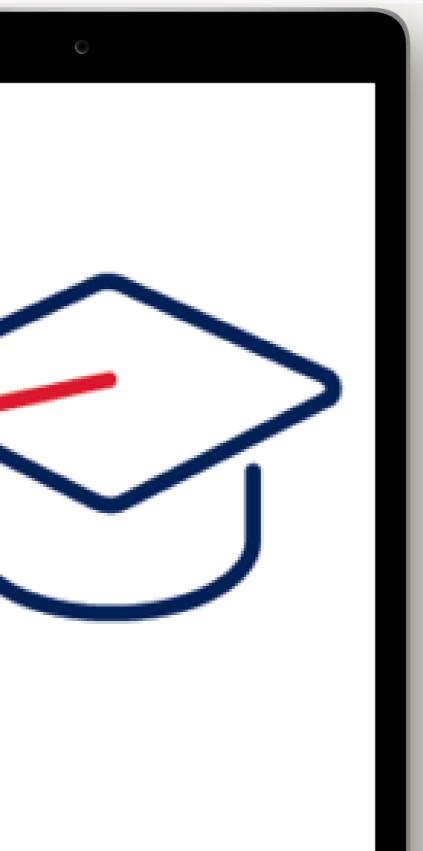
## **Education by Empower series - 2024 Opportunities for employee engagement with hot topics\***

Third week of every month on Tuesday at 10AM, 1PM, 4PM, Wednesday at 11AM, 3PM, 6PM & Thursday at Noon, 3PM, & 5 PM (Spanish) all EST Fourth week of every month on Wednesday at Noon, 3PM, 6PM all EST

January:	Retirement myths Jan. 16, 17, 18, & 24	
February:	Building a foundation of financial wellness Feb. 20, 21, 22, & 28	
March:	Market volatility Mar. 19, 20, 21, & 27	
April:	Planning for healthcare expenses April 16, 17, 18, & 24	<b>P</b>
May:	Early career May 21, 22, 23, & 29	
June:	Take control of your finances with free tools June 18, 19, 20, & 26	

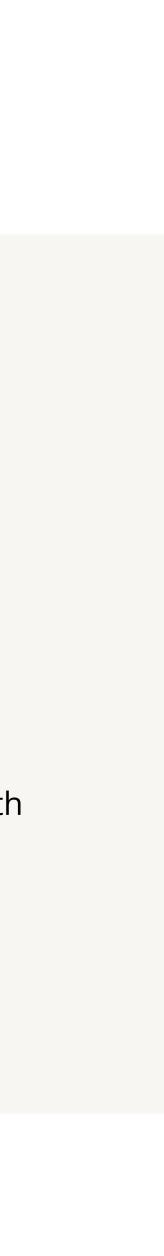
\*Sessions are live and available in Spanish.

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July:	Retirement plan Investing July 16,17,18, & 24
August:	Sandwich generation Aug. 20, 21, 22, & 28
September:	Benefits of your plan Sept. 17, 18,19, & 25
October:	Retirement readiness Oct. 22, 23, 24, & 30
November:	Taking charge of your money wit a budget Nov. 19, 20, 21, & 27
December:	Boost your savings Dec. 17, 18, & 19

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**Retirement myths:** Account security, withdrawals, and facts vs fiction.

Building a foundation of financial wellness: Areas of financial focus that affect everyone's life, hear personal experiences, and steps to take toward financial wellness.

Market volatility: Sticking to your plan, aligning investment with goals and risk tolerance while preparing for market ups and downs.

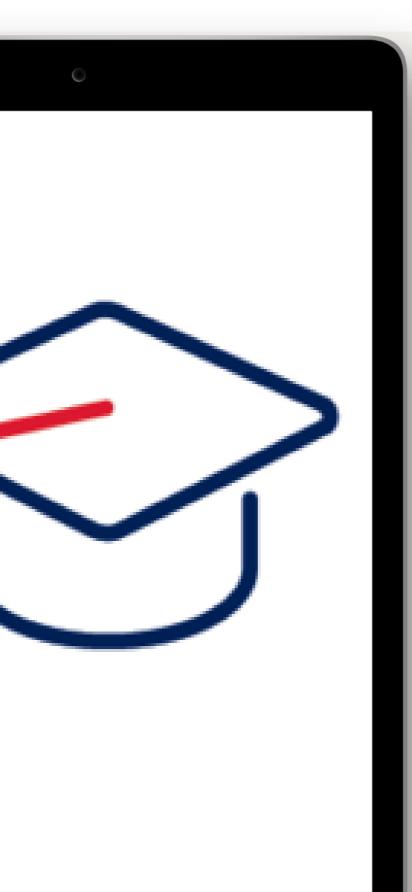
**Planning for healthcare expenses:** Understanding healthcare costs, what you need to know about Medicare, and planning for potential expenses.

**Early career:** The importance of setting financial goals, creating a budget, making debt payoff a priority, building a safety net, and setting savings goals.

Take control of your finances with free tools: About Empower, how to access real help from real people, how to access your account online, and ways to explore resources and education.

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**Retirement plan investing:** Becoming a smarter investor, investing basics, and deciding what's your investing style.

Sandwich generation: Caring for aging parents and children, maintaining balance and juggling the needs of parents, children, and yourself, plus how to prepare financially.

**Benefits of your plan:** The benefits of saving in the plan, retirement planning basics, and how to enroll plus next steps.

**Retirement readiness:** What is retirement readiness? How much does it take to retire? Estimating and factoring in Social Security.

Taking charge of your money with a budget: Benefits of having a budget, How to create a budget, and how to start an emergency fund.

**Boost your savings**: Why savings matters, a look at your saving, saving in your plan, and ways to save more.

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