



How to Create your Empower Account

Did you know that you don't have to contribute to your 457 to be able to use the Empower retirement calculator?

Go to the Empower website:

<https://participant.empower-retirement.com/participant/#/login>

Reminder: If you are currently making payroll contributions, those contributions are automatically being invested in a target fund. If you do not wish to invest in this target fund, go to "View Management" and click on "Change My Investments" to change your investment.

The screenshot shows the Empower Retirement website interface. At the top left is the Empower Retirement logo and the text "YOUR RETIREMENT PLAN". On the top right are links for "Fund Information" and "Plan Sponsor Center". A red banner at the top of the main content area reads "Important information regarding market volatility". Below this banner is a paragraph of text: "In light of recent market volatility, remember that your retirement plan is intended for long-term investment. Attempts to time the market are rarely successful. One way to manage risk over time is to ensure you have a diversified portfolio that is rebalanced through up-and-down markets. Keep your individual needs, goals and time horizon in mind and consult with your financial adviser if needed. It is important to note diversification and rebalancing do not ensure a profit and do not protect against loss in declining markets." To the right of this text is the "Participant Login" section, which includes a "Username" input field, a "Password" input field, a "Login help?" link, a blue "SIGN IN" button, and a green "REGISTER" button. The "REGISTER" button is highlighted with a red rectangular border. Below the main content area are two promotional banners: one on the left that says "The closer your score is to 100%, the better" and one on the right that says "Get a better understanding of your projected retirement".

- Click on the Register button in the Participant Login box

Begin the account verification process:

- Choose the “I do not have a PIN” tab
- Enter your Social Security Number
- Enter your Zip/Postal Code
- Enter your Last Name
- Enter your Date of Birth in the MM / DD/ YYYY format
 - Example: for January 1, 1970 enter 01/01/1970
- Enter the Numeric Portion of Street Address or PO Box
 - Example: for 451 South State Street enter 451
- Click Continue

EMPOWER YOUR RETIREMENT PLAN Fund Information Plan Sponsor Center

Account verification

Enter the information below to verify your account.

I do not have a PIN | I have a PIN | I have a plan enrollment code

SOCIAL SECURITY NUMBER

ZIP / POSTAL CODE

LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)

DATE OF BIRTH MM/DD/YYYY

NUMERIC PORTION OF STREET ADDRESS OR P.O. BOX

CONTINUE

Continue the 2nd step of the account verification process:

- Click on the drop down arrow under WHERE SHOULD WE SEND YOUR CODE
- Select a delivery method for Empower to send a security code
- Next click the SEND ME A CODE button

Enhanced security (2 of 3)

To confirm your identity, we will send a verification code to the phone number or email address listed for your account.

WHERE SHOULD WE SEND YOUR CODE?

Choose delivery method

[Already have a code?](#)

SEND ME A CODE

Continue the 3rd step of the account verification process:

- Locate the security verification code that was sent by Empower
- Enter this into the VERIFICATION CODE box
- Click the SIGN IN box

Enhanced security (3 of 3)

Code sent. Please keep this window open until you receive your code. You should receive the code within 3 minutes.

VERIFICATION CODE

[Didn't receive the code?](#)

SIGN IN

Once you have completed the security verification process, you will be prompted to create your username and password

- Enter a User Name that meet the security standards provided
 - Don't forget to write this down
- Enter a Password that meets the security standards provided
 - Don't forget to write this down
- Re-enter a Password that meets the security standards provided
- Click the REGISTER box
- Please keep this sensitive information in a safe location to protect your account

Create username and password

USERNAME

PASSWORD

RE-ENTER PASSWORD

REGISTER

Continue to customize your contributions

- Select customize enrollment
- Click "GET STARTED"

EMPOWER
GET STARTED

Home Me & My Money Guidance

Salt Lake City Corporation Employees Deferral Plan Enrollment

Select one option to customize your contributions.

Customize enrollment

You may customize your enrollment by clicking "Get Started".

Get Started

Continue to select the contribution to be automatically deducted from your paycheck.

- Select your contribution type by clicking “PERCENT” or “DOLLAR”
- Click “0” to change your contribution rate, then click “DONE” and “CONTINUE”

Select what type of contribution you would like to make.

- You have the option to:
 - Apply full amount “Before Tax Contribution”
 - Apply full amount “Roth Contribution”
 - Split your contribution

Click “CONTINUE”

Confirm your contributions and click “CONFIRM & CONTINUE”

Select how you would like to invest by clicking on one of the three Investment Options**:


- Enroll in my total Retirement
- Choose a target date fund
- Choose individual funds

**Please note that depending on which investment option you choose may have a different enrollment process than what is outlined in this step by step.

My Allocations


Salt Lake City Corporation Employees Deferral Plan

How would you like to invest?

 **Do It for Me**


My Total Retirement is a professionally managed retirement strategy for you. Experienced professionals get to know your individual situation and create a personalized plan that is monitored and adjusted over time to help you reach your goals.

[Enroll in My Total Retirement](#)

 **Help Me Do It**

Target date funds provide a single diversified fund based on the approximate year you would like to retire (which is assumed to be at age 65) and/or begin withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date.

[Choose a target date fund](#)

 **Do It Myself**

Build your own portfolio from the funds available in your plan.

[Choose individual funds](#)


[Back](#)

Once you have selected your investment options hit "CONTINUE"


Achieve the retirement you deserve

You get a personalized plan and professionals to talk to.


We design and send you your My Total Retirement portfolio for review. Your portfolio is tailored to your specific financial circumstances and investment options, and regularly rebalanced.



We monitor your account and keep you informed. You receive annual updates that illustrate your progress and projects your results to keep you on track towards your retirement goals.



We have professionals who can help. You can speak to an investment adviser representative about your investment strategy and get help personalizing your profile.



[Want to see how My Total Retirement could help you?](#)

What does it cost?

Fees are based on your assets under management. Click here to [learn more](#).

You can cancel anytime, for any reason, without penalty.

How does the program work?

You receive:

- A personalized investment strategy that considers your retirement goals including outside accounts
- Regular updates on your progress towards your goals
- Automatic adjustments to your portfolio as you approach retirement
- Access to investment adviser representatives to discuss and customize your strategy

Before making a decision to enroll in the program, please review the program's methodology, fees, and legal information. There is no guarantee that participation in any of the advisory services will result in a profit or that the account will outperform a self-managed portfolio invested without assistance.

[Cancel](#) [Continue](#)

Review your summary and agreements then click “I AGREE, ENROLL NOW”

Summary

CONTRIBUTION \$5.00 The Before Tax amount to be deducted from your paycheck.	INVESTMENT OPTION Enroll in My Total Retirement
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By clicking the "I Agree, Enroll Now" button, you confirm you have reviewed and agree to the [Participation Agreement for Online Enrollment](#) and the [Advisory Services Agreement](#).

[I Agree, Enroll Now](#)

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.

Now that you have created your account, this will take you to the Plan Details page.

- Please refer to the Investment Options to see that your contributions moving forward are placed in a best practice default Target Date fund
 - To update this, please follow these steps:
 - My Accounts
 - View/Management My Investments
 - Click on the Change My Investments button to make changes
 - To talk to someone at Empower call 800-701-8255
 - To talk to NPF, the 3rd party financial advisor, call 800-553-3903
- Please refer to the “E-delivery” options
 - If you prefer to get communications, such as statements and tax documents, via email as opposed to physical mail:
 - Read the statement below the box to get full details
 - If you agree, check the E-delivery box
- Click on Continue to My Account button

My Plan Details [Print](#)

PLAN Salt Lake City Corporation Employees Deferral Plan

INVESTMENT OPTIONS 100% Putnam Retirement Advantage 2045 X

Communication Preference

E-delivery provides the following benefits:

- More secure delivery of important communications
- Potentially minimize exposure to identity theft
- Better document management
- Less mail to fill your mailbox at home

E-delivery
Plan documents may include confirmations, notices, prospectuses and statements.

Participation Agreement for Electronic Delivery

By selecting electronic delivery, you acknowledge these terms and consent to receive certain documents in electronic format. In addition, you authorize Empower Retirement to contact you regarding services for your retirement plan or as authorized by your plan sponsor.

Your plan sponsor allows you to receive all available

[Continue to My Account](#)



ACCOUNT INFORMATION

Account overview

- Balance
- Rate of return
- Transaction history
- Statements and documents
- Manage bank accounts
- Upload documents

INVESTMENTS

- View/Manage my investments
- Investment help
- Investment lineup

WITHDRAWALS

- Withdrawals
- Withdrawals summary

PLAN INFORMATION

- Plan forms
- Consolidate accounts

Account overview

BALANCE
\$0.00

RATE OF RETURN
Data currently unavailable

STATEMENTS

None available

Delivery options

You are set to receive all documents by e-delivery. With e-delivery you will benefit from:

- More secure delivery of important communications
- Potentially minimize exposure to identity theft
- Better document management
- Less mail to fill your mailbox at home

PLAN MESSAGING

December 19, 2018

The financial markets will be closed Tuesday, December 25, 2018 in observance of the Christmas holiday. Transactions processed after market close on Monday, December 24, will have an effective date of Wednesday, December 26, 2018. Our offices wi

[View more](#)

Congratulations, you have successfully created your account!

Contact Empower if you have questions about your online account:

- Phone: 1-800-701-8255
- Email: participant_services@empower-retirement.com