

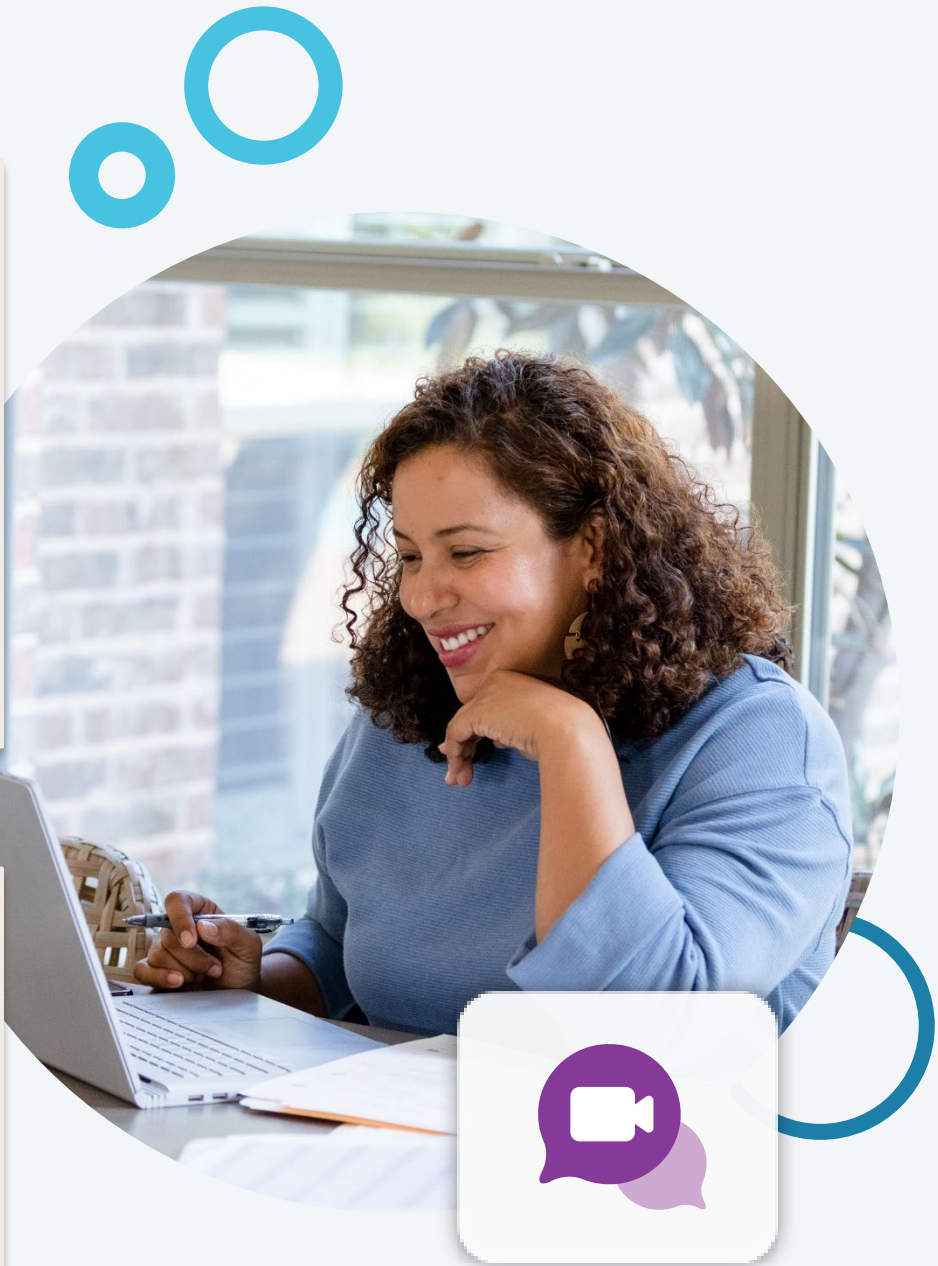
Education by Empower series 2027

Opportunities for employee engagement with hot topics*

Third week of every month: Tuesday at 10 a.m., 1 p.m., & 4 p.m.; Wednesday at 11 a.m., 2 p.m., & 6 p.m.; and Thursday at 12 p.m., 3 p.m., & 5 p.m. (Spanish), all ET

Fourth week of every month on Tuesday at 10 a.m., 1 p.m., & 4 p.m.; Wednesday at 12 p.m., 3 p.m., & 5 p.m.; and Friday at 11 a.m. & 2 p.m., all ET.

January	February	March	April	May	June
Building a foundation of financial wellness	Introduction to tax planning	Retirement planning for women	Investing in any market	Sandwich generation	Thriving in retirement
19, 20, 21, 26, 27, 29	16, 17, 18, 23, 24, 26	16, 17, 18, 23, 24, 26	20, 21, 22, 27, 28, 30	18, 19, 20, 25, 26, 28	15, 16, 17, 22, 23, 25
July	August	September	October	November	December
Estate planning	A closer look at Social Security	Planning for healthcare expenses	Protecting your accounts online	A financial experience focused on you	Retirement myths
20, 21, 22, 27, 28, 30	17, 18, 19, 24, 25, 27	14, 15, 16, 21, 22, 24	19, 20, 21, 26, 27, 29	16, 17, 18, 23, 24	14, 15, 16, 21, 22



*Sessions are live and available in Spanish.

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- Building a foundation of financial wellness:** Explore the fundamentals of building a budget, managing debt, understanding credit and saving for your goals — and discover practical steps to strengthen your overall financial well-being.
- Introduction to tax planning:** Understanding types of taxes, tax-filing information and forms, tax brackets, tax minimization strategies, methods of and common tax filing errors.
- Retirement planning for women:** Explore key factors that can shape women’s retirement planning, how to build a plan around your goals, and practical steps to help prepare for the future.
- Investing in any market:** Build your investing know-how, understand market volatility, and learn how to align your investment choices with a long-term plan.
- Sandwich generation:** Caring for children and others who depend on you while balancing your own needs, managing competing priorities, and preparing financially for the future.
- Thriving in retirement:** Considerations for your retirement years including budgeting, investing, accessing your savings, and putting your financial affairs in order.
- Estate planning:** What estate planning is, benefits of an estate plan, components and documents.
- A closer look at Social Security:** Understand how Social Security works, what to consider when deciding when to claim benefits, and how spousal benefits may factor into your retirement planning.
- Planning for healthcare expenses:** Understanding healthcare costs, what you need to know about Medicare, and planning for potential expenses.
- Protecting your accounts online:** Stay informed and take steps to help protect your financial life online. Explore emerging fraud and AI-driven scams, learn practical ways to safeguard yourself and your information, and see how Empower helps protect your account.
- A financial experience focused on you:** Explore your personalized Empower experience, including your dashboard, real-time tools, on-demand resources and education, and access to support when you need it.
- Retirement myths:** Facts vs fiction - Account security, accessing your money, fees and expenses, and more.

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