



Consolidate your retirement accounts

Do you still have a retirement plan account balance from a past employer? If so, it may require more work to keep track of how you're doing. Take advantage of the *simplicity of one* by considering the advantages of rolling your retirement accounts from previous employers to your Empower Retirement plan.

Simplify account management

Instead of dealing with multiple statements, websites and service centers, simplify with:

- One statement to reduce clutter.
- One website username and password to remember.
- One Customer Care Center to call.

We'll make it easy

If a rollover makes sense for you, we're here to help. Our dedicated retirement consultants will help guide you through every step of the process and answer any questions you may have. Our white glove experience saves you time and helps to ensure a seamless transfer of your retirement savings.

You also have other options available to you. You may be able to keep your money in your previous employer's plan, move your money to your new employer's plan or take a taxable distribution (keeping in mind that you may be subject to substantial tax and possible early withdrawal penalties).

Consider all your options and their features and fees before moving money between accounts.

Call a retirement consultant today to learn more. You can reach us at **▶ 888-737-4480.**

Governmental 457 funds rolled into another type of plan may become subject to the 10% early withdrawal penalty if taken before age 59½.

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