

## How to Create your Empower Account

Did you know that you don't have to contribute to your 457 to be able to use the Empower retirement calculator?

Go to the Empower website:

## https://participant.empower-retirement.com/participant/#/login

Reminder: If you are currently making payroll contributions, those contributions are automatically being invested in a target fund. If you do not wish to invest in this target fund, go to "View Management" and click on "Change My Investments" to change your investment.

YOUR RETIREMENT PLAN	Fund Information C <sup>a</sup> Plan Sponsor Center
Important information regarding market volatility	Participant Login
In light of recent market volatility, remember that your retirement plan is intended for long-term investment. Attempts to time the market are rarely successful. One way to manage risk over time is to ensure you have a diversified portfolio that is rebalanced through up-and-down markets. Keep your individual needs, goals and time horizon in mind and consult with your financial	Username Password
adviser if needed. It is important to note diversification and rebalancing do not ensure a profit and do not protect against loss in declining markets.	Login help?
The closer your score	SIGN IN REGISTER
The closer your score is to 100%, the better Vour projected retirement	

• Click on the Register button in the Participant Login box

Begin the account verification process:

- Choose the "I do not have a PIN" tab
- Enter your Social Security Number
- Enter your Zip/Postal Code
- Enter your Last Name
- Enter your Date of Birth in the MM / DD/ YYYY format
  - Example: for January 1, 1970 enter 01/01/1970
- Enter the Numeric Portion of Street Address or PO Box
  - Example: for 451 South State Street enter 451

EMPOWER

• Click Continue

Continue the 2<sup>nd</sup> step of the account verification process:

- Click on the drop down arrow under WHERE SHOULD WE SEND YOUR CODE
- Select a delivery method for Empower to send a security code
- Next click the SEND ME A CODE button

YOUR RETIREME	ENT PLAN			Fund Information	Plan Sponsor Center
	Account ve				
	I do not have a PIN SOCIAL SECURITY	NUMBER	I have a plan enrollment code		
	LAST NAME (GENE		s Suffix: E.G., JR, SR, III)		
			DRESS OR P.O. BOX		

Enhanced security (2 of 3)
To confirm your identity, we will send a verification code to the phone number or email address listed for your account.
WHERE SHOULD WE SEND YOUR CODE?

Choose delivery method

Already have a code?

.

SEND ME A CODE

Continue the 3<sup>rd</sup> step of the account verification process:

- Locate the security verification code that was sent by Empower
- Enter this into the VERFICATION CODE box
- Click the SIGN IN box

## Enhanced security (3 of 3)

Code sent. Please keep this window open until you receive your code. You should receive the code within 3 minutes.

	Didn't receive the code?	
	SIGN IN	

Once you have completed the security verification process, you will be prompted to create your username and password

- Enter a User Name that meet the security standards provided
  - Don't forget to write this down
- Enter a Password that meets the security standards provided
  - Don't forget to write this down
- Re-enter a Password that meets the security standards provided
- Click the REGISTER box
- Please keep this sensitive information in a safe location to protect your account

Create username and password	
USERNAME	
PASSWORD	
RE-ENTER PASSWORD	
REGISTER	

Continue to customize your contributions	Home Me & My Money Guidance	
contributions	Salt Lake City Corporation Employees Deferral Plan Enrollment	
<ul> <li>Select customize</li> </ul>	Select one option to customize your contributions.	
enrollment	• Customize enrollment	
Click "GET STARTED"	You may customize your enrollment by clicking "Get Started".	
	Get Started	

Continue to select the contribution to be automatically deducted from your paycheck.

- Select your contribution type by clicking "PERCENT" or "DOLLAR"
- Click "0" to change your contribution rate, then click "DONE" and "CONTINUE"

<ul> <li>Select anot</li> </ul>	her contribution rate	2			
MY STANDARD	CONTRIBUTION				
<u>0</u> {	Done				
The estimated amo	ount to be deducted from y	your paycheck is based on the	e salary provided times your	r contribution rate.	
Percent	Dollar				
0					

Select what type of contribution you would like to make.

- You have the option to:
  - Apply full amount
     "Before Tax Contribution"
  - Apply full amount "Roth Contribution"
  - Split your contribution

Salt Lake City Corporation Employees I	Deferral Plan: Select Contribution
What type of contribution would you like to make Compare them   Calculators   Plan Rules	3?
🧭 Before Tax	S Roth
Before-tax contributions are made from before tax money.	Roth contributions are made from after-tax money.
\$5.00 Before Tax contribution	
\$5.00 Roth contribution	
• Split your contribution	
My Contribution rate \$5.00	My Before Tax contribution rate: \$
φ0.00	My Roth contribution rate: \$
Back	Continue

Click "CONTINUE"

Confirm your contributions and click "CONFIRM & CONTINUE"

## My Contributions

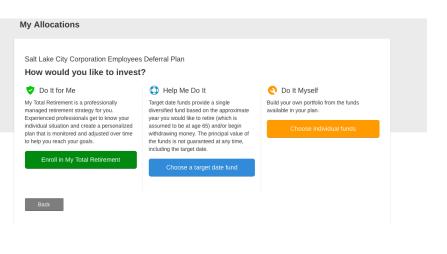
Contribution	Туре		
\$5.00	Before Tax	Add Auto Increase	Edit
clicking the "Confirm & Cont	inue" button, you authorize payroll ded	uctions as indicated	Confirm & Continue
r clicking the "Confirm & Cont ove.	inue" button, you authorize payroll ded	uctions as indicated	Confirm & Continue
	inue" button, you authorize payroll ded	uctions as indicated	Confirm & Continue

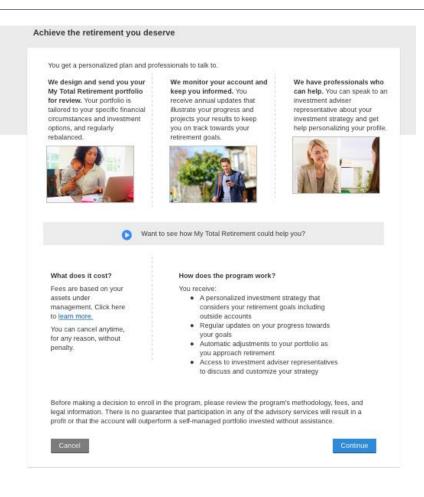
Select how you would like to invest by clicking on one of the three Investment Options\*\*:

- Enroll in my total Retirement
- Choose a target date fund
- Choose individual funds

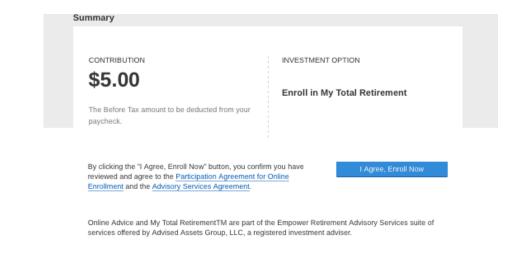
\*\*Please note that depending on which investment option you choose may have a different enrollment process than what is outlined in this step by step.

Once you have selected your investment options hit "CONTINUE"





Review your summary and agreements then click "I AGREE, ENROLL NOW"



Now that you have created your account, this will take you to the Plan Details page.

- Please refer to the Investment Options to see that your contributions moving forward are placed in a best practice default Target Date fund
  - To update this, please follow these steps:
    - My Accounts
    - View/Management
       My Investments
    - Click on the Change My Investments button to make changes

	N Salt Lake City Corporation Employees Deferral Plan     100% Putnam Retirement Advantage 2045 X
Communication Preference	
E-delivery provides the following benefits: • More secure delivery of important communications • Potentially minize exposure to identity theft • Better document management • Less mail to fill your mailbox at home	<ul> <li>E-delivery</li> <li>Plan documents may include confirmations, notices, prospectuses and statements.</li> <li>Participation Agreement for Electronic Delivery</li> <li>By selecting electronic delivery, you acknowledge these terms and consent to receive certain documents in electronic format. In addition, you authorize Empower Retirement to contact you regarding services for your retirement plan or as authorized by your plan sponsor.</li> <li>Your plan sponsor allows you to receive all available</li> </ul>

- To talk to someone at Empower call 800-701-8255
- To talk to NPF, the 3rd party financial advisor, call 800-553-3903
- Please refer to the "E-delivery" options
  - If you prefer to get communications, such as statements and tax documents, via email as opposed to physical mail:
    - Read the statement below the box to get full details
    - If you agree, check the E-delivery box
- Click on Continue to My Account button

Home / My Accounts / Account Over	view	
ACCOUNT INFORMATION	Account overview	
Account overview Balance Rate of return Transaction history Statements and documents Manage bank accounts Upload documents	BALANCE \$0.00	RATE OF RETURN Data currently unavailable
INVESTMENTS		
View/Manage my investments Investment help Investment lineup WITHDRAWALS Withdrawals Withdrawals summary	None available You from	livery options a are set to receive all documents by e-delivery. With e-delivery you will benefit m: More secure delivery of important communications Potentially minimize exposure to identity theft Better document management Less mail to fill your mailbox at home
PLAN INFORMATION Plan forms Consolidate accounts		ed Tuesday, December 25, 2018 in observance of the Christmas holiday. ket close on Monday, December 24, will have an effective date of Wednesday, ri

Congratulations, you have successfully created your account!

Contact Empower if you have questions about your online account:

• Phone: 1-800-701-8255