SECURE EMAIL

Your guide to processing payroll with Empower

YOUR TIMELINE

60 DAYS OUT

Website access

Your organization will receive instructions to review and approve Plan Service Center (PSC) web access. We'll map over authorization access to all appropriate payroll contacts. You'll receive an email outlining additional details for payroll and what you'll need to do.

Note: Someone from your organization must have PSC access to process and/or review payroll files. Anyone who needs to have access to the payroll reconciliation reports must have access to the PSC.

30 DAYS OUT

Pre-migration preparation

You'll receive an email outlining what's next and what you need to do.

- Reminder to call the bank to update your banking code
- Additional mailing/wire instructions

Note: Our preferred method of payroll remittance is ACH debit.

WEEK OF MIGRATION

Payroll report

You may receive two payroll/loan updates the week of migration: one for your normal submission and a second to capture any participant changes between your file submission and the start of migration.

MIGRATION DAY

Day 1

Receive credentials: We'll send you two separate emails for security reasons: one with your username and the other with your password.

Website login: Log in to the PSC to familiarize yourself with the navigation.

IMPORTANT INFORMATION ON PROCESSING YOUR PAYROLL

Remember, you can continue using your existing format to create your payroll file. Empower has reviewed your past payroll submission process and determined that the method shown below will be the best fit for you going forward.

As part of the migration, you'll now have new ways to ensure accurate information is being submitted/uploaded, creating a more consistent process.

Submitting files
The new secure email address to use when submitting your payroll files is fileupload@Empower.com

Review records and validate data
We will process your file and alert you of any concerns.

ACH debit funding
This is a preferred method as it allows Empower to quickly pull funds and process payroll to participants' accounts. Using alternate methods could result in delays in processing your payroll.

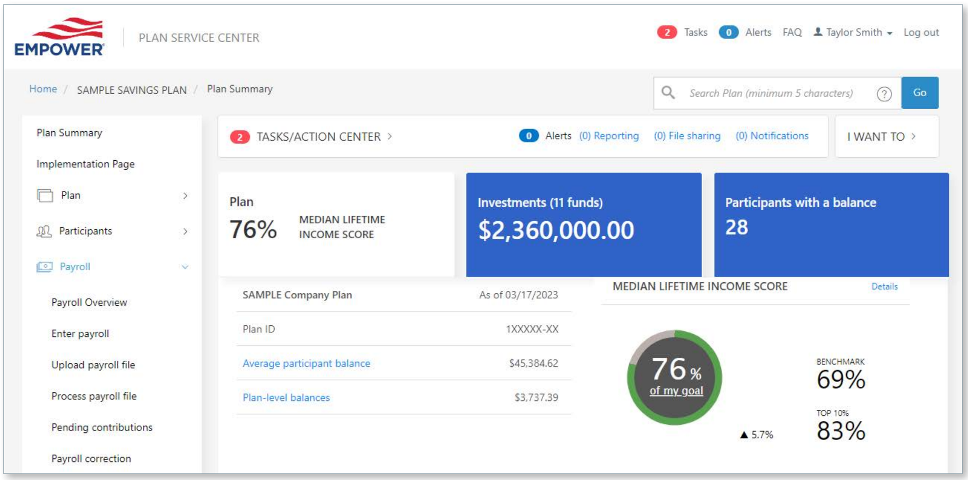
Payroll funding
Funding will need to be consistently provided. If any funding is submitted via wire, all funding will need to be submitted via wire. Funding cannot alternate between different funding methodologies (wire, ACH, check).

PROCESSING YOUR PAYROLL THROUGH DIRECT SECURE FTP

Follow these steps to process your payroll.

Processing the file

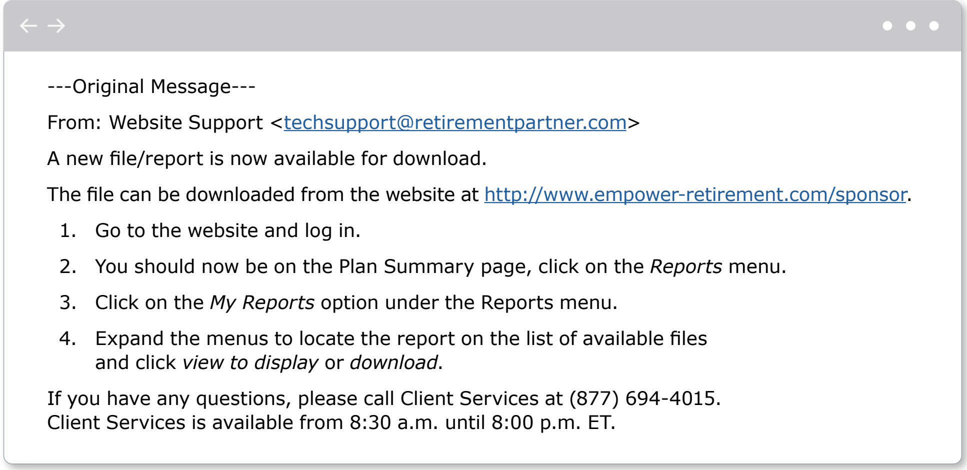
We will process your file and alert you of any concerns.



Participant contribution and loan change files (feedback)

Participant change files will be delivered based on the way you previously received your files.

- Previously sent by secure email:
  - You will receive an email reminder when the file is ready.
  - The files will be posted on the PSC under My Reports.
- Previously sent by direct transmission via FTP:
  - You will receive by direct transmission via FTP.



---Original Message---

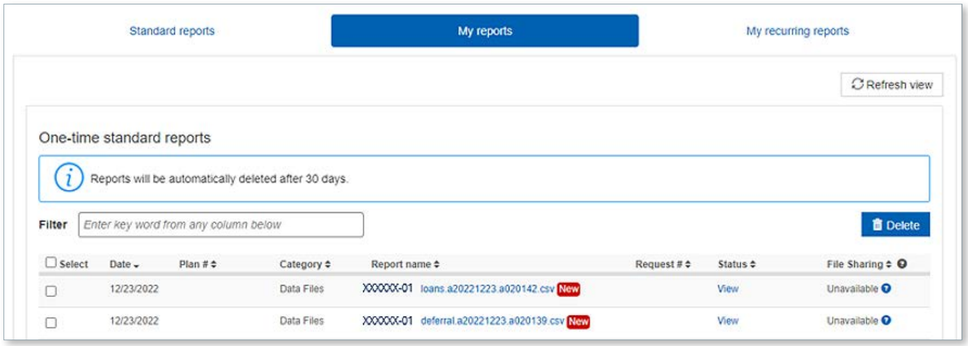
From: Website Support <techsupport@retirementpartner.com>

A new file/report is now available for download.

The file can be downloaded from the website at http://www.empower-retirement.com/sponsor.

1. Go to the website and log in.
2. You should now be on the Plan Summary page, click on the *Reports* menu.
3. Click on the *My Reports* option under the Reports menu.
4. Expand the menus to locate the report on the list of available files and click *view to display* or *download*.

If you have any questions, please call Client Services at (877) 694-4015.
Client Services is available from 8:30 a.m. until 8:00 p.m. ET.



Things to know and helpful resources

As you begin the new payroll process here at Empower, we wanted to share with you a few items of note along with some helpful resources to assist you with your new experience.

Submitting files

The new secure email address to use when submitting your payroll files is fileupload@Empower.com

Payroll funding

- Our preferred funding approach is ACH debit as it allows us to quickly pull funds and process payroll to participant accounts. While we will accept funding via wire, files, and checks using these methods could result in delays in processing.
- Funding must be consistently provided. For example, if you submit your funding via wire, all funding must be submitted via wire.

Remittance information

We will provide you with new banking information approximately 30 days from your migration date.

Website access

Make sure you and your payroll team have access to the PSC. We will send provisioning information approximately 60 days from your migration. You can review who has access and make necessary changes/additions at this time.

Payroll files

- Payroll frequency will be a required field in your payroll file.
- Actual date of birth (DOB) and date of hire (DOH) dates must be provided. “Dummy” dates will no longer be accepted.