

**NOW** IS A GOOD TIME



## Create the future you want

Pursuing your long-term financial independence begins now

Your TargetCW 401(k) Plan can help you achieve the retirement you want — a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.





# Know where your savings stand

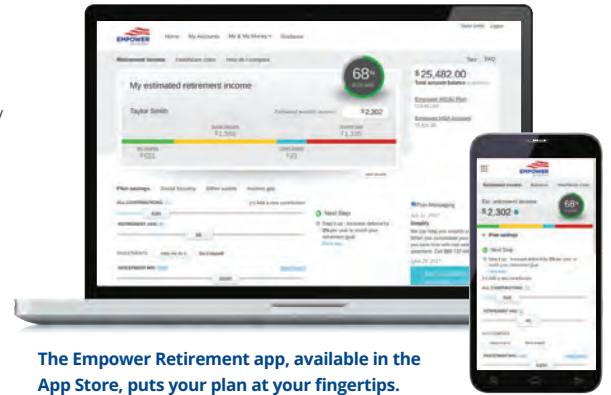
Knowing your estimated monthly income in retirement can help you better prepare for your future.

Your TargetCW 401(k) Plan provides you with an easy-to-understand monthly estimate that:

- Gives you a savings goal.
- Helps you plan for your future.
- Shows how you compare with other savers.

Use the online tool to:

- Easily model different savings scenarios.
- Take the next step to help boost your retirement income.
- Quickly adjust contributions and rebalance your portfolio.



The Empower Retirement app, available in the App Store, puts your plan at your fingertips.

FOR ILLUSTRATIVE PURPOSES ONLY.

# Get the most out of your plan

Take advantage of features available in your plan designed to help you get closer to your retirement goals.

- Easy payroll deductions so you can save with every paycheck.
- Pretax contributions that reduce your current taxable income.
- Ability to save up to \$19,500 in 2020.
- Additional plan details, including when you become eligible to enroll, are available in the plan's Summary Plan Description and/or plan documents on the website.

If there are any discrepancies between this Enrollment Guide and the Plan Document, the Plan Document will govern.

## Begin your journey now

Log on to: [empowermyretirement.com](https://empowermyretirement.com)

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.



## An investment in your future

One key to investing is choosing investments based on your age, your unique situation and your investing style.

### Do-it-myself investor

Your plan offers a range of investments that allows you to choose the mix of investments to fit your strategy.

### Help-me-do-it investor

You may want to simplify your approach when choosing an investment by considering a single pre-diversified target date fund based on when you expect to retire. Generally, the asset allocation of a target date fund will gradually become more conservative as the target date nears. The date in the fund's name represents when you plan to start withdrawing money (generally assumed to be at age 65). The principal value of the fund is not guaranteed at any time, including at the time of the target date and/or withdrawal.

### Do-it-for-me investor

Your plan also offers My Total Retirement™\*, which provides a personalized retirement strategy created by our experienced professionals potentially for additional fees. If you prefer to manage your own investments, you can choose online advice at no additional cost.\*

There is no guarantee provided by any party that participation in any of the Advisory Services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.

### Experienced investor

A self-directed brokerage (SDB) account offers a range of investments beyond those available through your plan. This approach is for sophisticated investors who understand and acknowledge the risks associated with investments contained in the SDB account.



## Manage your account

### Get information fast!

Provide your email address and sign up to receive electronic communications. Simply log on and follow these easy steps:

1. Click on your name in the upper right of the screen.
2. Go to *Communication preference* to make your election.

### Designate your beneficiary

Ensure you pass your plan benefits on to the people you intend. Log on to the website and follow these steps:

1. Choose your plan name.
2. Click on *Beneficiaries*.

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You can get more information about your plan, fees and investment choices at any time online.

Empower Retirement  
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## Contact us



**1-800-338-4015** weekdays from 6:00 a.m. to 8:00 p.m.  
Mountain time.

TTY: 800-345-1833



**[empowermyretirement.com](https://empowermyretirement.com)**

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\*Online advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

Rebalancing, diversification, and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds.

Investing involves risk, including possible loss of principal.

All information contained on the website, in prospectuses, and in other investment option documents is offered in English. If needed, please have this information translated for your understanding.

**IMPORTANT:** The projections, or other information generated by the Empower participant experience and the Empower Lifetime Income Score regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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