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%

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

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.