

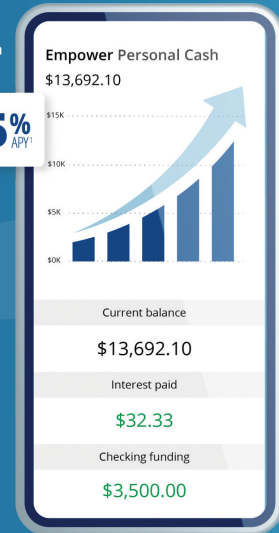
EMPOWER Personal Cash™

How to open an Empower Personal Cash account

Empower's high-yield cash account rate

3.75% APY

10x²

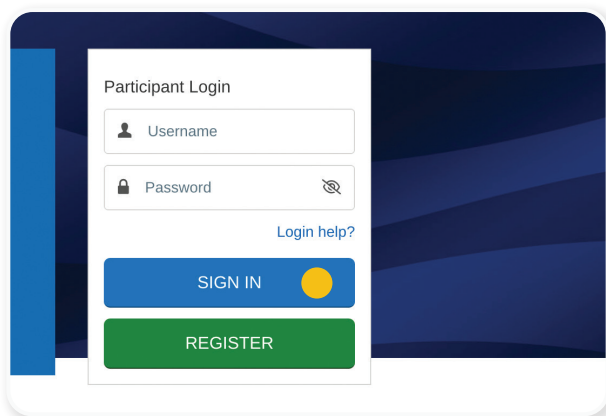


PIPE FITTERS' INDIVIDUAL ACCOUNT AND 401(K) PLAN, LOCAL 597

Step 1

Log in or register

1. Visit empowermyretirement.com or the Empower mobile app.
2. Click on **Sign in** or **Register**.

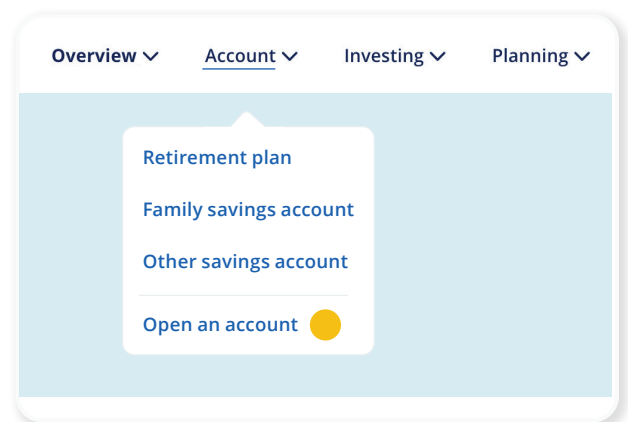


You can also register, log in and open an account using the Empower mobile app.

Step 2

Open an account

1. Click on **Account** in the navigation bar at the top.
2. Select **Open an account** from the dropdown.



If you cannot view **Open an account**, you need to change a communication preference setting in your **Profile and Settings**. See page 4 for instructions.

Step 3

Provide consent as needed

- 1. If you haven't previously consented to receiving product communications from Empower, click the agreement checkbox.
- 2. Click **Save**.

Empower investment products and services

Empower offers a variety of financial tools, planning and wealth management services and products outside of your retirement plan. If you would like information on these products and services, please agree to the below.

☒ I agree that Empower may communicate information to me on financial wellness products and services in my plan account, by direct mail, by email and via calls from Empower representatives. I understand and acknowledge that the plan sponsor of my retirement plan has not reviewed or endorsed any of the financial wellness products or services available through Empower.

This will not affect communications related to your workplace retirement plan.

Cancel

Save

Step 4

Apply for a Personal Cash account

- 1. You will be taken to the application page to complete the account opening process.
- 2. Click the **Open Personal Cash account** button.

Do more with Empower

Explore more Empower account options to help you reach your goals.

Personal Strategy®

A dynamic portfolio strategy designed and managed specifically for you - and implemented across your accounts

Features

- A diversified multi-asset class portfolio built with stocks and ETFs
- Support from a dedicated advisor and a team of financial specialists
- Optimized to maximize returns while minimizing tax liabilities
- No account minimum

Learn more

Call 1-833-882-0142

Premier IRA and Investment Accounts

A suite of investment and retirement accounts providing a simple, straightforward, low-cost way to invest

Features

- A wide range of mutual fund options for easy diversification
- Access to free, easy-to-use digital tools and support
- Access to advice and professional account management
- No account minimum

Learn more (IRA)

Learn more (investment account)

Open Premier account

Personal Cash™

A high-yield cash account currently offering 4.70% APY* - 10x the national savings account average!

Features

- Earn interest as you build towards savings and spending goals
- Set up direct deposit from your paychecks and link to your checking account to pay bills
- No account fees
- No account minimum

Learn more

Open Personal Cash account

Step 5

Provide contact information

- 1. Add and edit your information accordingly.
- 2. Click **Continue**.

Step 1 of 5

Contact information

Tell us a bit more about you.

First name

M.I.

Last name

Suffix

As it appears on government ID

Home address 1

Home address line 2

As it appears on government ID. This address can't be a P.O. box

City

State

Zip

Continue

☐ I have a different mailing address.

Step 6

Provide identity information

- 1. Fill out your information in the fields.
- 2. Click **Continue**.

Step 2 of 5

Identity information

These details help us to verify your identity.

Date of birth (MM/DD/YYYY)

SSN/ITIN

Are you a U.S. citizen or resident alien?

☐ U.S. citizen

☐ U.S. resident alien

☐ Neither

Country/Region of birth

Select One

ID type

Issuing state

Select One

Select One

Continue

Step 7

Complete IRS Form W-9 Section

1. Click the appropriate button and click the certification checkbox.
2. Click **Continue**.

Step 3 of 5

IRS Form W-9

Have you been notified by the IRS that you're currently subject to backup withholding because you failed to report all interest and dividends on your tax return?

☐ No
☐ Yes

Under penalties of perjury, I certify that:

☒ I certify under penalties of perjury that the tax certification statements above are accurate and true.

Continue

Step 8

Verify your identity

1. Click the appropriate button for each question.
2. Click **Continue**.

Step 4 of 5

Identity Verification

We just need to confirm that you're you.

In which of the following cities do you currently live or own property?

☐ Fairfax, Virginia
☐ Leesburg, Virginia
☐ Radford, Virginia
☐ Virginia Beach, Virginia
☐ None of the above

Continue

Step 9

Complete personal information

1. Populate the fields with your information.
2. Click the checkboxes to agree to the Terms and Conditions and click **Continue**.

Step 5 of 5

Personal information

Just one more step to open your account.

Employment status
Select One

Employer

Occupation

☒ UMB privacy policy and our privacy policy
☒ Empower Personal Cash™ program agreement
☒ Consent to electronic needs

Continue

Step 10

Fund your Personal Cash account

You will be prompted to link an account from which you can deposit money into your new Empower Personal Cash account. If you have already linked an account or accounts, you will have the option to select from your existing accounts.

Congratulations!

Your Empower Personal Cash account is now open

Link account

Link an account to deposit money into your new Empower Personal Cash account.

Link account

Fund account

Select an account to deposit money into your new Empower Personal Cash account.

Savings Account \$52,800	Checking Account \$12,800
Select	Select



If you cannot view *Open an account* in step 2:

- Click on your initials in the top-right corner.
- Scroll halfway down the page and select the Financial Wellness Product Communications box.
- Select **I request that Empower provide the information on financial wellness products and services**, and select **Save**.
- You need to log out of your account and log back in to continue opening a cash account.

► For questions and assistance, contact Empower at **833-378-5971** weekdays from 7 a.m. to 9 p.m. Central time or Saturdays from 8 a.m. to 4:30 p.m. Central time. **Be sure to mention you're a Pipe Fitter when you call!**

¹ The Empower Personal Cash™ Annual Percentage Yield (APY) as of 12/19/24 is 3.75% APY (3.687% interest rate). The calculation for APY is rounded to the nearest basis point. Both the interest rate and APY are variable and subject to change at UMB's discretion at any time without notice.

² The national average savings account interest rate is 0.42% Annual Percentage Yield (APY) as reported by the FDIC (as of 12/16/24) for savings accounts with deposits under \$100,000.

FDIC insurance up to \$250,000 (including principal and interest) per depositor per program bank. The cash balance you place through the program is swept to one or more program banks, where it earns a variable rate of interest and is eligible for FDIC insurance. If the number of program banks changes, the aggregate amount of available FDIC insurance could be higher or lower. If you have deposits at a program bank, you should consider electing not to use that bank by following the opt-out instructions we provide. If you do so, the aggregate amount of FDIC insurance available to you will be lower. If you do not do so, your existing deposits and deposits through Empower Personal Cash™ at that program bank will be combined for the purposes of FDIC coverage, which could result in some of your funds at that program bank being uninsured. You can find a list of the program banks here: docs.empower.com/PDF/p/cash/program-banks.pdf.

For more information on FDIC insurance coverage, please visit [FDIC.gov](https://www.fdic.gov). Customers are responsible for monitoring their total assets at each of the program banks to determine the extent of available FDIC insurance coverage in accordance with FDIC rules. Funds you place in the Empower Personal Cash™ Program are not covered by SIPC insurance.

There are no limits on the number of deposits or withdrawals you can make under the program. The maximum deposit limit per transaction is \$250,000. The daily withdrawal limit is \$25,000 unless in certain cases, you maintain a Personal Strategy account with Empower Advisory Group, LLC, or your account was opened and funded more than 60 days before the withdrawal, in which case the daily withdrawal limit is \$100,000. For security reasons, there may be other limits on the amount, number, frequency, or destination of deposits or withdrawals you can make to or from the program. Transaction limits are subject to change at our discretion at any time.

The information provided in your account application is being provided by you to UMB. UMB may share this information with UMB's affiliates and with EMPOWER, each of which may use this information in accordance with its respective privacy policy. Upon acceptance of the application, an account will be opened with UMB.

Empower Personal Cash™ Program is offered through Empower Personal Wealth, LLC ("Empower"). Empower is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Bank deposit products provided by UMB Bank, n.a., Member FDIC ("UMB"). Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. To participate in the program, you must open an account at UMB, through which your funds will be placed in accounts at participating program banks (which may include UMB). The advertised interest rates are paid by participating program banks, including by UMB in its capacity as a participating program bank. Your funds will be FDIC insured up to applicable limits while in transit through UMB. UMB receives a fee from each program bank (except UMB) in connection with the program that is based on the aggregate daily closing balance of deposits held in program accounts by such program bank. The fee may vary from program bank to program bank and will generally increase as the aggregate amount of funds held in program accounts with the program bank increases. The information provided in your account application is being provided by you to UMB. UMB may share this information with UMB's affiliates and with Empower, each of which may use this information in accordance with its respective privacy policy. Upon acceptance of the application, an account will be opened with UMB.

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