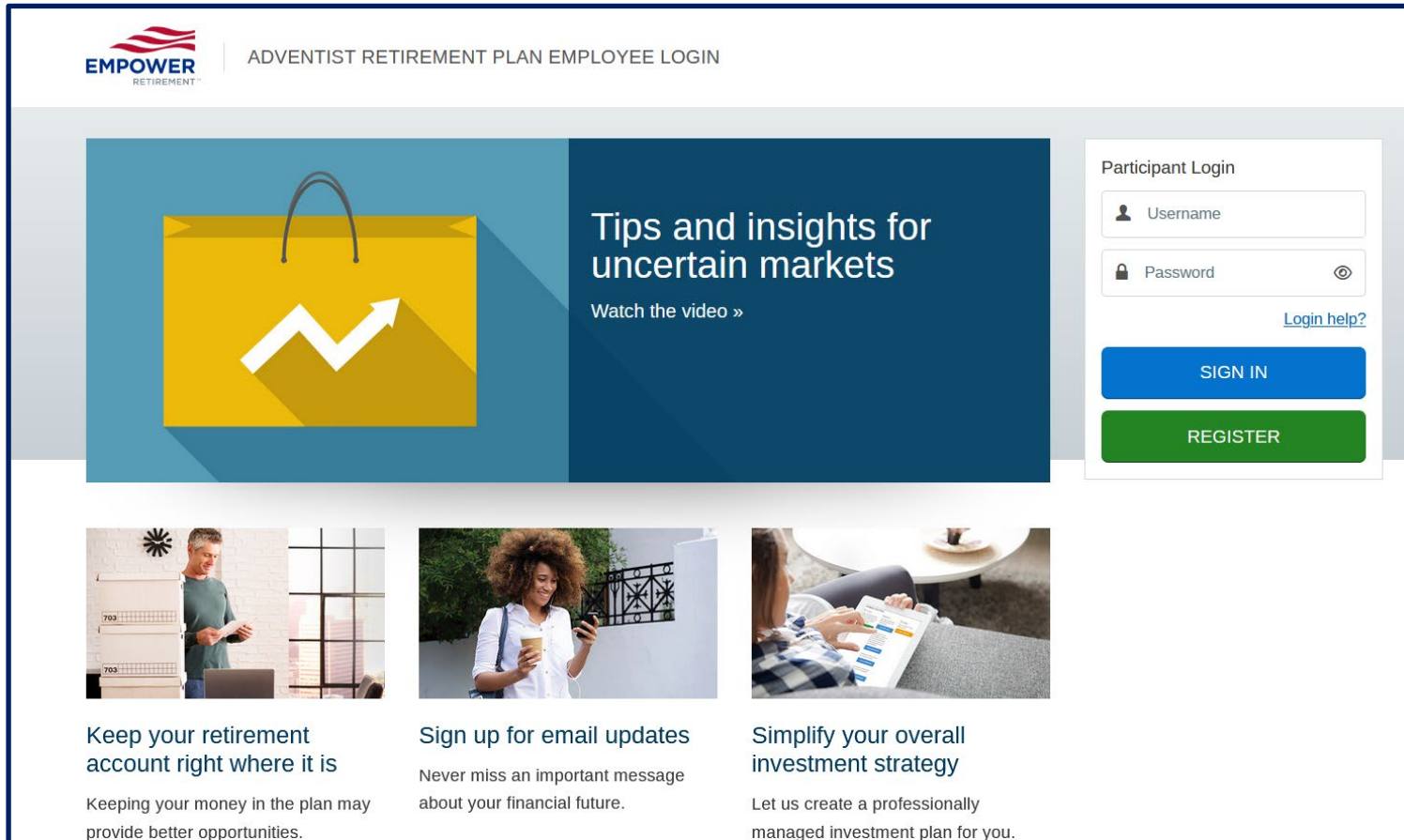


HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS



The screenshot displays the Empower Retirement website interface. At the top left is the Empower Retirement logo, followed by the text "ADVENTIST RETIREMENT PLAN EMPLOYEE LOGIN". The main content area features a large banner with a yellow shopping bag icon containing a white upward-trending arrow, and the text "Tips and insights for uncertain markets" with a "Watch the video »" link. To the right of this banner is a "Participant Login" form with fields for "Username" and "Password", a "Login help?" link, and "SIGN IN" and "REGISTER" buttons. Below the banner are three smaller promotional cards: "Keep your retirement account right where it is", "Sign up for email updates", and "Simplify your overall investment strategy".

EMPOWER
RETIREMENT™

ADVENTIST RETIREMENT PLAN EMPLOYEE LOGIN

Tips and insights for uncertain markets
Watch the video »

Participant Login

Username

Password

[Login help?](#)

SIGN IN

REGISTER

Keep your retirement account right where it is
Keeping your money in the plan may provide better opportunities.

Sign up for email updates
Never miss an important message about your financial future.

Simplify your overall investment strategy
Let us create a professionally managed investment plan for you.

Go to: www.EmpowerMyARP.com

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

1. CLICK ON SIGN IN IF YOU ALREADY HAVE AN ACCOUNT.

- If you have forgotten your Username or Password, click on “Login Help”.

2. CLICK ON REGISTER TO CREATE AN ACCOUNT.

- New employees can create an account 15 days after receiving their first paycheck.

The screenshot displays the Empower Retirement website interface. At the top left is the Empower Retirement logo and the text "YOUR RETIREMENT PLAN". At the top right is a link to the "Plan Sponsor Center". The main content area features a red banner for "Customers impacted by recent storms" with a "Login help?" link. Below this is a large banner for "NATIONAL RETIREMENT SECURITY WEEK" with a "What will your whole life story look like?" headline and a "#NRSW17" hashtag. On the right side, there is a "Participant Login" box containing "Username" and "Password" input fields, a "SIGN IN" button, and a "REGISTER" button. Three red arrows point to the "Login help?" link, the "SIGN IN" button, and the "REGISTER" button. At the bottom, there are three small images with text: "Saving more can be key to retirement success.", "Changing jobs? Retiring? You have options.", and "Having browser issues accessing the website?".

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

Once you have logged in you can:

- Change your current contribution by clicking on the percentage number as shown by the purple arrow or dragging the slider as shown by the red arrow.

The screenshot displays the Empower Retirement dashboard. At the top, there are navigation tabs for Overview, Account, Investing, and Planning. The user's name and a Log out button are in the top right corner. The main content area is divided into several sections:

- NET WORTH:** Shows a total net worth of \$89,774, with Assets at \$89,774 and Liabilities at \$0.
- ACCOUNT BALANCE:** For the Adventist Retirement Plan, showing a Rate of return of 2.12% (10/10/2020 - 10/10/2023), 3 Beneficiaries, and Your YTD contributions of \$3,569.16.
- In retirement starting 2047:** Shows an estimated monthly income of \$4,136. A donut chart indicates that 78% of the goal is achieved.
- Income Breakdown:** A horizontal bar chart showing: My savings (\$892), Employer contributions (\$996), Social Security (\$2,248), Other assets (\$0), and Income gap (\$1,152).
- Retirement income:** A section with tabs for Retirement income, Healthcare cost, and How do I compare. It shows a Before Tax Contribution of 7% with a slider and an 'Expand' button.
- Right sidebar:** Includes a search bar 'I want to...', a list of actions like 'View statements and documents', and an 'Insights' section with an umbrella icon and 'My Total Retirement' information.

Two red arrows are overlaid on the image: one points to the '7%' contribution percentage, and the other points to the slider control below it.

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

The screenshot displays a retirement account dashboard with the following sections:

- NET WORTH:** Shows a total net worth of \$89,774.46, broken down into Assets and Liabilities (\$0).
- ACCOUNT BALANCE:** For the Adventist Retirement Plan, showing a rate of return of 2.12% (10/10/2020 - 10/10/2023), 3 beneficiaries, and YTD contributions of \$3,569.16.
- In retirement starting 2047:** A donut chart indicates that 80% of the goal is met. The estimated monthly income is \$4,218.
- Income Breakdown:** A bar chart shows My savings at \$973, Employer contributions at \$996, Social Security at \$2,248, Other assets at \$0, and an Income gap of \$1,070.
- Retirement income settings:** The current contribution rate is 8%. A slider allows for adjustments, and a note states that a change could result in a future increase of \$81.49 per month and a today decrease of \$52.88 per month.
- Navigation:** A sidebar on the left offers options to link accounts from various sources like Bank, Credit, Investment, Loan, Retirement, and Home. A prominent blue button at the bottom right is labeled "Review change(s)".

- Next, click on the “Review change(s)” button.

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

- Finally, click on the “Submit your change(s)” button.
- Contribution changes are not effective immediately. Changes will be forwarded to the payroll department for processing and will be reflected on a future payslip.

Review your change(s)

You've requested an increase in your Before Tax contribution rate from **7%** to **8%**.

Before Tax Contribution rate: 8%, effective 10/12/2023

Affected plan: Adventist Retirement Plan

Salary deferral changes will be forwarded to your employer for processing. The actual salary deferral effective date is dependent upon your employer's payroll cut-off date.

By clicking "Submit your change(s)," you authorize the payroll deductions as indicated above.

[Cancel](#) [Submit your change\(s\)](#)

My savings	Employer contributions	Social Security	Other assets	Income gap
\$978	\$1,001	\$2,248	\$0	\$1,061

Before Tax Contribution: 8% [\[+\] Add a new contribution](#)

This change could result in:
FUTURE:
+ \$81.49 / month more in

HOW TO VIEW/ADD/CHANGE RETIREMENT CONTRIBUTIONS

You may also:

- Add a different type of contribution by clicking on “Add a new contribution”.
- Follow the same steps as previously outlined.

The screenshot displays a retirement account dashboard for an "Adventist Retirement Plan". The main section shows "In retirement starting 2047" with an estimated monthly income of \$4,145. A circular progress indicator shows that 78% of the goal is achieved. Below this, a bar chart breaks down the income: My savings (\$897), Employer contributions (\$1,001), Social Security (\$2,248), Other assets (\$0), and Income gap (\$1,143). A red arrow points to the "Add a new contribution" link. The "Before Tax Contribution" is currently set at 7%.

Category	Amount
My savings	\$897
Employer contributions	\$1,001
Social Security	\$2,248
Other assets	\$0
Income gap	\$1,143

ACCOUNT BALANCE: Adventist Retirement Plan

Rate of return: 2.47% (10/12/2020 - 10/12/2023)

Beneficiaries: 3

Your YTD contributions: \$3,569.16

Last transaction: Payroll Contribution

NET WORTH: [Redacted]

Assets: [Redacted]

Liabilities: \$0

Empower accounts: \$91,122.54

Adventist Retirement Plan: \$91,122.54

All your accounts under one roof

How to Link Accounts

LINK CATEGORIES: BANK, CREDIT, INVESTMENT, LOAN, RETIREMENT, HOME

Link your first account

I want to...
View statements and documents
Upload a document
View/edit beneficiary information
Update personal information
Enroll in My Total Retirement
More...

Insights

My Total Retirement
Sign up to receive personalized advice, management and monitoring for the investments you have with your current employer's plan through My Total Retirement.
Enroll now