Iowa
Retirement Investors' Club (RIC)
Look forward to retirement!

EMPOWER

Why choose Empower as your Iowa Retirement Investors' Club (RIC) provider?

You have choices when it comes to selecting your Iowa Retirement Investors' Club (RIC) service provider. With interactive tools, enrollment, investment assistance and local advisors who can assist you, Empower is here to help!

The Empower way

Everything Empower does is designed to support your financial success as you prepare for retirement and your financial goals. Listening to what matters to you and helping you be ready for your future is the Empower way. It is why over 17 million Americans trust Empower with their savings.[1]

Online resources to help you

Participant website

It is now easier than ever to manage your account online, with a multitude of resources and information. You can:

- View your account balance.
- View a personalized monthly income forecast and your Lifetime Income Score℠.
- Understand how your retirement account is invested.
- Change your investment options.
- Designate or change your beneficiary.
- Find interactive calculators and tools.
- Securely link other accounts to help provide a comprehensive financial picture, including net worth.

Make the most of your investment options

Investment assistance

Empower offers My Total Retirement™ to provide a personalized retirement strategy created by our experienced professionals potentially for additional fees. If you prefer to manage your own investments, you can choose Online Advice at no additional cost.[2]

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit or that the related account will outperform a self-managed portfolio invested without assistance.

Investment options

To help you create a well-diversified portfolio, Empower offers a wide range of mutual funds and a Guaranteed Interest Account (GIA).[3] Unlike other investments with rates of return that vary based on market conditions, the GIA offers a fixed rate of return for a set period of time. The GIA rate is currently set at 2% and is guaranteed through December 31, 2022.

Competitive cost structure

Empower partners with RIC to closely monitor the plan to ensure we are offering high-quality, low-cost investments. And lower costs mean more money in your account with growth potential over time.

Local advisors

Local advisors are also available in your area and can provide the guidance that you want. They can help you understand:

- Plan details.
- Investment offerings.
- How to enroll.
- Consolidating retirement accounts.
- Plus, much more!

Learn more about Empower

Visit **empower.com/iowaric**

or call the Customer Care Center at

833-999-IOWA (4692)

weekdays from 7 a.m. to 7 p.m. Central time

1 As of April 1, 2022. Information refers to all retirement business of Great-West Life & Annuity Insurance Company (GWLA) and its subsidiaries, including Empower Retirement, LLC; Great-West Life & Annuity Insurance Company of New Your (GWLANY); and Prudential Retirement Insurance & Annuity Company (PRIAC), marketed under the Empower brand.

2 Online Advice and My Total Retirement are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser. Rebalancing, diversification and asset allocation do not ensure a profit and do not protect against loss in declining markets. Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/ stock funds and bonds/bond funds. Investing involves risk, including possible loss of principal.

3 The guarantee of the GIA is based on the claims-paying ability of the issuing insurance company.

For those investors who are considering rolling in funds from their previous retirement plan, they should consider the impact of transfer fees, the loss of vested benefits and/or the surrender charges that may be imposed by their previous retirement plan.

Securities, when presented, are offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment adviser Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.