Schedule announcement notification for sponsors of former MassMutual Plans
To be sent via email

I'm excited to announce that we will transition [MM client name] retirement plan(s) to Empower Retirement's recordkeeping platform in [quarter/range/year, e.g. Q1-Q2 2022]. We're eager to show you what we can do to enhance the administration of your plan and to help your employees [members] pursue a better financial future.

With Empower:

- Your employees [members] will benefit from enhanced website and mobile app experiences; comprehensive financial wellness programs; award-winning, personalized communications programs; fully transactional Spanish capabilities; and access to point-in-time fiduciary advice at no additional cost.
- Your plan will benefit from continuity of service, coordinated with your plan's advisor. And you'll have access to additional resources to simplify administration, including refreshed reporting and plan management tools via Empower's Plan Service Center.
- Your plan and participant data is protected with the Empower Security Guarantee.

This transition to Empower will differ from a typical plan conversion and will require limited action on your part. Benefits of this type of transition include:

- Your plan will retain investment lineups and interest rate guarantees.
- You'll retain extensive plan and participant history and records.
- Transitions will typically occur over a weekend and in most cases will not include a blackout period.
- Your service team's knowledge base and essential insights will transition with you.
- The timing of your transition is designed to make each step as easy and efficient as possible, and to ensure optimum service during the transition and beyond.

Please watch for important updates from Empower in the coming months. If you want to make plan changes, we recommend doing so well in advance of your scheduled transition date. In the meantime, please refer to the transition website for more information and updates, and know that we'll send more frequent communications as your transition approaches.

[ReFlex: If you have questions, call your client service team. You can access this information on the Total Retirement Center website via Plan Management > Contacts > Printable Contact Sheet.] [TRAC: If you have questions, call your client service team. You can access this information on the Plan Access website via Plan Information > Plan Documents > Reports > Retirement Client Service Team.] [OMNI: If you have questions, call your client service team.] We look forward to working together to help your employees [members] pursue their financial goals with confidence.

Sincerely,

Empower Retirement