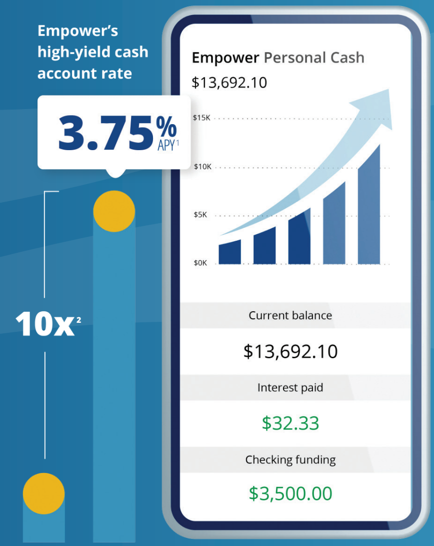
EMPOWER Personal Cash™

How to open an Empower Personal Cash account

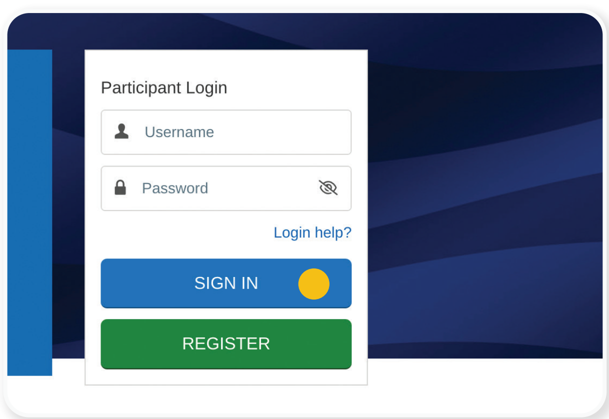


PIPE FITTERS' INDIVIDUAL ACCOUNT AND 401(K) PLAN, LOCAL 597

Step 1

Log in or register

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

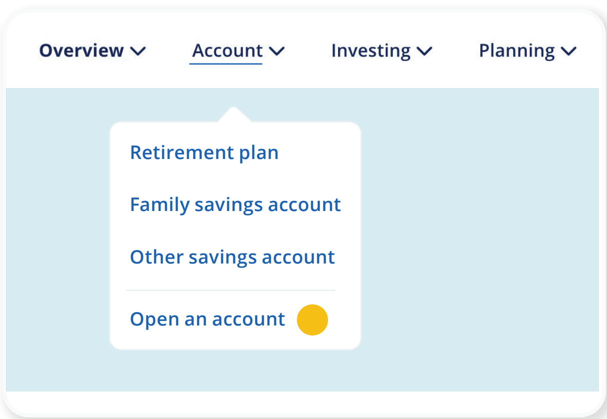


You can also register, log in and open an account using the Empower mobile app.

Step 2

Open an account

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



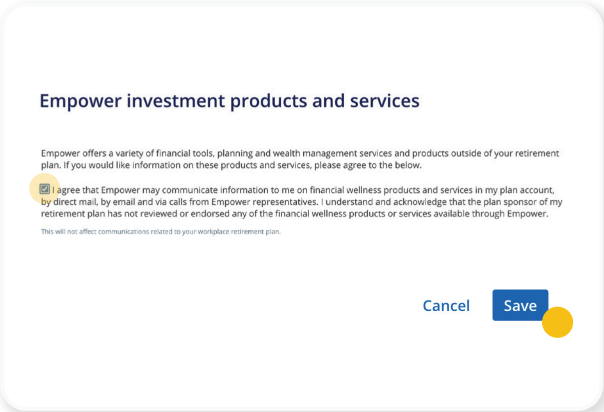
If you cannot view **Open an account**, you need to change a communication preference setting in your **Profile and Settings**. See page 4 for instructions.

The charts, graphs, and screen prints shown are for ILLUSTRATIVE PURPOSES ONLY.

Step 3

Provide consent as needed

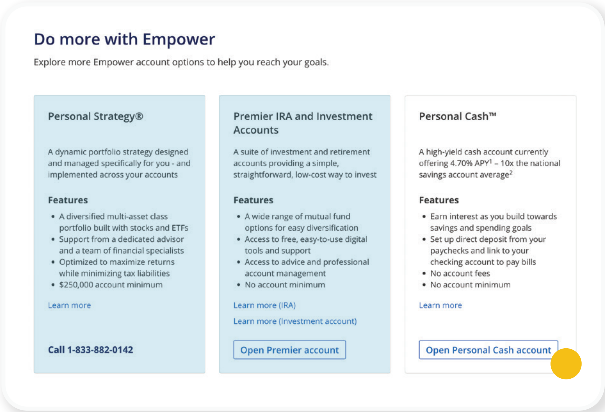
1. If you haven't previously consented to receiving product communications from Empower, click the agreement checkbox.
2. Click **Save**.



Step 4

Apply for a Personal Cash account

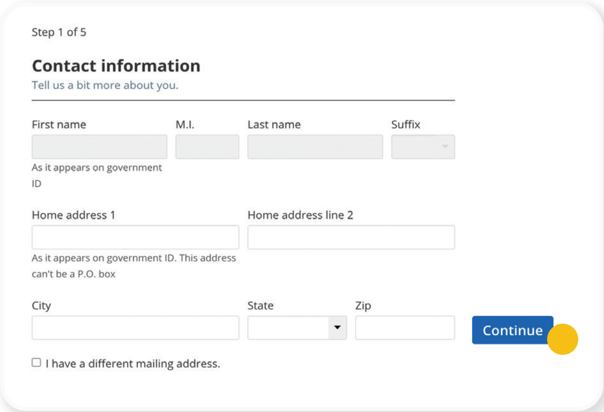
1. You will be taken to the application page to complete the account opening process.
2. Click the **Open Personal Cash account** button.



Step 5

Provide contact information

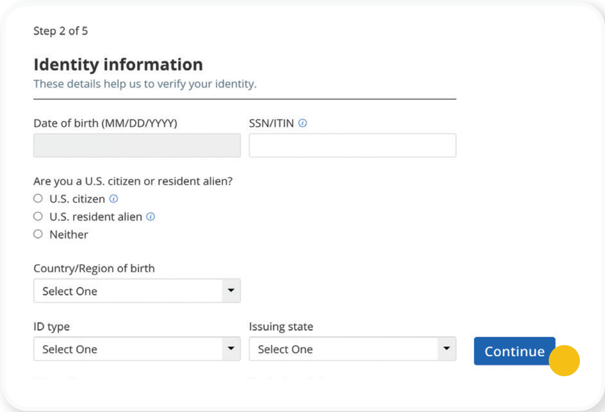
1. Add and edit your information accordingly.
2. Click **Continue**.



Step 6

Provide identity information

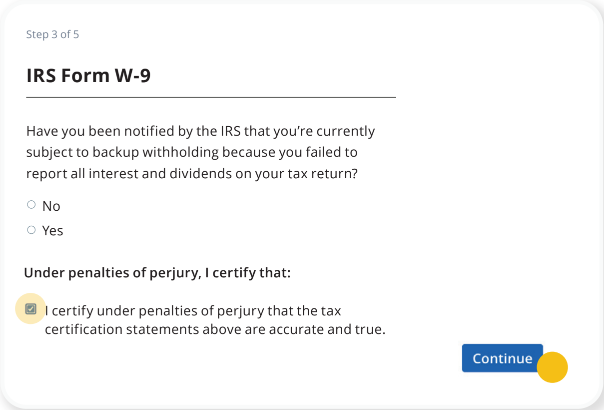
1. Fill out your information in the fields.
2. Click **Continue**.



Step 7

Complete IRS Form W-9 Section

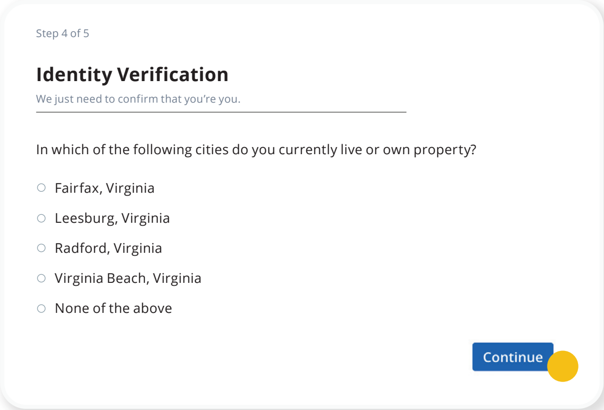
1. Click the appropriate button and click the certification checkbox.
2. Click **Continue**.



Step 8

Verify your identity

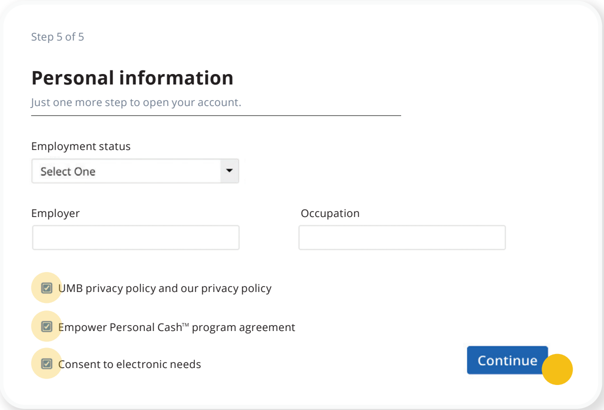
1. Click the appropriate button for each question.
2. Click **Continue**.



Step 9

Complete personal information

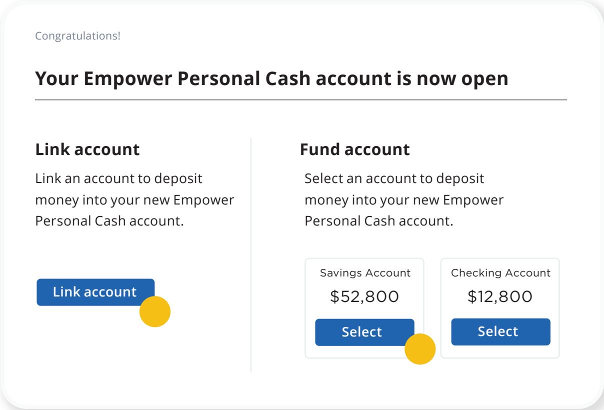
1. Populate the fields with your information.
2. Click the checkboxes to agree to the Terms and Conditions and click **Continue**.



Step 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.



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!**

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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. 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.