

The EmPower HR Retirement Savings Plan

932433

Enroll in your plan online or over the phone to set up or make changes to your contribution rate, investment choices, and future contribution elections.

ENROLL ONLINE

Have your Social Security number and a personal email address ready. Providing a personal email address is important so we can keep in touch about your account.

1. Visit [Transamerica.com/portal/home](https://www.transamerica.com/portal/home).
2. Click the red log in button.
3. Click "Create an account".
4. Follow the secure steps to create your account.
5. Sign in to your account to see the "My Profile" menu on the top of the screen.
6. Click on "My Profile", and then select "Personal Information".
7. From this page, you can verify your personal information, address, and enter phone numbers for activity alerts.

Tip: Consider signing up for alerts to receive email, phone, or text notifications when changes are made to your account.

ENROLL OVER THE PHONE

Call us to enroll in your plan and register with *Transamerica Voice Pass*. This will allow you to set up a voice biometric password for your account so you won't have to remember codes or PINs with our interactive voice response system.

When you speak with one of our representatives, ask them about restricting online access (if you do not want to enroll online) and adding a security question or phrase for all phone access to your account.

1. Call **800-401-8726**.
2. Follow the prompts to set up a voice password. This voice biometrics password can save time and provide an additional layer of security — you'll be asked for it every time you call us.
3. We recommend you choose a self-selected security question for all over-the-phone account access.

Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan.

Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither SCS Industries, LLC, the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.