



New York City District Council of Carpenters

BENEFIT FUNDS

YOUR PLAN. NEW EXPERIENCE.

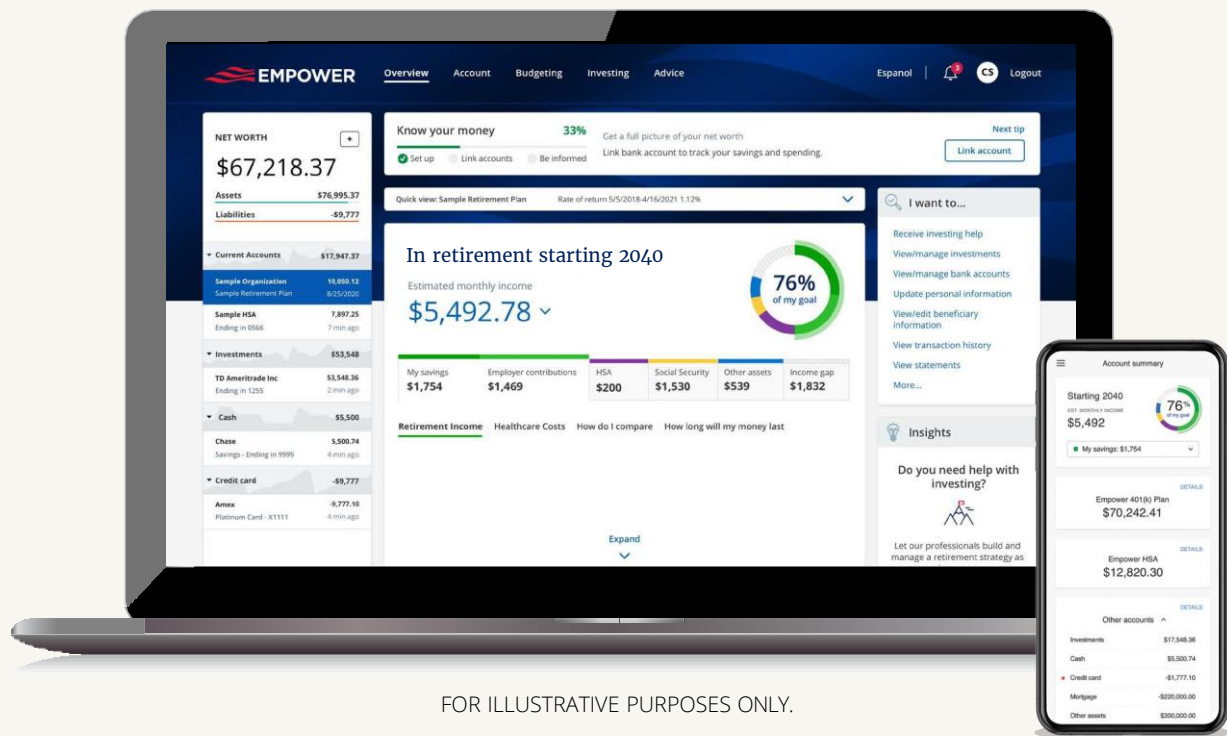
Understanding your upgraded Empower experience

Empower acquired Prudential's full-service retirement business.

As a result, your retirement plan will be upgraded to a new and improved experience with Empower.

During this upgrade, you won't be able to make transactions in your account beginning at **4 p.m. Eastern time on Thursday, February 1, 2024**, and lasting until you can access your upgraded account on **Tuesday, February 6, 2024**.

► **Learn more about what to expect**



FOR ILLUSTRATIVE PURPOSES ONLY.

A few things you can look forward to

- ★ **Automatic account transfer** — Your retirement account, current investments, any applicable guarantees, and contribution rates (if applicable) will automatically transfer to the new Empower experience.
- ★ **New website** — You'll be able to manage your retirement account with the help of enhanced planning features and tools.
- ★ **New app** — The Empower app is available for iOS® and Android™ environments for on-the-go access to your retirement account.
- ★ **Expanded call center hours** – Empower Customer Care Center representatives are available with additional weekday hours and new Saturday hours.
- ★ **Personalized approach to investing** – Watch for more information on how to sign up for this new service (and any fees that may apply). Plus, learn more about online advice.

KEEP IN MIND

There will be a short “quiet period” when you won’t be able to make any transactions in your account. This quiet period will begin at **4 p.m. Eastern time on Thursday, February 1, 2024** and last until you can access your upgraded account on **Tuesday, February 6, 2024**.

What you can do to prepare

Confirm your info is current

Access retirement.prudential.com to make sure all your information (like your contact details and banking information, if applicable) is up to date.

More information

Head over to upgrade.empower.com for details about the new Empower experience.

Join Empower for an educational opportunity to review the new resources that can help you achieve the future you imagine. Register at upgrade.empowermytime.com for the virtual session of your choice.

Review additional communications

Look out for other communications you may have received with details on any applicable updates or changes to products or services that are available in your plan or that you currently use.



New experience and new app

Get all the great new features in the Empower mobile app and connect to your plan whenever, wherever. Once your retirement account is upgraded, look for this icon in the App Store® or on Google Play™.





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Your retirement plan is moving to an upgraded experience with Empower

› Learn more/aprende más:
upgrade.empower.com

Empower acquired Prudential's full-service retirement business. Beginning **Tuesday, 2024**, your retirement plan will be upgraded to a new and improved experience with Empower.

For more information and details, we invite you to visit the website we've created specifically to help you with the upgrade.

Online advice and the managed account service are offered by the named registered investment adviser as defined by the advisory services agreement. Past performance is not indicative of future returns. You may lose money.

Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

On August 1, 2022, Empower announced that it is changing the names of various companies within its corporate group to align the names with the Empower brand. For more information regarding the name changes, please visit empower.com/name-change.

On April 1, 2022, Empower acquired the full-service retirement business of Prudential Financial Inc. Following an initial transition period, Empower will become the sole administrator of this business. Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. Empower is not affiliated with Prudential Financial Inc. or its affiliates. For additional information, please review the important information associated with this acquisition at docs.empower-retirement.com/Empower/PRU/Empower-Transition-Disclosure-Participant.pdf.

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