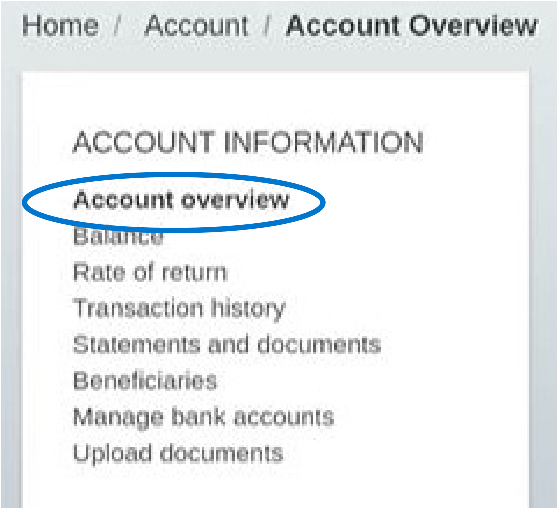
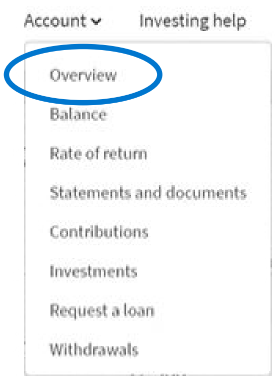
HOW TO UPDATE YOUR 401(K) BENEFICIARIES

Step 1:
Log into your Empower Retirement account at **empowermyretirement.com**.

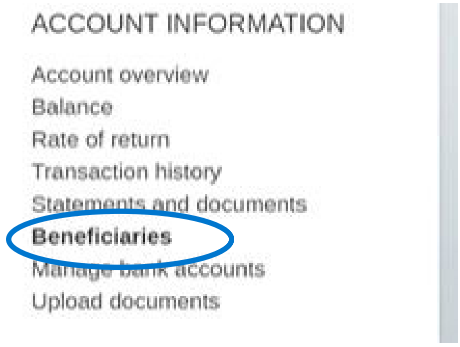
Step 2:
Once logged in, click "Account," then "Account Overview" at the top of the page.



Step 3:
Select "Overview."



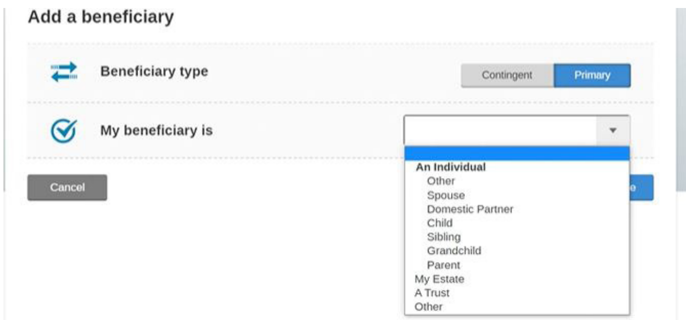
Step 4:
Navigate to "Beneficiaries" under Account Information.



Step 5:

You must designate at least one primary beneficiary.

Beneficiaries may include your spouse/domestic partner, child, sibling, grandchild, parent, your estate or a trust.



Step 6:

Enter your beneficiaries' information, including their full name, date of birth, Social Security number, address and phone number. If you are designating a trust, you must enter the trust's tax identification number. Click "Continue" and follow the rest of the prompts.