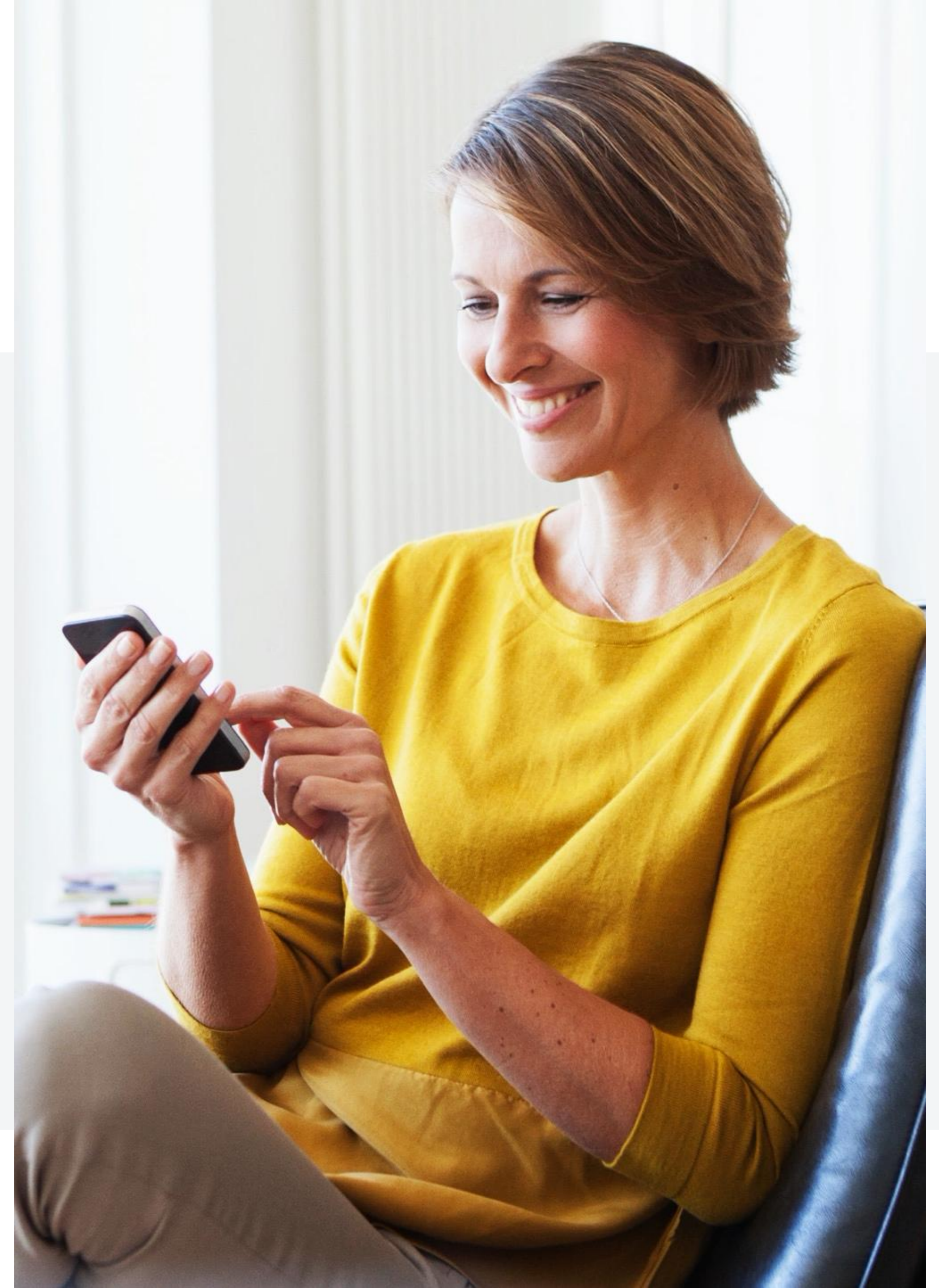




Mobile application identity proofing

Presenter Name

Title



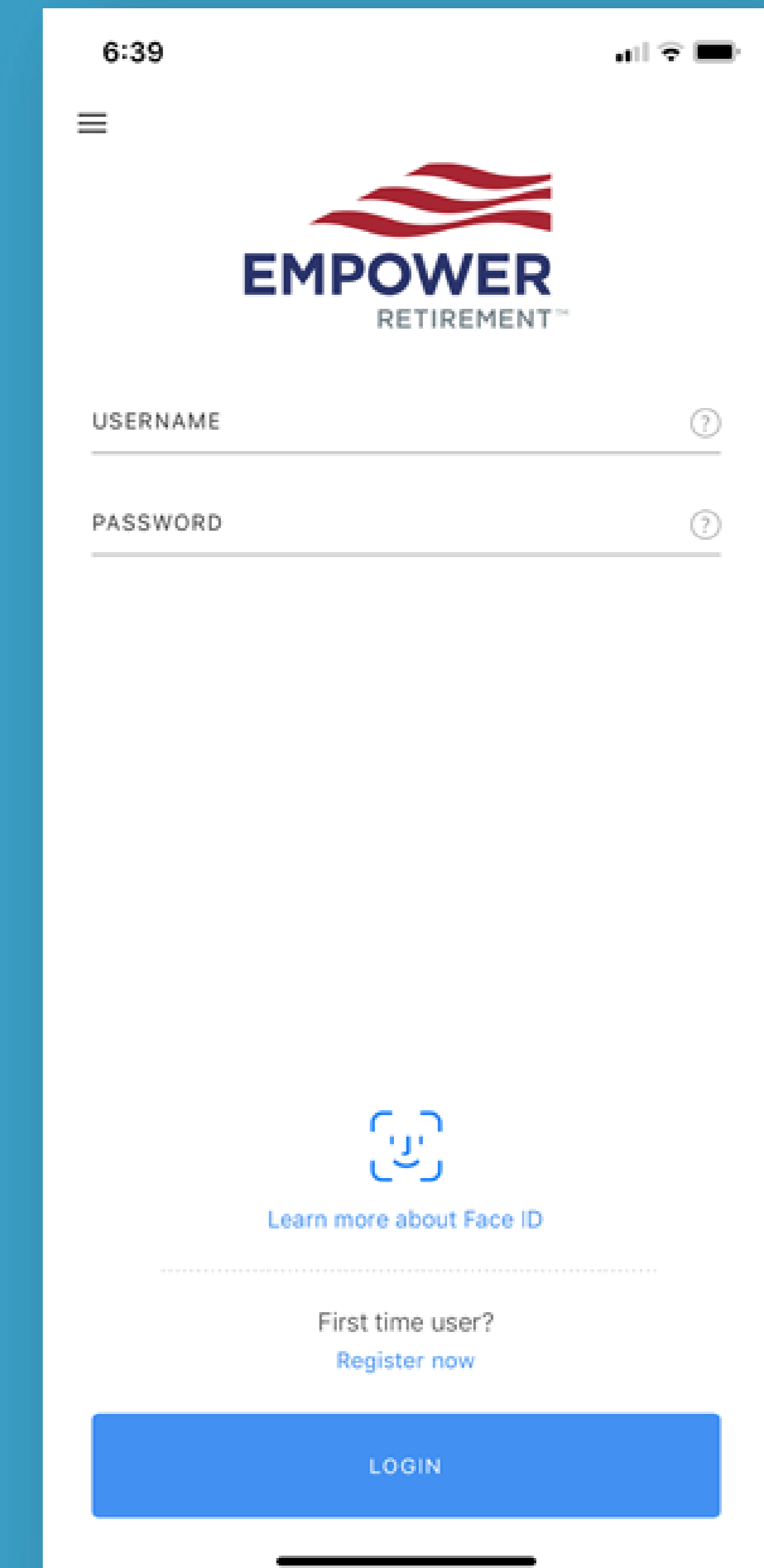
Mobile registration options

How to register **with** email or phone number on file:

- Create a username and password after providing required 4 data points and entering verification code sent by text or email to contact information

How to register **without** email or phone number on file:

- Identity proofing
 - Verify information against phone records and public/ proprietary data sources through Experian; does not impact credit
 - Can result in either a text message verification code being sent or needing to answer multiple choice questions
- Call into the call center
- Be sent a temporary PIN



The screenshot shows the mobile app interface for Empower Retirement. At the top, the time is 6:39 and there are signal, Wi-Fi, and battery icons. The Empower Retirement logo is centered. Below the logo are two input fields: 'USERNAME' and 'PASSWORD', each with a question mark icon to its right. Below the password field is a blue icon of a face with a checkmark, representing Face ID. Underneath the icon is the text 'Learn more about Face ID'. Below that is a link 'First time user? Register now'. At the bottom is a large blue button labeled 'LOGIN'.

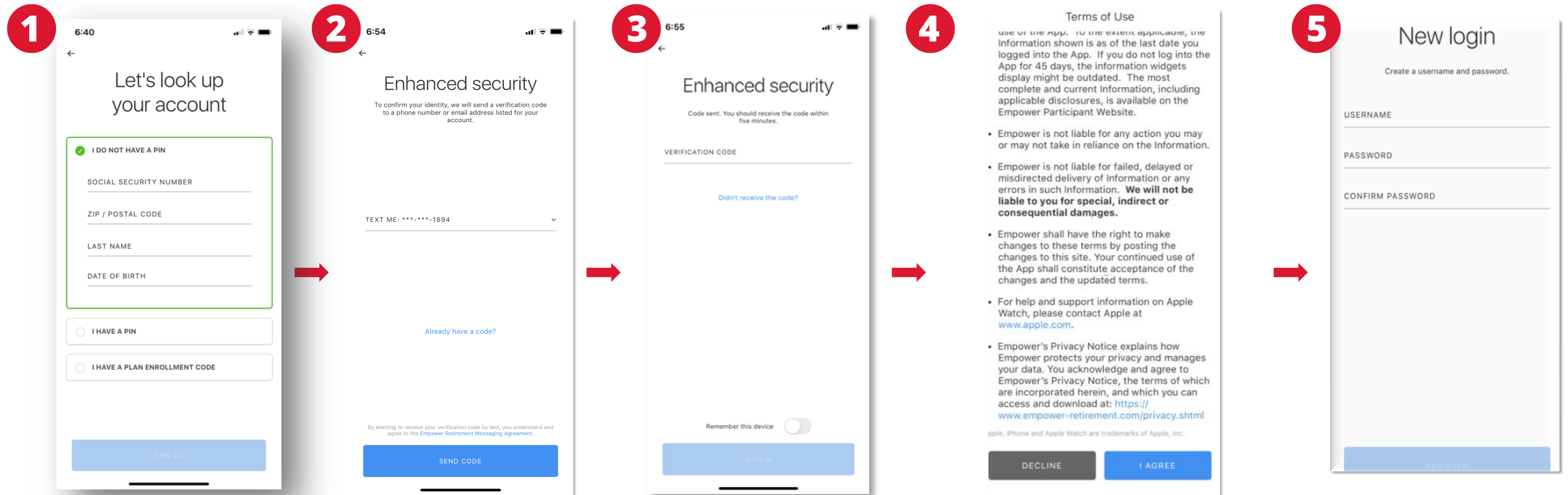
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Experience with email or phone number on file

Mobile registration

- Confirm 4 points of authentication (1)
- Request verification code to be sent to email or phone number on file (2)
- Enter verification code to complete registration (3) and agree to terms of use (4)
- Create username and password (5)



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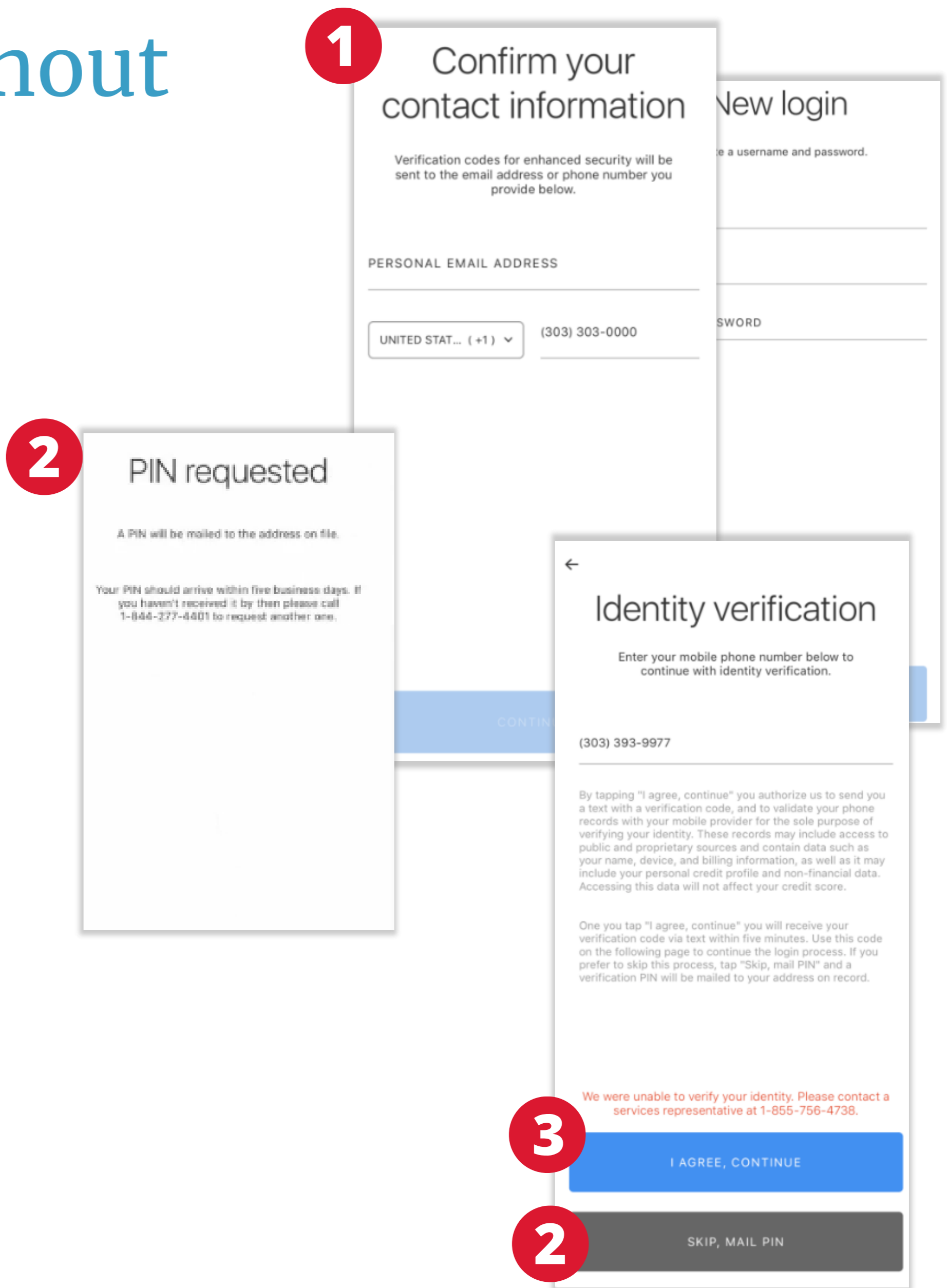
How does identity proofing work without a phone or email on file?

PASS

- A pass (1) is when a user receives and enters a text message or successfully answers questions correctly
- Provide email and phone number
- Create username and password

SKIP/FAIL

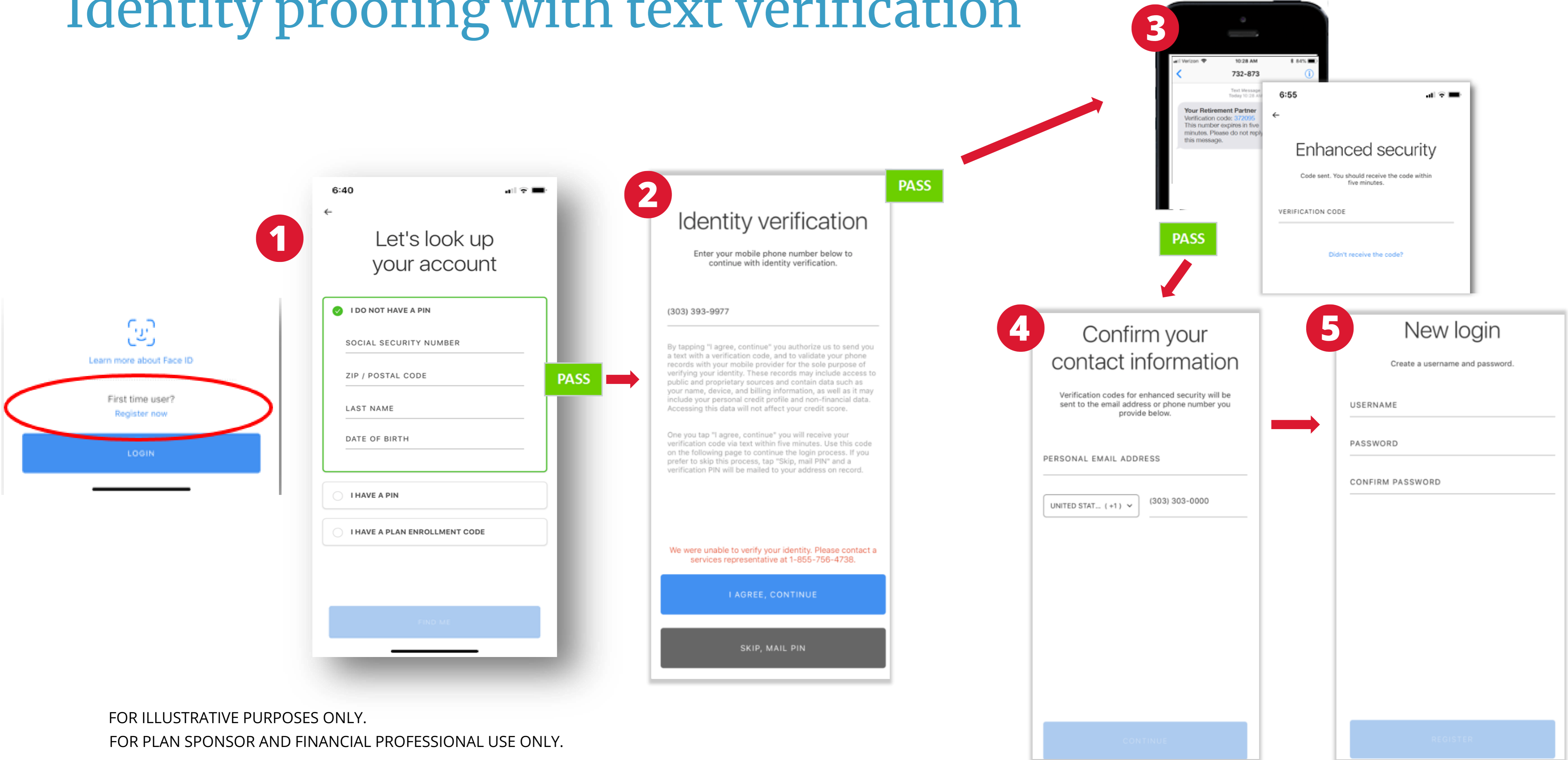
- A skip (2) is when user does not agree to continue with process and a PIN is mailed to address of record.
- A fail (3) is when the user must call a service representative for verification because the user:
 - cannot receive a text message
 - cannot answer questions correctly, or
 - has indication of fraud, i.e., participant is deceased and is attempting to register for website



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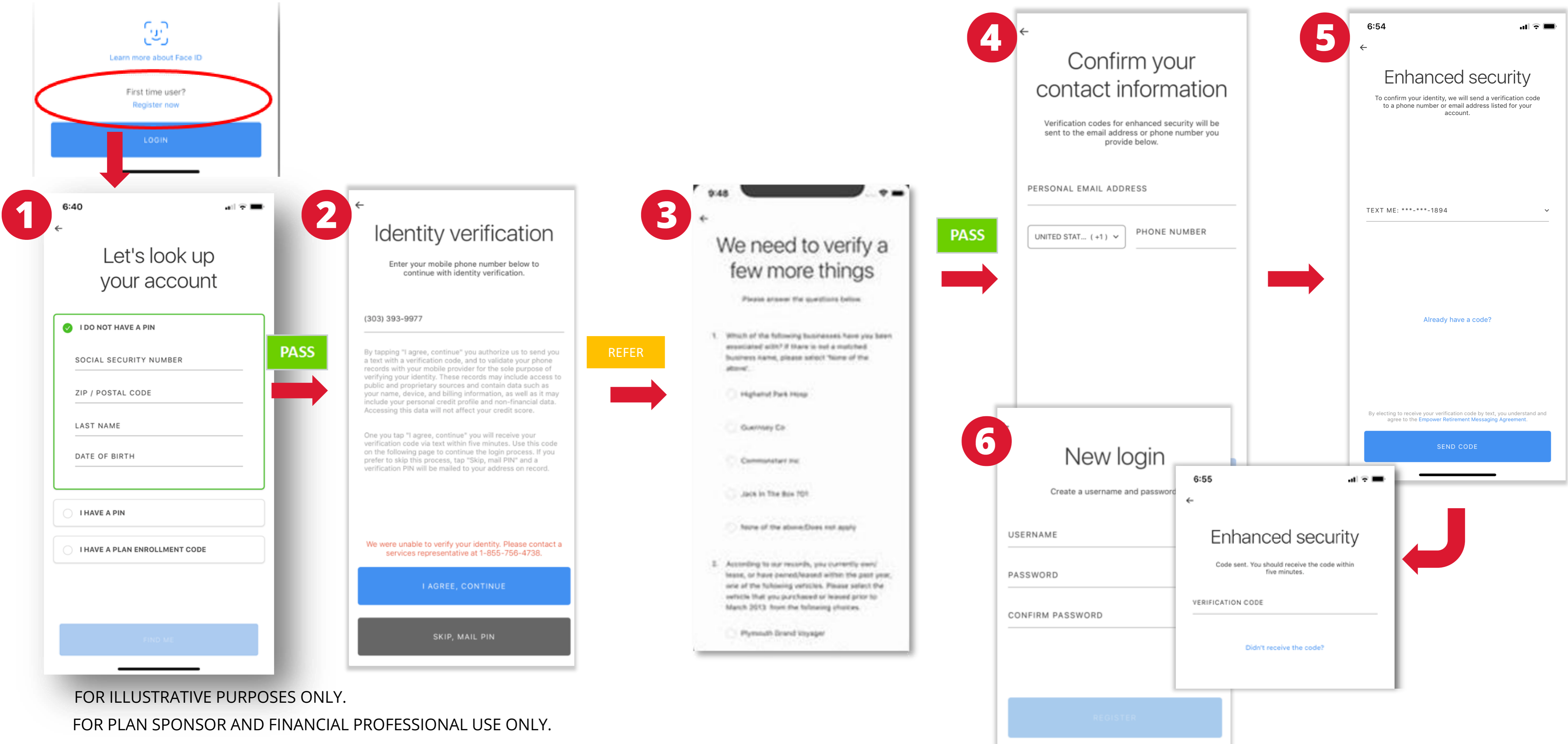
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Experience without email or phone number on file: Identity proofing with text verification



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Experience without email or phone number on file: Identify proofing with multi-choice questions



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Frequently asked questions

Why does Empower use this feature?

- Identity proofing provides an option to register online when contact information is missing. Contact information is needed in the last step of online registration and this process adds an additional layer of protection when adding an email or phone number to an account for the first time.

Who does this impact?

- Those with no email or phone number on file and have not received a PIN.
- Both email and phone number are not required; this process only applies where both pieces of contact information are missing from the account.

What happens when someone is unable to receive a text message and/or fails the identity proofing questions?

- Identity proofing via the website is locked for 14 days to add an additional layer of protection. Users can call and speak to a phone representative for immediate assistance.

What data is Empower sharing with Experian?

- After consent from the participant, a match of the individual's full name, address, phone number and SSN is made with Experian records. Data sent from Empower is not loaded to Experian systems.

Frequently asked questions

What information do we get from Experian for this process?

- Experian sends back to Empower a “Pass” or “Fail.”
- Empower does not host the identity proofing questions or answers.
- Empower has developed this functionality using an API (a way to connect to a third party without leaving the original website) so when a user gets to that portion of the registration, they are answering questions directly with Experian.

Does this solution work for individuals living outside of the United States?

- Yes, individuals who live outside the United States can be identified through the verification process in path 1.

Does this solution work for individuals with frozen credit?

- Yes, as long as an individual is able to pass path 1.

180-day contact information verification

Website and mobile

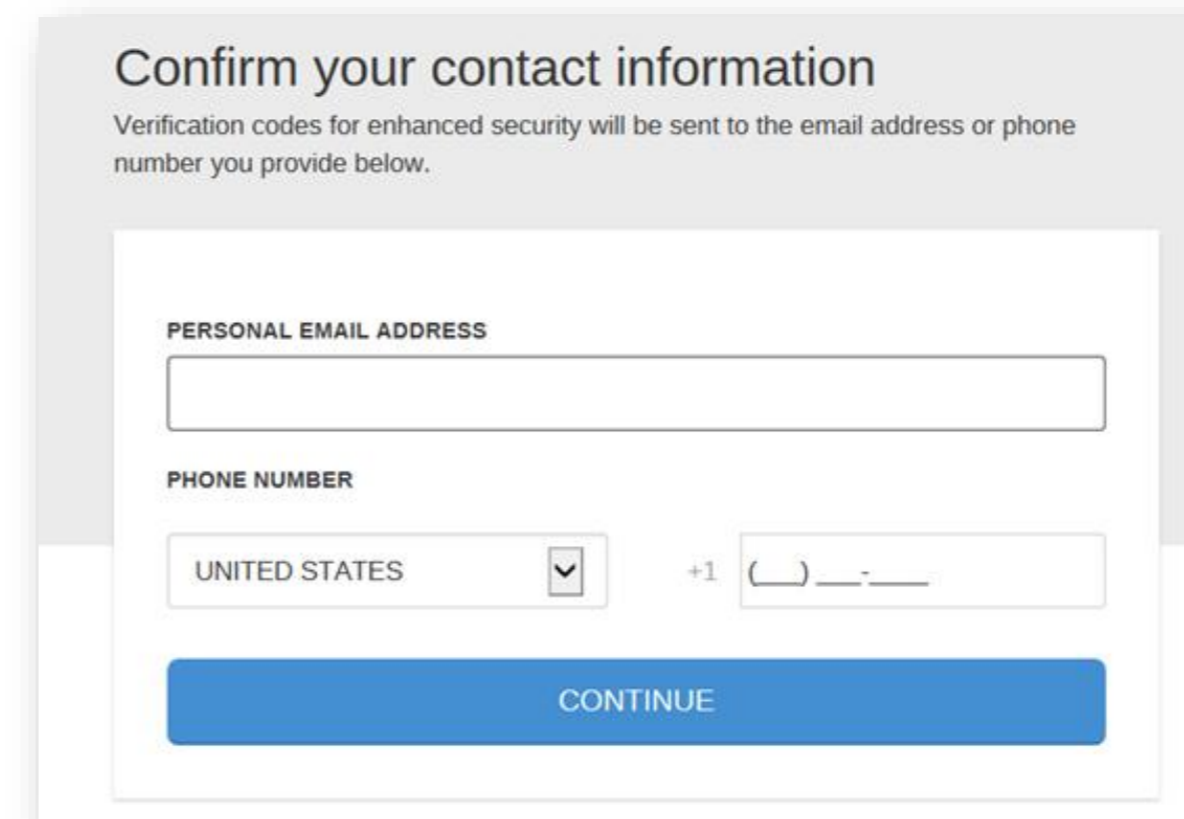
180-day verification

What is the process?

- Every 180 days or more when a user enters the website or mobile applications, we prompt them to confirm their email and phone number (required to enter both)
- Not prompted during single sign on login

What is the experience?

- User enters existing username and password
- Completes MFA (multi-factor authentication) process with existing contact information on file
- Presented 180-day verification screens with no contact information prefilled
 - Required to put an entry into both fields



Confirm your contact information

Verification codes for enhanced security will be sent to the email address or phone number you provide below.

PERSONAL EMAIL ADDRESS

PHONE NUMBER

UNITED STATES +1 () - -

CONTINUE



Confirm your contact information

Verification codes for enhanced security will be sent to the email address or phone number you provide below.

discard@gwl.com

UNITED STATES (+1) (455) 455-4554

CONTINUE

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Single sign-on

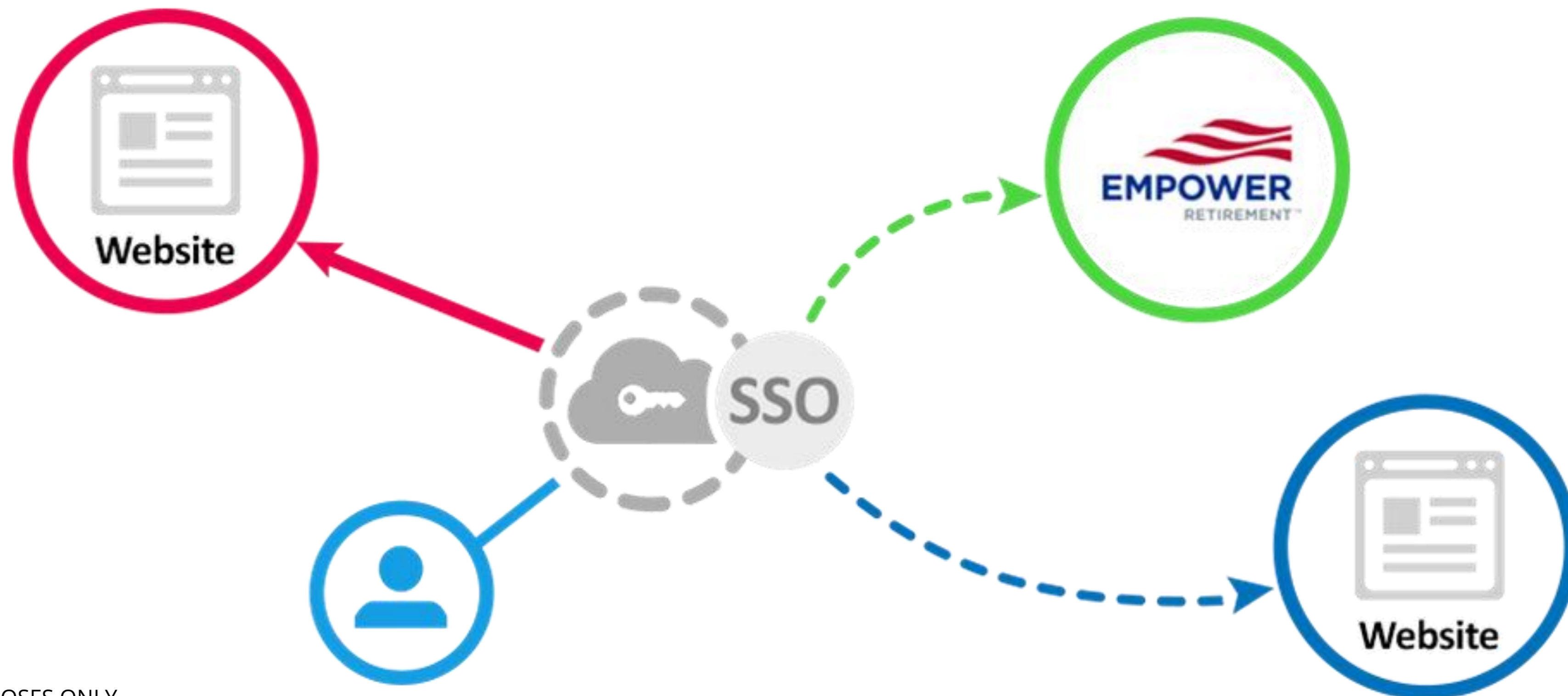
First time entering website



Single sign-on: First time entering the site

What is the verification process?

- Required to enter/pass your internal company's security protocols
- Once that is complete, you will follow the steps with your internal intranet to login to your account
- You will not create a username with Empower
- You will not be prompted for MFA (multi-factor authentication) with Empower



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