 2026 the MSRP 403(b) Plan will be frozen to new contributions.**

Here's what to expect: No new contributions will be accepted into the 403(b) Plan after January 1, 2026.

We're making these changes to bring all eligible employees into a streamlined lineup of plans designed to offer a more unified savings experience— including 401(a), 457(b), and government 401(k) plans.

What this means for you: Your existing 403(b) balance and contributions will remain as is and stay invested in the plan which will be moving from Nationwide to Empower on September 18, 2025.

5. **What are some highlights of the move?**

Employees can expect the following services and capabilities with the move to Empower:

- **Seamless transfer:** Your account balance, contribution elections, beneficiary elections, loans, and distribution arrangements will transfer automatically. No action is required on your part.
- **Investment options:** You will continue to enjoy a broad range of investment choices you have today, to help you build a diversified portfolio, and access to Empower Advisory Services and professional account management through My Total Retirement™.
- **User-friendly technology:** At Empower, you'll have access to a robust and easy to navigate participant website and enhanced and simplified financial wellness and planning resources. This includes tools to help you easily model different saving and investing scenarios and model future healthcare spending, all supported by Empower financial professionals dedicated to helping you improve your financial health. Other tools include a preretirement planner calculator to help estimate how long your money will last. You will also enjoy improved accessibility through an app that allows you to chat through your computer, tablet, or phone. Click *Español* to view your account and receive your statements in Spanish.

The Empower mobile experience puts your Plan at your fingertips. Use it to access and manage your MSRP account when you're on the go. From the app, you can:

- ☒ Quickly check balances.
- ☒ Change your investment elections.
- ☒ Customize your communication preferences.
- ☒ Change your contribution amount.
- ☒ Initiate a rollover or a withdrawal. Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.
- ☒ Update your beneficiary designations.



Download the free Empower mobile app and connect to your Plan. Simply search for Empower and look for this image in the App Store® from Apple® or on Google Play™ for Android™.

Preparing For the Move

6. Do I need to do anything to transfer my money to Empower?

No. No action is required by you. Your account balance, contribution elections, investment elections, contact information, loans, and beneficiary elections will move to Empower automatically. You don't need to do anything now unless you want to make changes through Nationwide to your current account and elections prior to the transition.

7. What else will happen automatically?

Review the chart below on what will happen automatically or by “default” after the transition to Empower:

Current	After the Transition	When/how Can I Change This?
Your account balance is at Nationwide	Your account balance is at Empower.	All MSRP accounts will move to Empower from Nationwide.
Your paycheck contribution elections at Nationwide	Your paycheck contribution elections will transfer to Empower.	Your account balance, contribution elections, investment elections, contact information, loans, and beneficiary elections will move to Empower automatically.
Your investment elections at Nationwide	Your investment elections will transfer to Empower	Your current account balance and future contribution allocations will transfer to Empower.
Your contact information at Nationwide	Your contact information will transfer to Empower.	If Empower has received your preferred email address from Nationwide, or your work email address, any/all communications will be sent there. You can verify or change your preferred email address through the Communication preference section.
Your beneficiary designations at Nationwide	Your beneficiary designations will transfer to Empower.	Following the transition, review, add, or update your beneficiary information at Empower.
Your loan balance and repayment terms at Nationwide	Your loan balance and repayment terms will transfer to Empower.	Your loan balance will be visible in your Empower account no later than September 26.
Any distribution elections (future or currently in pay status) at Nationwide	Your distribution elections (future or currently in pay status) will transfer to Empower.	If you have a distribution payment that is due to you between September 10 and September 30, it will be processed by Nationwide before the blackout period begins and will be paid out by September 10, 2025.

Communication preference at Nationwide	All communications will be electronic, unless you change your method of communication following transition during the week of September 21.	You will be enrolled in paperless document delivery unless you opt out and wish to receive print.
Your ProAccounts™ enrollment at Nationwide	Your Managed Account services will transfer to Empower.	Refer to question 24 for details.

8. What Dates do I Need to be Aware of?

Mid-late August 2025	Watch your email or mailbox at home for information on what you need to know about the transition.
September 10, 2025, at 4 p.m. ET	<p>Blackout period begins. Last day to make the following transactions at Nationwide:</p> <ul style="list-style-type: none"> • Move money between funds. • Change the funds you invest your money in. • Enroll in the Plan or change the amount of each paycheck you invest. • Request a loan (electronically). • Make unscheduled loan payments. • Request withdrawals or distributions (electronically). • Make changes or unenroll from ProAccounts™ • Initiate a rollover. • Designate a beneficiary. • Update preferred contact information, including personal emails. • Update your address. <p>Contact: marylanddc.com or 800-545-4730</p>
September 18, 2025	Account assets are transferred to Empower.
Week of September 21, 2025	<p>Blackout period is expected to end.</p> <p>Enjoy full access to your account at Empower online and via the mobile app.</p> <p>Contact: mymsrp.com or 833-272-0093.</p>

9. What is the blackout period?

The blackout period is the time during which you will not be able to access your Plan account or request any transactions as the Plan transitions from Nationwide to Empower. The blackout period is needed to transfer your account information to the new Empower system. The blackout period begins at 4 p.m. ET on September 10, 2025, and is expected to end the week of September 21, 2025. You will be notified when you have access to your account at Empower.

Your Plan investments will continue to gain and/or lose value during the blackout period depending on market conditions. You are encouraged to review your Plan account prior to and/or after the blackout period and adjust your asset allocation if necessary.

Dates and times are subject to change. You will be informed should this occur.

10. What happens to my payroll deductions and company match contributions during the blackout period?

During the blackout period, your payroll deductions based on your elections on file at Nationwide as of 4 p.m. ET on September 10, 2025, along with any applicable match will continue as usual. Once the blackout has lifted the week of September 21, 2025, these funds will have been deposited into your MSRP account at Empower according to the investment transfer details provided to you in the August 18, 2025 communication package emailed to you, or mailed to your home.

11. When will I be able to make changes again to my Plan account?

You can continue to make changes through Nationwide at marylanddc.com or 800-545-4730 up to the blackout period, September 10, 2025, at 4 p.m. ET. After the blackout period, which is expected to end the week of September 21, 2025, you will be able to access your Plan account through Empower. You will be notified once access is available.

Getting Started with Empower

12. How will I access my Plan account through Empower, and who can I call with questions about my account?

Following notification about the end of the blackout period, you will be able to contact Empower through the following methods:

- **Online – mymsrp.com** – To access your account at Empower for the first time, click the *Register* button, follow the prompts on the *I do not have a PIN* tab to enter your personal information, and create a username and password. View your account in Spanish with a click of a button.
- **By phone – 833-272-0093** – Bilingual representatives are available weekdays from 8 a.m. to 10 p.m. ET (excluding most financial market holidays) and Saturdays from 9 a.m. to 5:30 p.m. ET.
- **Mobile – Empower app** – View and manage your account in English or Spanish anywhere, anytime with the Empower app for your mobile device or Apple Watch®. Available in the App Store from Apple or on Google Play.

13. I already have an account at Empower. Can I use the same ID/Password? Will I have access to all my accounts?

Yes. You may use the same ID/Password. However, when you first log in, you will be asked which account you'd like to have as your primary plan. It is recommended that you log in to **mymsrp.com** the first time to access your MSRP account as your primary plan and set up a new username and password. Once you have registered, any other accounts you may have will appear and be part of your full account information.

14. Can I leave my Plan account at Nationwide or withdraw my balance before the transfer to Empower?

Since the Plan is an employer-sponsored plan, all MSRP accounts will move to Empower. Your Plan account will automatically transfer and cannot be left with Nationwide.

You may request a permissible withdrawal (age 59 ½ or older, hardship, after-tax or rollover balances) or loan (if available) until the blackout period begins on September 10, 2025, at 4 p.m. ET with Nationwide. You will not be able to request any types of withdrawals or loans during the blackout period. Once the blackout period ends, if eligible, you can request a withdrawal or loan by contacting Empower at **833-272-0093** or logging on to **mymsrp.com**.

You may view historical information on Nationwide's website for approximately 7 months after the transition, or until March 10, 2026.

15. Can other accounts be rolled into my Plan account with Empower?

If you have assets from a prior employer, or an IRA eligible for rollover, you may be able to transfer them into your Plan account with Empower. After the transition is completed in September, if you are interested in the possibility of a rollover into the Plan, contact Empower and speak with an experienced retirement consultant to review your options and discuss consolidating your retirement assets into one account. Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

16. Will this transition have any tax implications for me?

No. This is strictly a transfer from one contractor for plan administrator purposes to another and not a taxable event to participants.

17. What about my beneficiary election(s) under the Plan?

Your current beneficiary election(s) will automatically transfer to Empower based on your pre-tax beneficiary election. If there is no pre-tax beneficiary election on file, Empower will use your Roth beneficiary election, if you have a Roth account. If more than one account is found, your beneficiary designation will not transfer and you will need to elect a beneficiary with Empower after the transition is complete.

It is very important to have a beneficiary election on file.

If you do not have a beneficiary election on file with Nationwide or want to update your beneficiary, you are encouraged to either do so with Nationwide prior to the start of the blackout period or provide this information to Empower after the blackout period ends, which is expected to occur during the week of September 21, 2025. After the transition, to add or update your beneficiary information at Empower—or

to confirm that your current designation still reflects your wishes—visit **mysrp.com**. Use the “I Want To” menu on the right side of the homepage (or within the *Account Overview* section), select “Beneficiaries,” and then add or update your election.

18. How does Empower ensure that my data is secure?

At Empower, data security is always a top priority. Empower layers its internal controls with a rigorous information security program based on industry standards and best practices. In addition, all vendor partners are subject to significant information technology (IT) security reviews and requirements.

Empower has a wide variety of protections in place to prevent fraudulent activity. You will be provided with two-factor authentication to protect your financial information and participant security alerts to help avoid fraud. It is important to follow current and prudent online security practices, review your accounts regularly for any unusual activity, maintain strong passwords, and more.

Empower also stands behind its online security with the “Empower Security Guarantee.” This guarantee states that Empower will restore losses from your account that occur as a result of unauthorized transactions through no fault of your own.

Please feel assured that your retirement account is entrusted to a company that wants to help you keep it safe and secure. For more information regarding account security, including the Empower Security Guarantee, visit **empower.com** and, from the list of additional links at the bottom of the page, click *Security Center*.

19. Will my new account statements from Empower be mailed to my home address?

You will be enrolled in paperless document delivery during the transition. Your Empower statement will be available electronically and will include your full account balance. If you prefer to receive printed copies of your statements, once the transition is complete, you can request printed copies be mailed to you at no charge.

To request printed statements, after the Plan is live, call **833-272-0093** or log in to your Empower account at **mysrp.com**. Click your name in the top right corner, scroll down to the *Communication preference* section, and click *Change*. Then, unselect the box marked *E-delivery* and click *Save*.

20. How will Empower communicate with me?

Once the blackout period is over and you have access to your account, it's important that you provide your communication preferences at **mysrp.com**. If Empower has received your preferred email address from Nationwide, or your work email address, any/all communications will be sent there. You can verify or change your preferred email address through the *Communication preference* section, as indicated in question 21 above.

Empower also may send you information by mail to your home address listed in your profile. If you are an active employee, address changes should be made through Workday. If you are no longer active, you can update your address through the *Communication preference* section. It's important to also add your personal cell number for multifactor identification; you may choose to opt into text messaging to receive notices regarding any transactions on your account.

Investments

21. What is happening with my investments, and are they changing?

As part of the move to Empower, your investments will transfer according to established fund mapping strategies provided to you in the information package emailed or mailed to you on August 18, 2025, but on the Empower recordkeeping platform.

After the blackout period ends (planned for the week of September 21, 2025), you may transfer your account balance and future contributions (if applicable) to any funds available in the Plan. Visit mymsrp.com for more information on the fund mapping for your Plan(s).

22. What if I would like to have my investments automatically rebalanced? Does Empower have this feature?

Yes. At Empower, you can elect to have your investments automatically rebalanced. If you would like to make an automatic rebalance election, you can elect it following the transition. Since markets fluctuate over time, rebalancing your portfolio to its original mix on a recurring basis helps your portfolio allocations stay on track with your retirement strategy. You can choose to apply any new contributions with the same investment mix, so your future investments follow the same strategy.

Please note: Target date funds and trusts are already automatically rebalanced for you based on the preselected retirement date. The Nationwide Fixed Account, which is subject to a put*, is not eligible for rebalancing.

- Select *View/Manage investments* from the *I want to* drop down on your account dashboard.
- Select *Change my investments/Do it myself/Rebalance my current balance*.
- Enter the required information. You will have the option to rebalance your account one time or on a recurring basis annually, semi-annually, or quarterly.

Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.

* In this case, a put is a contractual right that allows the plan to request the withdrawal of all assets from the stable value fund. The investment provider then has an already agreed upon set period—in this case 5 years—to return those funds in stages. This is done to protect the fund's stability and avoid sudden large withdrawals.

23. My Plan account is invested in a managed account at Nationwide. What happens to that account?

If you are currently enrolled in the ProAccount™ offered by Nationwide, you will be automatically enrolled into My Total Retirement™ with Empower.

Your ProAccount balance will transfer and be rebalanced by My Total Retirement once you are enrolled after the transition is complete.

For more information about how your enrollment will transfer and your options, please refer to the “Notice for participants currently enrolled in the ProAccount offered by Nationwide,” that was included. Please see additional details on MTR in the chart on page 9.

24. Is there a fee for participating in the My Total Retirement (MTR) managed account program at Empower?

Yes. There is a fee to participate in MTR. Fees are calculated and deducted quarterly from your Plan account. The annual fee is a percentage of your average assets under management by the program while participating in MTR:

0.40%	first \$100,000
0.30%	\$100,001 to \$250,000
0.20%	\$250,001 to \$400,000
0.15%	greater than \$400,000

Empower Programs and Services

25. What financial wellness resources will be available with Empower?

Empower’s My Financial Path, Learning Center, Next Step Evaluator, Retirement Readiness Reviews, and Workplace Planning and Advice are helpful resources you will be able to access at **mymsrp.com**. Please see the table on the following pages for details about all of these products and services.

Financial Planning Tools

Name	Cost	Features	How to get started
<i>My Financial Path</i>	No additional cost	Access personalized, actionable solutions that may help you reduce financial stress, take control of your finances, and stay on track to reach your goals.	Go to top menu of mymsrp.com
<i>Learning Center</i>	No additional cost	Get the help you need when you need it with access to financial education resources, including on-demand videos, articles, tools, calculators, and more.	Within My Financial Path, click <i>Start now</i> .
<i>Next Step Evaluator</i>	No additional cost	Get a financial action plan specifically for you and your situation by answering a short series of yes or no questions. Many of the outcomes provide the opportunity to consult with a financial wellness representative.	Within My Financial Path, click <i>Find answers</i> .

Name	Cost	Features	How to get started
<i>Workplace Planning and Advice</i>	No additional cost	Access consultative conversations regarding your more detailed, financial questions.	Call Empower at 833-272-0093 and speak with a representative.

Advisory Services

Name	Cost	Features	How to get started
<i>Retirement Readiness Reviews</i>	No additional cost*	During a Retirement Readiness Review, a representative will ask you to provide information about your retirement goals, assets, and income sources. Feedback will include ways to potentially increase your retirement readiness, such as increasing your savings rate, using funds and Advisory Services available under the Plan, and addressing how claiming Social Security affects your benefits, and similar topics.	Call Empower at 833-272-0093 and speak with a representative.

*The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide tailored retirement education and guidance at no additional cost to participants.

Advisory Services/ Managed Accounts

Name	Cost	Features	How to get started
<i>Advisory Services My Total Retirement</i>	The annual amount you pay, assessed quarterly, for this fee-based service is a % of your Plan assets	A personalized retirement strategy is implemented and managed by investment professionals.	To enroll in the program, go to <i>Investment help</i> and select <i>Get your personalized strategy</i> .

Advisory Services/Online Advice

Name	Cost	Features	How to get started
<i>Online Advice</i>	No additional cost	You retain control over your investment transactions. Personalized saving and investing suggestions are generated based on information you provide about your situation and goals.	Within your account, go to <i>Investment help</i> and select <i>Get started with Online Advice</i> .

Loans, Distributions, and Withdrawals

26. What if I have an outstanding loan in the Plan at Nationwide?

Existing loans in the Plan at Nationwide will automatically transfer to Empower.

- Loan payments will continue to be paid according to your ACH instructions, and no action is required on your part for the information to move to Empower, unless your loan payment falls between September 10, 2025 and September 25, 2025.
- If your loan payment falls between September 10, 2025 and September 25, 2025, please contact Empower after the transition is complete to make payment arrangements.
- As a reminder, you need to keep your loan current according to the terms of your agreement to prevent your loan from going into default. If your loan does go into default, it will be treated as a taxable distribution from the Plan and subject to income tax and a possible tax penalty.

27. What if I am receiving distribution payments via ACH or check payments?

If you have a distribution payment that is due to you from September 10, 2025 through September 30, 2025, it will be processed by Nationwide before the blackout period begins on September 10, 2025, and will be paid out by Nationwide no later than September 10, 2025.

If you are currently receiving installment payments by way of an automated bank payment (ACH deposit), those ACH instructions **will transfer to** Empower. If your payment was due to occur during the blackout, Nationwide will advance your payment to occur before the blackout begins on September 10, 2025.

If you are currently receiving installment payments by check and are interested in receiving automatic payments to your bank account, Empower makes this easy to set up. Following the transition, simply visit the *Account Overview* menu and select *Manage bank accounts* under *Account Information*. Follow the steps to provide the information and then go to *Withdrawals* within *Account Overview*. There, select your outstanding installment and assign *Direct Deposit* as your payment method.

28. Will I continue to receive my required minimum distributions (RMDs)?

Yes. If you have scheduled periodic payments, you will continue to receive your RMDs.

29. Can I take a Plan withdrawal or loan if I need one?

If eligible, you may request a withdrawal or loan through Nationwide, until the blackout period begins on September 10, 2025, at 4 p.m. ET. You will not be able to request any types of withdrawals or loans during the blackout period. Once the blackout period ends, if eligible, you can request a withdrawal or loan by contacting Empower at **833-272-0093** or logging on to **mym srp.com**.

30. If I took a distribution or received a payment from Nationwide in 2025, how will I get my 1099 tax notice?

The 2025 1099 Form will be distributed by Nationwide in January 2026 to the address Nationwide has on file. It is imperative that you maintain your current address at Nationwide through 2026 to ensure that you receive all relevant mailings. The State of Maryland will not be able to provide updated address information on your behalf. You can also retrieve 1099's electronically by logging in to your Nationwide account at marylanddc.com until March 10, 2026.

31. I am in the midst of a divorce/separation and working on a domestic relations order (QDRO) with Nationwide. What happens after the transition if it has not been completed?

Any pending QDRO information and forms at Nationwide will be forwarded to Empower. Once received, Empower will proceed with the QDRO. Empower is able to process the forms from Nationwide and will reach out with any questions. Following the transition, you can also contact Empower at **833-272-0093** to discuss your situation.

Nationwide Access and Historical Records

32. How do I make sure Nationwide has my current mailing address after the transition?

You will continue to be able to log onto your Nationwide account through marylanddc.com or you may call Nationwide at 800-545-4730 weekdays from 8:30 a.m. to 9 p.m. ET to update your preferred mailing address, email address, and phone number until March 10, 2026.

It is important for you to make sure that your contact information is current and correct at Nationwide throughout 2025-2026 so that you receive your final account statement and any tax forms that may be sent to you in 2026 for the 2025 calendar year.

33. How long can I access my account information from Nationwide's site?

You will be able to access your account through the Nationwide website and retrieve historical documents for up to five years following the transition. Log on to your Nationwide account through marylanddc.com until March 10, 2026.

You may call Nationwide at 800-545-4730 weekdays from 8:30 a.m. to 9 p.m. ET now or at any time in the future should you need historical data not available to you through the website.

It is important to note that data on the Nationwide website is provided on a five-year rolling basis, meaning that in 2025, you can look back at data from 2020 forward. By 2030, the data viewable online will be from 2025 forward. You may view historical information on Nationwide's website for approximately 7 months after the transition, or until March 10, 2026.

34. Are there documents or historical transaction data that I should pull from Nationwide's site for my records?

Deciding what information you may want to capture is a personal choice.

You may consider downloading past quarterly statements or any tax forms available. You may want a snapshot of your balance history to see your contributions over time.

Your current balance will transfer over to Empower but historical data will not. Your current deferral elections will transfer, but any history of your elections will not. Your investments will transfer, but some of the historical performances will not. Your current beneficiary information will transfer. Current loan information will transfer, but if you had a prior loan or withdrawal and want to capture that historical information, it will not transfer. You may view historical information on Nationwide's website for approximately 7 months after the transition, or until March 10, 2026.

Make sure that you take the time before March 10, 2026 to access your account and retrieve any historical data that you want to hold onto and understand that as time progresses after the transition, certain things will become unavailable online and you will need to reach out to Nationwide directly for assistance.

35. What happens to any personal accounts (IRAs, 529s, etc.) that I may have with Nationwide?

Any personal accounts that you hold through Nationwide remain unchanged. You will have full access to those accounts and can continue to transact as you have in the past. This change impacts only your MSRP account.

36. Will any historical data be available to me at Empower?

No. Your historical data will only be available at Nationwide by logging in to your account at marylanddc.com or by calling 800-545-4730. You may access your former account online at Nationwide only until March 10, 2026. Historical data from September 2025 forward will be available at Empower.

QUESTIONS?

Questions about your account prior to the transition should be addressed to Nationwide at 800-545-4730 or by logging into your account at marylanddc.com

During and after the transition, you can contact Empower for assistance at **833-272-0093** or go online to mysrp.com.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect the sponsor to provide financial support to the fund at any time.

Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy. Once the transition is complete, please review the information for each fund on the Plan website.

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Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time. Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.

My Financial Path includes products made available by Empower Retirement, LLC and third-party plan administrators outside the benefits provided under your retirement account. Inclusion of a product in My Financial Path is not an endorsement or a recommendation of the product by your retirement account sponsor or plan administrators.

Investing involves risk, including possible loss of principal.

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