Welcome to Empower Retirement!

Your account has moved to Empower — see inside for details about the new tools you can use!

EMPOWER RETIREMENT™

P.O. BOX 173764
DENVER, CO 80217-3764

Helping you pursue the future you want

NOW IS A GOOD TIME

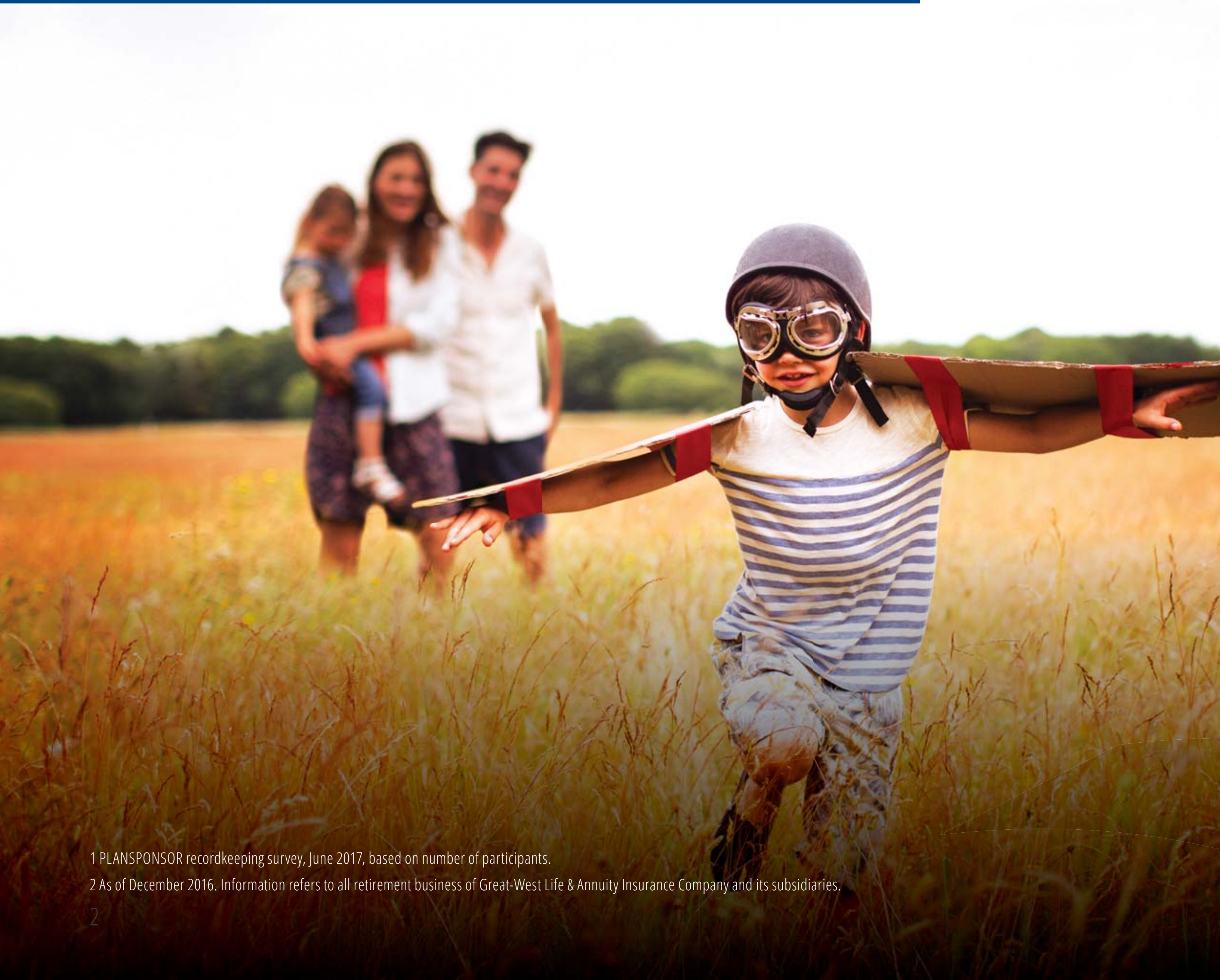
- Learn how to access information at **empowermyretirement.com**.
- See what your monthly income in retirement may be.
- Find out how to get the help you need.

EMPOWER RETIREMENT™

A new way of looking at retirement planning

By helping you take control of your financial future, we empower you to make the most of the here and now.

Empower is the second-largest retirement services company in the U.S.,[1] helping nearly 8 million people save for retirement.[2] We define success as helping people like you work toward replacing — for life — the income they earned while working.



1 PLANSPONSOR recordkeeping survey, June 2017, based on number of participants.
2 As of December 2016. Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries.

Good news!

The move to Empower is complete. The journey is just beginning.

Your account and your investment elections, as applicable, have transferred.

Try out your new features and tools

Your Flex Technology Group 401(k) Profit Sharing Plan and Trust is one of the most important company benefits. Use this guide to maximize that benefit and get the most out of what your plan has to offer.

Your new website and the resources you can use

Your new website is designed to help you find what you want, when you want it. Check out some of the benefits:

- Quickly view your estimated monthly retirement income and see if your future is on track.
- Model savings scenarios.
- Make changes to your account.

Here's a quick overview of how to find information that's important to you at **empowermyretirement.com**:

1. Your retirement income projection

View your monthly retirement income estimate.

2. My Accounts

Click on your plan name to:

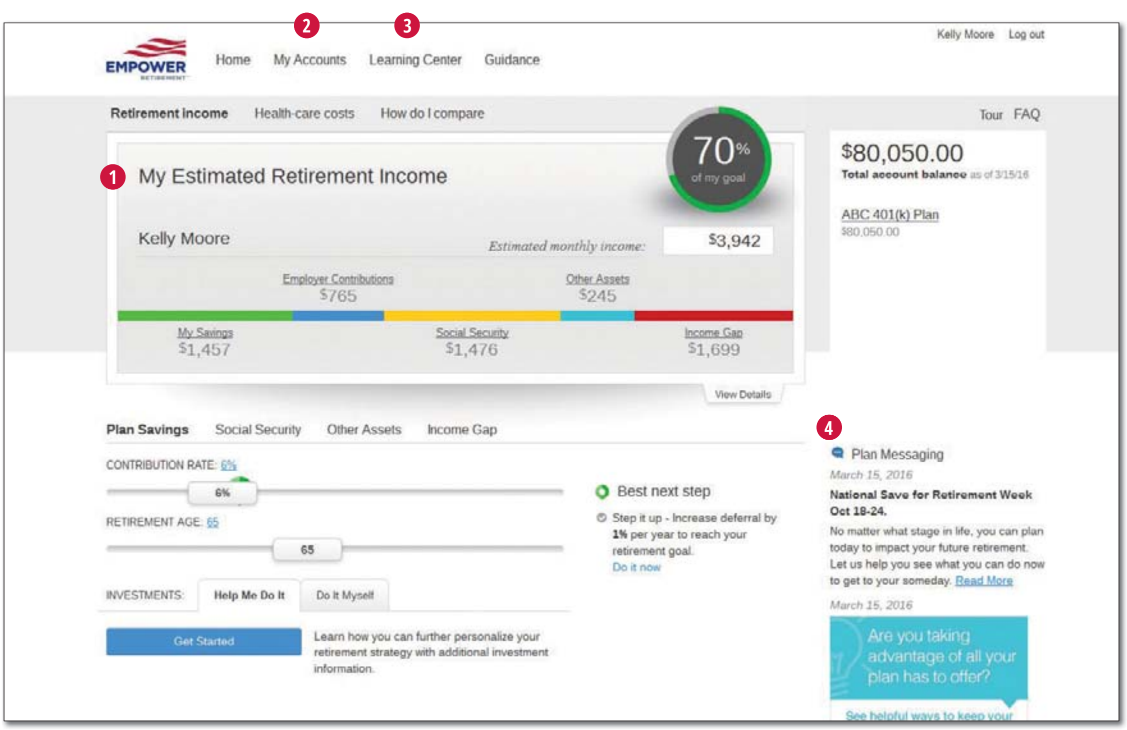
- See your balance
- Get fund information
- View a statement
- Change investments or contribution rates
- Find plan-specific documents

3. Learning Center

Use resources that can help you maintain or improve your overall financial situation.

4. Important plan messages

Stay current on what's happening with your plan.



FOR ILLUSTRATIVE PURPOSES ONLY.

Get information wherever you are

Quickly check balances and your estimated retirement income — or change your contribution rate — from the convenience of your mobile device. When you log on to **empowermyretirement.com** with your mobile device, you will be automatically directed to a mobile-friendly version of the site. Or use the Empower Retirement app to have your plan at your fingertips.

Know your estimated monthly income in retirement

Your retirement plan can help you work toward an estimated income in retirement. Just follow these four steps to try it:

Step 1: Find out how much income you may have in retirement.
Your plan account's home page will show your estimated monthly retirement income as well as your estimated goal.

Step 2: See the real-time effects if you made some changes. You can adjust your:

- Contribution rate
- Retirement date
- Investment mix

Step 3: Use powerful features to put your savings in context.
Compare your retirement savings progress with your peers and get a personalized projection of your estimated healthcare costs in retirement.

Step 4: Request changes immediately.
Need to make a change to get in sync with your retirement goals? You can quickly make your changes online.

Get connected and take action

On the web or by phone, we're here when you need us.

empowermyretirement.com
Log on to the website to get started today!

How to do it
The first time you go online, you'll need to create a username and password to access your account and these new features. Here's how you get started:*

- Log on to register your account.
- Select the *I do not have a PIN* tab.
- Follow the prompts to enter your personal information and create a username and password.
- The next time you access your account, simply choose *Sign in*.

*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 us to access your new plan account.

800-338-4015
Add this new number to your contact list!

Representatives are available weekdays between 5 a.m. to 7 p.m. Pacific time to help you. The TTY number for the hearing impaired is 800-345-1833. International calls can be directed to 303-737-7204.

You'll be set — it's easy

Use the website to make sure Empower has up-to-date information from you.

Your communication delivery preference

Prefer to get your statement or annual Participant Fee Disclosure notice electronically? Updating your preference in your profile takes just a few seconds. Just click on your name in the top right of the screen and go to *Communication Preference* to make your election.

Beneficiaries

While you're on the site, make sure your beneficiary designation is up to date. Make sure your account will be handled according to your wishes when the time comes.

To make a new election, log on to the website. Click on your plan name and choose *Beneficiaries* under *Account Information*.