



RETIREMENT 101

# The Empower education program

FOR PLAN SPONSOR AND PROFESSIONAL USE ONLY.



A photograph of a person sitting at a desk in a bright, sunlit room. The person is holding a white mug with their right hand and has their left hand on the trackpad of a silver laptop. The laptop screen is open and displays a blank white page. The background shows a window with a grid pattern, through which bright sunlight is streaming, creating a warm, golden glow. The text "Digital learning" is overlaid in the center of the image in a black, sans-serif font.

Digital learning



## Enrollment/Plan overview

### VIEWERS WILL LEARN:

- The benefits of saving in the Plan
- Retirement planning basics
- How to enroll and next steps



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## Connecting with your future

### VIEWERS WILL LEARN:

- About Empower
- How to access real help from real people
- How to access your account online
- Ways to explore resources and education on demand



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## Roth

### VIEWERS WILL LEARN:

- Ways to save in your plan
- Benefits and considerations
- Roth 401(k) vs. Roth IRA
- How your plan can help



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 Available in Spanish



## Budgeting

### VIEWERS WILL LEARN:

- Benefits of having a budget
- How to create a budget
- How to start an emergency fund



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## Saving

### VIEWERS WILL LEARN:

- Why saving matters
- Saving in your plan
- Ways to save more



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## Investing

### VIEWERS WILL LEARN:

- Becoming a smarter investor
- Investing basics
- Deciding your investing style



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## Achieving financial wellness

### **VIEWERS WILL LEARN:**

- What is financial wellness?
- Steps to financial wellness.
- Financial wellness and your retirement savings.



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## Myths series

### **VIEWERS WILL LEARN**

- Fact or fiction
- Consolidating accounts
- Loans



[Click to view](#) Myths around consolidating accounts

[Click to view](#) Myths about retirement plan loans



## Pursuing financial wellness

### **VIEWERS WILL LEARN**

- What financial wellness is and why it matters
- Steps to achieving financial wellness
- How My Financial Path can help you



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## Market volatility

### VIEWERS WILL LEARN:

- Don't panic, consider sticking to your plan
- Aligning investments with goals and risk tolerance
- Preparing for market ups and downs



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## Financial Setbacks series

### VIEWERS WILL LEARN

- What happened, what's ahead: a look at economic impacts
- Ways of overcoming financial setbacks
- Landing on your feet



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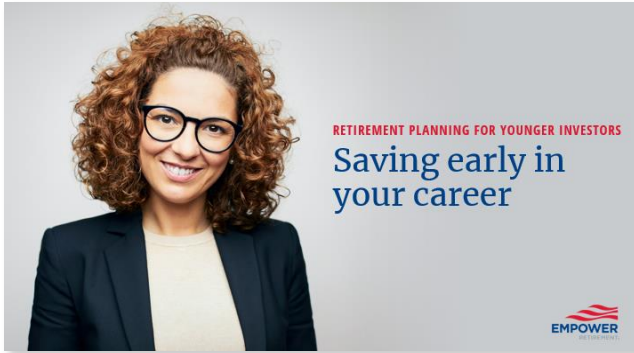
[Click to view](#) Part 2

[Click to view](#) Restart your saving

[Click to view](#) Resetting goals

[Click to view](#) Retiring in a fluctuating market

[Click to view](#) Repaying loans and withdrawals



## Young Investors series

### VIEWERS WILL LEARN

- Setting financial goals
- Creating a budget
- Making debt payoff a priority
- Building a safety net
- Your savings goals

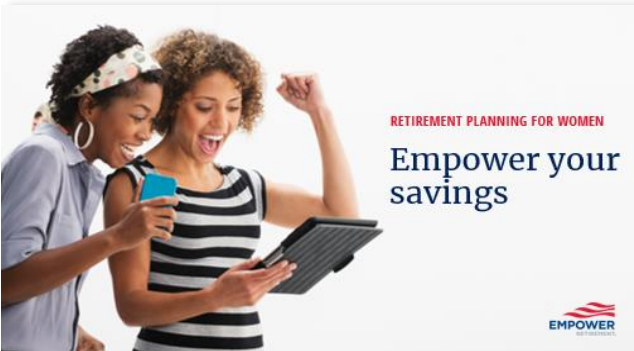


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Setting goals and creating a budget

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Building a safety net



## Retirement Planning for Women

### VIEWERS WILL LEARN

- Mindset and factors
- Reaching your goals with a plan
- What's next



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## Healthcare expenses

### KEY TAKEAWAYS

- Understanding healthcare costs
- What you need to know about Medicare
- Planning for your possible expenses



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