



Welcome to the United Tribes Technical College 403(b) Plan



About the Plan

The United Tribes Technical College 403(b) Plan allows for tax advantaged retirement savings by offering both Traditional and Roth salary deferral types. An Employer match is also available once eligibility requirements are met.

Eligibility Requirements

Immediate entry is allowed for employee Before Tax or Roth deferrals, provided that the participant is at least 18 years old. One year of service is required to receive the employer match.

Employer Match Formula:

- At the beginning of the second year of continuous employment, UTTC will match the employee's contribution up to 5%.
- At the beginning of the fifth year of continuous employment, UTTC will match the employee's contribution up to a maximum rate of 6%.
- At the beginning of the seventh year, UTTC will match the employee's contribution up to a maximum rate of 7%
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Enrollment

It's easy to enroll in the plan and manage your account. There are no paper forms to complete! When you visit the website, you can set up your account by choosing your contribution amount and selecting your investment option.

For first-time access:

- Visit EmpowerMyRetirement.com and select the REGISTER button
- Select *I do not have a PIN* and follow the prompts.
- Create your username and password

Please review the next pages for additional website instructions. You can change your contribution amount or investment choices on the website, or by calling 800-701-8255.

Future Logins

For future visits to the website, enter your username and password and select SIGN IN. For enhanced security, you will be asked to confirm your identity using a verification code that will be sent to you.

If you need assistance, please contact Empower at 800-701-8255 or Jean Ball with Bremer at 701-221-8560.

The account owner is responsible for keeping their PIN/Password confidential. Please contact Client Services immediately if you suspect any unauthorized use. Please consult with your investment advisor, attorney and/or tax advisor as needed.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency



Stay on track by going online

Get your score, see how you compare and view next steps

Visit your plan website to quickly and easily see how much you've saved and more. Simply log in to your account to:

- View your estimated monthly retirement income and see if your future savings are on track
- Model different savings scenarios and view the possible outcomes
- Make changes to your account with just one click

YOUR HOME PAGE AT A GLANCE

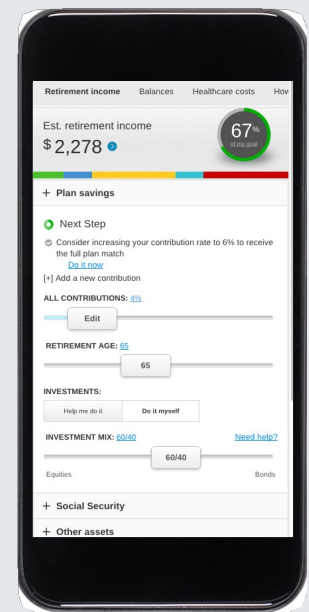
The screenshot displays the user's dashboard with the following key elements:

- 1** My estimated retirement income: \$2,278 (67% of goal). Components include My savings (\$411), Social Security (\$1,560), Income gap (\$1,129), Employer contributions (\$216), and Other assets (\$91).
- 2** Total account balance: \$25,482.00 as of 8/30/17.
- 3** Plan Messaging: "Simplify" notification dated September 11, 2017, suggesting to increase the contribution rate to 6% for a full plan match.
- 4** Navigation: Home, My Accounts, Me & My Money, Guidance.
- 5** User Profile: Taylor Smith, Logout.

FOR ILLUSTRATION PURPOSES ONLY

Log in to your account to see what your future paycheck may look like.

Get the mobile app and connect to your plan whenever, wherever



View and manage your plan anywhere, anytime with the Empower app for iPhone® and Apple Watch®. Available in the Apple App Store.

1 KNOW YOUR ESTIMATED MONTHLY INCOME IN RETIREMENT

Your retirement plan can help you work toward an estimated monthly income in retirement to:

Find out how much income you may have in retirement

Your plan account's home page will show your estimated monthly retirement income and compare it with your goal.

See the effects of any changes you make in real time if you were to adjust your:

- Retirement date
- Investment mix

Put your savings in context

Compare your retirement savings strategy with that of other Empower participants in your age and salary range, and get a projection of what your healthcare costs may be in retirement.

Request changes immediately

If you need to make changes to your savings strategy in order to reach your retirement goals, you can make those changes online within seconds.

To experience all these features and more, visit empowermyretirement.com

2 GET YOUR ACCOUNT DETAILS

Click on your plan name to:

- See your balance
- Get fund information
- View your statements
- Find plan-specific documents
- Change investments or contribution rates
- Make or update a beneficiary designation

3 RECEIVE PLAN MESSAGING

Bulletins posted to your home page help you stay up to date on plan events and changes.

4 QUICKLY LINK TO ME & MY MONEY

Here you will find the Empower Wellness and Financial Center with information, videos and calculators to help you address important financial needs. *Me & My Money* is organized into four key areas — Spending, Saving, Investing and Protecting — and suggests next steps.

5 ACCESS YOUR PERSONAL PROFILE

Click your name to:

- Choose electronic communications
- Make or update a beneficiary designation
- Update your contact information
- Make sure your communication preferences and email are up to date

Begin your journey now

Log on to: empowermyretirement.com

For first-time access:

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call to access your new plan account.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney and/or tax advisor as needed.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time. Healthcare costs and projections, if applicable, are provided by HealthView Services. Healthview Services is not affiliated with GWFS Equities, Inc. Empower Retirement does not provide healthcare advice. A top peer is defined as an individual who is at the 90th percentile of the selected age band, salary range and gender.

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