



IMA Financial Group, Inc. 401(k) Profit Sharing Plan and Trust



## How to establish automatic investment rebalancing and automatic contribution rate increases

### Balancing your investment choices

As you plan for your future savings, it's important to choose a mix of different investment funds within your IMA Financial Group, Inc. 401(k) Profit Sharing Plan and Trust account. This process, known as "diversification," may help you maximize your retirement savings and manage risks that naturally come with investing your money. The 401(k) Profit Sharing Plan and Trust offers many investment choices to give you the flexibility you need to build a diversified portfolio that provides the potential for growth while not taking on more risk than you can tolerate. You have the option to invest your retirement savings in a variety of investment funds. If you're heavily invested in any single fund, your investments may not be well diversified, which could put your hard-earned savings at greater risk if that fund doesn't perform well.

Please visit [empowermyretirement.com](https://empowermyretirement.com) to review the investment options available to you in the 401(k) Profit Sharing Plan and Trust. Then, build a portfolio that is diversified based on your long-term investing strategy and risk tolerance. If you would like help with understanding which investments may be right for you, please call Empower at **844-465-4455**, and a retirement representative will be glad to assist you.

After you have built your diversified portfolio, your investment balances will fluctuate over time due to ups and downs in the market. If you would like to maintain a balanced portfolio and help ensure your individual investment balances remain in alignment with your current investment election allocations, you may establish automatic rebalancing.

Asset allocation, diversification, and/or rebalancing do not ensure a profit or protect against loss.

To establish automatic rebalancing for the investments you have selected in your 401(k) Profit Sharing Plan and Trust account at Empower, please follow the steps below.

- Sign into [empowermyretirement.com](https://empowermyretirement.com).
- On the right, select *View/manage investments* from the *I want to* quick links menu.
- Follow these prompts: *Change My Investments > Do it myself > Rebalance investments*.
- Make your rebalancing elections and click *Continue*.
- After your rebalancing elections equal 100%, click *Submit*.
- Last, review your changes and click *Confirm*.
- Be sure to save your confirmation number.

### If you haven't already done so, please remember to do the following:

- Confirm your email address and personal details.
- Designate or update your beneficiary.



Download the free Empower app by scanning the QR code, available on both iOS® and Android™ devices.



## Unlock the feature that helps you boost your retirement savings automatically

### Building wealth with small increases

Small increases in your contributions can lead to significant benefits in retirement. Activating the automatic contribution increase feature can help you save more — but with less impact on your take-home pay. This feature works by choosing the amount, date, and timing for your automatic contribution increase, and the rest is automatic. On the designated date, your contribution will increase by the amount you elected. To set this up:

- Sign in to [empowermyretirement.com](https://empowermyretirement.com).
- Click on *Account > Contributions*.
- Select *Add Auto Increase*.
- Enter the percentage you want your contribution to increase, then set the maximum amount and approximate starting date.
- Click *Save*.

To activate automatic contribution increase as part of your savings strategy, follow the steps above, download the Empower mobile app, or call **844-465-4455** and speak with an Empower Customer Care Center representative weekdays from 7 a.m. to 9 p.m. Central time or Saturdays from 8 a.m. to 4:30 p.m. Central time.

► Get started at [empowermyretirement.com](https://empowermyretirement.com) or call **844-465-4455**

iOS is a registered trademark of Cisco in the U.S. and other countries and is used under license.

Apple and App Store are trademarks of Apple Inc.

Android, Google Play and the Google Play logo are trademarks of Google LLC.

Investing involves risk, including possible loss of principal.

**Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC.** EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

"EMPOWER" and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2023 Empower Annuity Insurance Company of America. All rights reserved. 335611-01-FLY-WF-2861666-1023 RO3132292-0923