

How to request a withdrawal from your Empower Personal cash account

Pipe Fitters' Individual Account and 401(k) Plan, Local 597

How to request a withdrawal from your Empower Personal Cash account using the Empower Personal Dashboard website

1 Log in to your Empower Personal Cash account

1. Visit empowermyretirement.com.
2. Select your Empower Personal Cash account (left-hand side).
3. Select *Manage Account* to the right on the following page.

2 Provide your transfer information

1. Click the *Transfer Funds* option.
2. Click on the *Withdraw* option.
3. Select the accounts you want involved in the transfer request.
One of the accounts selected must be your Cash account.
4. Enter your withdrawal amount.
5. Choose the transfer frequency: one-time (default), weekly, monthly, or annually.

Note: Accounts with a red or yellow dot are not eligible for transfers and withdrawals.

3 Confirm

1. Review your selected accounts and the transfer amount **before** checking the authorization box.
2. Click *Continue*, followed by *Confirm Transfer*, to submit your transfer request.

If your request was submitted successfully, you will receive a confirmation email shortly after clicking *Submit*. If your transfer request could not be submitted, you will receive a notice on your dashboard immediately after clicking *Submit*.

If you do not receive a confirmation email, contact cash@personalwealth.empower.com.

How to request a withdrawal from your Empower Personal Cash account using the Empower mobile app*

1

Log in to your Personal Cash Account

1. Log in to your account on the Empower mobile app.
2. Select your cash account.



Scan the QR code to download the mobile app

2

Provide your transfer information

1. Click the *Make a deposit* option on the right-hand side.
This selection works for a withdrawal in addition to making a deposit.
2. Select the *From* and *To* accounts to be involved in this transfer.
3. Enter the withdrawal amount.
4. Choose the transfer frequency: one-time (default), weekly, monthly, or annually.

3

Confirm

1. Review your selected accounts and the transfer amount before checking the authorization box.
2. Click *Continue*, followed by *Confirm Transfer* to submit your transfer request.

If your request was submitted successfully, you will receive a confirmation email shortly after clicking *Submit*. If your transfer request could not be submitted, you will receive a notice on the mobile app immediately after clicking *Submit*.

If you do not receive a confirmation email, contact cash@personalwealth.empower.com.

- For questions and assistance, contact Empower at **833-569-6730** weekdays from 7 a.m. to 7 p.m. Central time.
Be sure to mention you're a Pipe Fitter when you call!

* The transfer tool on the mobile app is not fully compatible with all mobile devices.

1 The Empower Personal Cash™ standard Annual Percentage Yield (APY) as of 10/31/25 is 3.25% APY (3.203% 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 0.40% Annual Percentage Yield (APY) as reported by the FDIC as of 10/20/25 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.

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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