



City of Delray Beach Retirement Plans

Welcome to Empower Communications discovery session

Lori Reed

Sr Strategist Implementation Communication

What we'll cover today

- Key planning milestones
- What you can expect across the rollout
- Key touchpoints before plan go-live

Key planning milestones

- Milestone 1 – Introduction to strategy and goals
- Milestone 2 – Review timeline and employee communication dates
- Milestone 3 – Walk through post-go-live communication and additional communication support

What you can expect from me

- 10 years of experience building strategies for plan transitions
- Support tailored to your employee population
- Flexible approach—able to pivot based on feedback
- Regulatory and optional communications clearly defined



City of Delray Beach Retirement Plans

Implementation Communication Overview

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Agenda

1

Plan sponsor and
Empower contacts

2

Logo, style guide, and
branding

3

Participant communication
deliverables

4

Enrollment experience

5

Personalized, automated
messaging

6

Employee education
meetings

Plan Sponsor, Advisor, and Empower contact

Plan Sponsor



Review/approve/inform

1. TO: Lisa Castronolo
2. CC: Elizabeth Brown

Advisor/ consultant/ counsel



Review/approve/inform

1. Matt Dickey

Sr. Communication Strategist (Implementation)



Lori Reed

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Logo, style guide, and branding

1

Corporate logo(s) usage

Color logo

- Participant website
- Enrollment guide, enrollment email

Black and white logo

- Participant statements
- Plan forms

2

Corporate logo and style guide

- Logos in vertical and horizontal form
- Color, black and white, grayscale, reverse out (white)
- File format: Vector (.eps or .ai) and JPG
- Style guide in Word, PDF, URL
- Color palette for primary and secondary colors (CMYK, RGB codes)

3

Branding options

- Robust image library (lifestyle, industry, abstract)
- Sponsor provided

Multifaceted implementation strategy to help support plan transition

Goal

- Successfully reengage and share information regarding the service provider change with participants

Components

- Emails
- Videos
- E-brochures/posters
- Customer Care Center support
- Frequently asked questions (FAQ)

Key message

- Understand the move, meet Empower, and learn about your plan.

Audience

- All eligible and active participants, including terminated with balances

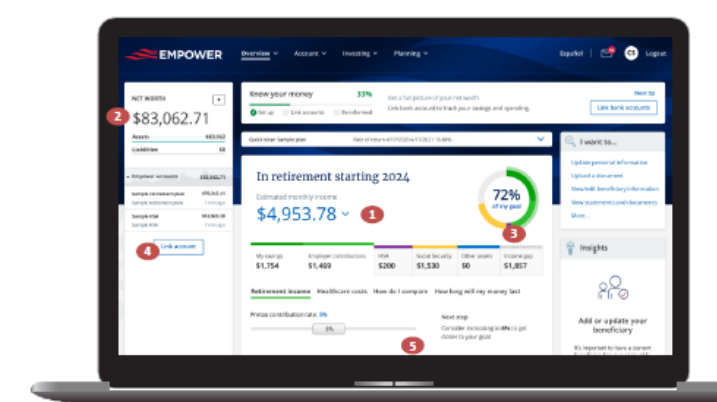


Who is Empower



View all your finances in one secure place

Retirement. Credit. Cash. Mortgage.



As a part of your plan, your account dashboard gives you a real-time view of spending, saving, debt and more so you can track, manage and plan all your financial priorities in one place

- 1. Know your estimated monthly retirement income**
 - See what your retirement might look like and what percentage of your goal you're on track to reach.
 - Adjust the sliders to see how changes affect your savings in real time.
 - Put your savings in context.
 - Make changes with just one click.
- 2. See and understand your net worth**

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).
- 3. Manage progress toward your goals**

Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.
- 4. Easily and securely link other accounts**

Advanced security measures are taken to protect your privacy and information and ensure your accounts can't be viewed by your employer or plan administrators.
- 5. Access an expanded financial toolbox**

Designed to help you better plan and manage your finances, it includes a retirement planner, a savings planner, budgeting tools and more.

Client logo

EMPOWER

Your retirement plan is on the move

Your **<plan name>** at Pentegra will move to Empower effective **<TOA date>**.
This change will provide access to financial planning resources designed to help you manage your account and improve your overall retirement planning experience.
Make sure you review all the following information regarding details and dates and how this change may impact your account as well as any next steps you may need to take. If you have any questions or need additional assistance, please refer to the contact information in this communication.

Important dates

<blackout start date and time>	Blackout period begins and deadline for account changes with Pentegra: This is your last day to contact Pentegra to request account transactions in your <plan name> account. Contact: Pentegra, <PRK URL> , <PRK phone #>
Week of <blackout end date>	Blackout period ends at Empower: Enjoy full access to your retirement account online, by phone and on the Empower mobile app. You'll be able to make account requests and changes. Contact: Empower, <empowermyretirement.com> , <Empower plan phone #>

How your account will transfer and be invested

As part of your move to Empower, your **account balances and future contributions in <plan name>** will transfer to like funds that have similar investment objectives as your current investment elections. Once the transfer is complete and the blackout period has ended, you may transfer your **account balance and future contributions** to any of the funds available in the plan.
Please see accompanying *Notice of Investment Returns and Fee Comparison* for a complete listing of investment options available in the **<plan name>**.

Contact Empower:

• For general information about the transition.	• To make account changes after the transition ends.
• With questions about your account.	• For help or guidance after the transition is complete.

<Empower plan phone #>

<empowermyretirement.com>

FOR ILLUSTRATIVE PURPOSES ONLY.

Participant communication deliverables

	Objective/content	Audience	Delivery channel
Announcement (optional) 2-3 weeks prior to SOX brochure mailing	• Inform participants of the upcoming transition to Empower • Generate excitement and renewed interest in the plan • Provide highlights of the Empower participant experience	• All eligible employees (with or without a balance)	• Client-sent email • Internal comms (e.g., intranet, announcements)
Transition guide At least 30 days but not more than 60 days before blackout	• Provide key transition, investment, and date details	• All eligible employees (with or without a balance) • Terminated with a balance	• Email from Empower (print backup if needed)/direct mail by Empower (1st-class mail) • Sponsor email to newly eligible employees before transition
Account is live (optional)	• Blackout has ended/access is available • How to get started online	• All eligible employees (with or without a balance) • Terminated with a balance	• Client-sent email • Internal comms (e.g., intranet, announcements)

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Thank you