

Empower Retirement Security Guarantee



At Empower Retirement the security and protection of your retirement accounts is our priority. We value your business and your trust in choosing Empower Retirement and stand behind our online and mobile security with the Empower Retirement Security Guarantee. **This guarantee states we will restore losses to your account that occur as a result of unauthorized transactions through no fault of your own.**

How do I qualify for this protection?

Your Empower Retirement accounts are automatically eligible for this protection when you follow the online and mobile security practices listed below and more fully described in our [Security Tips](#). Online and mobile account security is a shared responsibility. Let's work together to protect your account.

1. Register your account, then keep your contact information current.

As soon as you are able, log in to your Empower account online to ensure we have registered you as the authentic account owner. In addition to your contact information, add emails and your mobile number, if available, to help ensure we can contact you with proactive security alerts or in case of suspected unauthorized activity.

2. Protect your personal and financial information.

Never share your passwords, personal account information or device authentication with anyone, including your family members or friends. Anyone with whom you share your account access is deemed authorized by you to conduct transactions on your account. Third-party financial planning and budgeting applications that aggregate your data via sharing credentials could present additional risks.

3. Review your accounts.

Review your Empower security alerts immediately for unusual activity. Check your Empower statements regularly for accuracy or unexpected activity.

4. Increase login protection and keep device updates current.

Use a unique and strong password on your Empower Retirement account. Reset your password immediately if you think it was compromised. Keep your devices, operating systems, web browsers and applications current. Maintain up-to-date antivirus, antimalware and firewall software on your computer.

5. Look out for suspicious emails, texts and phone calls.

Do not reply to suspicious requests for your personal or financial information — go to the root source instead. You should only provide account information through Empower's Customer Care Center at **844-773-6797**, the secure website or the Empower Retirement mobile application. Empower will not request personal or account information via email or text messages.

6. Check this page periodically for updated information as we proactively monitor evolving cybersecurity threats.

When am I not covered by the guarantee?

The Empower Retirement Security Guarantee does not apply if you fail to follow the qualification practices described in this document to protect yourself and your email, computer and other devices. The guarantee does not cover transactions that were authorized, whether by you, a family member or others with your permission to access your account, such as employers, financial advisors or third parties with whom you share your account credentials. Empower reserves the right to deny benefits under this guarantee if you fail to notify us within 90 days after the suspicious activity occurs. If you have an employer-sponsored retirement account, this guarantee does not apply to unauthorized transactions that result from a compromise of the systems or security of your employer or your employer's service providers.



What should I do if I suspect fraud has occurred?

If you see suspicious activity on your account, change your password and contact our customer account protection team immediately at **844-773-6797**. Report any suspected incidents, activity, unreceived account statements or unauthorized activity to us immediately and cooperate with us as we look into the matter.

The Empower Retirement Security Guarantee applies only to accounts maintained by Empower and does not extend to accounts held or managed by third parties, such as outside self-directed brokerage accounts. Empower may seek restitution from the person(s) who committed the unauthorized activity and may require you to assign certain rights or sign a release form as a condition to receiving reimbursement under the Empower Retirement Security Guarantee. For accounts in employer-sponsored plans, reimbursement is generally subject to plan sponsor review and approval and may be subject to additional conditions based on any related agreement between Empower and your employer. Empower will determine the type and amount of any reimbursement in its sole discretion. This protection does not cover any legal fees, expenses or tax consequences or any indirect, consequential or non-monetary damages. Empower reserves the right to reduce the amount of any reimbursement by amounts you are entitled to receive from other sources for the same loss, such as identity theft insurance.

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