

Frequently asked questions

about the Middle River Aerostructure Systems Salaried Savings Plan transition to Empower

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The move to Empower

1. What is changing?

ST Engineering MRAS has chosen to move the recordkeeping services of the Middle River Aerostructure Systems Salaried Savings Plan from Ascensus to Empower, and the new plan name will be STE MRAS, LLC Salaried 401(k) Plan. The effective date of this change is October 1, 2026, and you will have access to your account at Empower starting the week of October 19, 2026.

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2. Why are we making this change?

ST Engineering MRAS routinely monitors and evaluates third-party service providers for our benefit plans to ensure they meet or exceed employee needs, deliver exceptional service, and keep pace with industry trends, including technological advances. Empower was selected after a thorough review process.

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3. Who is Empower?

Empower is one of the nation's leading providers of retirement services,¹ supporting approximately 20 million individuals across 93,000 workplace retirement plans.² Empower's focus is helping people achieve the financial future they imagine, with tools and resources designed to simplify the complex and provide personalized support. They are recognized for their commitment to integrity, innovation, and meeting people where they are on their retirement journey.

Visit empower.com to learn more about Empower. You can also watch this [video](#) »

¹ Pensions & Investments DC Recordkeeper Survey (2026). Ranking measured by total number of participants as of December 2025.

² As of March 31, 2026.

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4. What is a recordkeeper and how does a recordkeeper change impact my account?

A 401(k) plan recordkeeper maintains plan accounts, tracks contributions and investment elections, and processes transactions such as enrollments, contribution changes, loans, and withdrawals. As part of this transition, your 401(k) plan will move to a new recordkeeper, Empower. This means you will use a new website and service center to access your account and complete transactions.

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5. What should I expect during this transition and what action do I need to take?

- **Account details transferred:** Your contribution and beneficiary elections, loan details, and personal information will all transfer automatically.
- **New investment lineup and election period:** The updated investment lineup (see [question 19](#)) will offer a broad range of options to help you build a diversified portfolio. During an investment election window, you will choose how your account is invested. If no election is made, your transferred balance and future contributions will be invested in the plan's qualified default investment alternative (QDIA), a Fidelity Freedom Index Institutional Premium Fund, based on your date of birth. You can always change your investments after the transition is complete.
- **A blackout period:** There will be a blackout period during which time you will not be able to make changes to your account with your current recordkeeper. See the [Preparing for the move](#) section of this FAQ for more details.

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6. What can I look forward to with this transition?

- **Innovative and robust retirement planning resources:** Access tools to model different saving and investing scenarios, link outside accounts to see your overall financial picture, and project how long your retirement savings will last.
- **Improved accessibility:** You'll be able to manage your account anytime, anywhere through Empower's website and mobile app.
- **Pre-retirement support:** Tools like the Retirement Planner help estimate how long your savings may last. Check out the many tools and calculators at empower.com/learning_center.

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Preparing for the move

7. What dates do I need to be aware of?

Mid-August	Watch your company email for information on what you need to know about the transition. If you are no longer employed with ST Engineering MRAS but have a personal email on file, your information will be provided in this manner. If there is no email available, materials will be provided via physical mail.
September 14 – September 20, 2026	Investment election period (Action required) This is your opportunity to choose how your transferred balance and future contributions are invested. If no election is made, your transferred balance and future contributions will be invested in the plan's qualified default investment alternative (QDIA), a Fidelity Freedom Index Institutional Premium fund, based on your date of birth. See the Investments section of this document for more details. Visit empower.com/stena to get started. Select <i>Register</i> , and complete the account verification steps on the <i>I do not have a PIN</i> tab. Then create your username and password. Once logged in, select <i>Custom enrollment</i> to provide your investment elections. See question 24 for more details. You can also call Empower at 877-582-4015 to provide your elections with the help of a representative.
September 16, 2026	This is the last day to submit paperwork for a residential loan or a hardship withdrawal.
September 23, 2026, by 4 p.m. Eastern time	Last day to submit transactions This is your last day to request any transactions, such as those listed below, through Ascensus (myaccount.ascensus.com or call 888-706-9886): ▪ Contribution rate/deferral changes ▪ Investment transactions: transfers, changes to future investment allocations, or changes to automatic rebalance ▪ New loan, withdrawal, or distribution requests

September 23, 2026, at 4 p.m. Eastern time	Blackout period begins You will have limited access to your account at Ascensus and no access to your account at Empower during this “blackout period.” This is to allow time to transfer your plan’s administrative records to Empower.
September 30, 2026	Accounts are valued as of market close on this day (4 pm Eastern time), and the transition to Empower begins.
Week of October 19, 2026	Blackout period is expected to end Fully access your account at empower.com/stena , the Empower app or 877-582-4015 .
November 2026	Look out for educational opportunities, including webinars, to explore Empower’s website capabilities, financial planning resources, and more.

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8. What is the blackout period?

The blackout period is the time when you will not be able to access your plan account or request transactions while the plan transitions from Ascensus to Empower. The blackout period is needed to transfer your account information to the Empower system. The blackout period will begin on September 23, 2026, at 4 p.m. Eastern time and is expected to end during the week of October 19, 2026.

Payroll deductions will continue during the blackout period and will be reflected in your account as soon as administratively possible when the blackout is over. See **question 18** to learn more about what will happen with your investments during the blackout period. You are encouraged to review your plan account and request any changes (such as contribution or investment changes, a new loan or distribution request) before the blackout period begins at Ascensus (myaccount.ascensus.com or call 888-706-9886).

Dates and times are subject to change. You will be informed should this occur.

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9. Do I need to take any action before the blackout?

While your 401(k) plan account balance, contribution elections, contact information, and beneficiary elections will move to Empower automatically, you will have the opportunity to provide investment elections between September 14 and September 20, 2026. The elections you make will determine how your transferred balance and future contributions are invested. If no election is made, your transferred balance and future contributions will be invested in the plan's qualified default investment alternative (QDIA), a Fidelity Freedom Index Institutional Premium Fund, based on your date of birth. If you do not provide investment elections during the window, you may do so once the blackout period is over.

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10. What about my beneficiary election under the plan?

Your current 401(k) plan beneficiary election(s) will automatically transfer to Empower. If you do not have a beneficiary election on file with Ascensus or want to update your beneficiary, you are encouraged to either do so at myaccount.ascensus.com before the start of the blackout period or provide this information to Empower once the blackout period is lifted, which is expected to occur during the week of October 19, 2026. To add or update your beneficiary at Empower, use the *I want to* menu on the right side of the **empower.com/stena** homepage, or, within *Account Overview*, click on *Beneficiaries* and then add or update your election.

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11. What transactions are restricted during the blackout period?

Once the blackout period begins, you will not be able to conduct the following transactions:

- Move money between funds.
- Change the funds you invest your money in.
- Change your contribution percentage and/or annual increase election.
- Change the address on your account.
- Request a loan.
- Make unscheduled loan payments.
- Request a withdrawal or a distribution.
- Update your beneficiary election.

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12. What happens to my payroll deductions, company-match contributions, and loan payments during the blackout period?

Your payroll deductions, including contribution deferrals and loan payments, will continue during the blackout period. Company matching contributions will also continue. Contributions and loan payments received during the blackout period will be deposited to your plan account or applied to your loan as soon as administratively possible during the week of October 19, 2026. Any loan payments that need to be posted after the blackout period will not be considered late.

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13. When will I be able to make changes again to my plan account?

You can continue to make changes through September 23, 2026, at 4 p.m. Eastern time through Ascensus at myaccount.ascensus.com or 888-706-9886. Once the blackout period begins, you will be unable to make changes until it ends, which is expected to occur during the week of October 19, 2026. At that time, you will be able to access and make changes to your account through Empower. You will receive a ST Engineering MRAS email notification when the blackout period ends. Empower will also send you an email welcoming you to the plan with a link to quickly access your account.

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14. Are there any changes to the plan provisions?

Yes, the following plan provision changes will take effect with the transition:

- **New disability withdrawal option:** Participants may now take a withdrawal from the plan due to disability, subject to plan terms.
- **Expanded in-service withdrawal sources:** In-service withdrawals will now be available from all sources.
- **Expanded hardship withdrawal sources:** Previously, hardship withdrawals could be taken only from your employee deferral contributions. Beginning with the plan transition, eligible hardship withdrawals may be taken from all available contribution sources in the plan, subject to plan terms and IRS requirements.
- **Higher contribution limit:** The plan's maximum deferral percentage will increase from 25% of your eligible pay to the maximum percentage permitted under IRS rules. This change gives you greater flexibility in how much you choose to contribute to the plan. Contributions remain subject to the IRS annual contribution limits in effect for the applicable year.

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15. Will I still have access to my historical account information at Ascensus after transitioning to Empower?

Yes, you can continue to access your historical data — such as investment performance, transaction history, and details of the fund transfer to Empower — by contacting Ascensus at 888-706-9886.

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16. I have multiple accounts with Ascensus. Will all of them move to Empower?

No, only your MRAS plan account will transition to Empower. If you have other accounts with Ascensus — such as IRAs, brokerage accounts, or retirement plans from previous employers — they will remain with Ascensus and continue to be accessible through the Ascensus website.

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17. I have multiple accounts with ST Engineering that are moving. What can I expect?

If you have balances in more than one ST Engineering plan, those balances will transfer with the respective plan. You will be able to access both plans with the same username and password. See [question 26](#) for more details.

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Investments

18. What is happening with my 401(k) plan investments? Are they changing?

As part of the transition to Empower, the ST Engineering MRAS investment committee has selected a new lineup of investment options. Your current investments (see exception below) will be liquidated and initially invested in a temporary holding fund — the Dreyfus Government Cash Management Fund (DGCXX). Your balance will remain invested in the temporary holding fund and will reflect that fund's investment performance until final records are received from Ascensus and reconciled. Once the reconciliation is complete, your account balance will be invested based on your elections made during the early election period of September 14 – September 20, 2026.

If you do not make new investment elections, your transferred balance and future contributions will be automatically invested in the plan's qualified default investment alternative (QDIA), a Fidelity Freedom Index Institutional Premium fund, based on your date of birth. You can always make changes to your investments once the blackout period has ended. You can learn more about the target date funds by reviewing the provided [QDIA notice](#).

Exception to the above:

- Balances in the Reliance MetLife Series 25053 CI 0 Fund will transfer and remain invested in that fund. You can transfer money out of the fund or request a withdrawal (as applicable), but you cannot direct any new money into the fund after the blackout.

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19. What is the new investment lineup and where can I find more information about them?

The new investment lineup is:

- | | |
|--|--|
| • AB U.S. Large Cap Growth (W Sers) CL L | • Invesco Discovery R6 (ODIIX) |
| • Avantis U.S. Small Cap Value Instl (AVUVX) | • JHancock Core Plus Fixed Income Trust I2 |
| • Cohen & Steers U.S. Realty CIT RS | • JHancock Disciplined Val Mid Cap T CL B5 |
| • Fidelity 500 Index (FXAIX) | • MFS International Diversification CI I |
| • Fidelity Mid Cap Index (FSMDX) | • PIMCO Income Instl (PIMIX) |
| • Fidelity Small Cap Index (FSSNX) | • Principal Mid-Cap T-IV |
| • Fidelity Total International Index (FTIHX) | • Putnam Large Cap Value Trust IA |
| • Fidelity U.S. Bond Index (FXNAX) | • Putnam Stable Value |

- Fidelity Freedom Index Ret Instl Prem (FFGZX)
- Fidelity Freedom Index 2010 Instl Prem (FFWTX)
- Fidelity Freedom Index 2015 Instl Prem (FIWFX)
- Fidelity Freedom Index 2020 Instl Prem (FIWTX)
- Fidelity Freedom Index 2025 Instl Prem (FFEDX)
- Fidelity Freedom Index 2030 Instl Prem (FFEGX)
- Fidelity Freedom Index 2035 Instl Prem (FFEZX)
- Fidelity Freedom Index 2040 Instl Prem (FFIZX)
- Fidelity Freedom Index 2045 Instl Prem (FFOLX)
- Fidelity Freedom Index 2050 Instl Prem (FFOPX)
- Fidelity Freedom Index 2055 Instl Prem (FFLDX)
- Fidelity Freedom Index 2060 Instl Prem (FFLEX)
- Fidelity Freedom Index 2065 Instl Prem (FFIKX)
- Fidelity Freedom Index 2070 Instl Prem (FRBUX)

Ticker symbols are used to identify registered mutual funds. Investment options such as collective investment trusts and institutional separate accounts are not required to register with the SEC and so do not have ticker symbols.

Investing involves risk, including possible loss of principal.

Please note that while the Reliance MetLife Series 25053 CI 0 Fund will transfer within your account, it will not be available for future contributions, therefore is not listed in the above table of ongoing investment options. See the prior question for more detail.

For more details about the new investment lineup, please refer to the provided **Notice of Investment Returns & Fee Comparison**. You can also find out information (including fund fact sheets, prospectuses and performance returns) during the investment election window or after the transition is complete at empower.com/stena.

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20. What if I have my investments automatically rebalanced?

Empower offers this feature. However, any elections you previously made to rebalance the investments in your account will **not** be carried over when your account is transitioned to Empower. After the blackout period ends, you may make a new election to rebalance your account investments by accessing your account online or contacting an Empower representative.

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21. What is rebalancing and how do I make an election to enable this feature?

Markets fluctuate over time, so rebalancing your portfolio to its original mix on a recurring basis helps your portfolio allocations stay on track with your retirement strategy. You can choose to apply any new contributions with the same investment mix, so your future investments follow the same strategy.

1. Select *View/Manage investments* from the *I want to* drop-down menu on your account dashboard.
2. Select *Change my investments/Do it myself/Rebalance my current balance*.
3. Enter the required information. You will have the option to rebalance your account one time or on a recurring basis with frequencies of annually, semi-annually, or quarterly.

Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.

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22. Will I have access to professional investment management?

Yes, you will have access to My Total Retirement, a personalized strategy developed by experienced investment professionals. It goes beyond the typical “age-based” approach by considering your lifestyle, financial situation, and goals.

Your account is continuously monitored and adjusted as your needs change. The result is a personalized, simplified and comprehensive experience, with one-on-one support to help keep you on track for retirement. An asset-based fee applies (see below for details).

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions at no additional cost to you. Learn more or get started at empower.com/stena after the transition to Empower is complete.

	If this describes you...	Cost
Online Advice	- You're interested in managing your investments on your own. - You like reviewing plan investments and tracking performance. - You want advice or a second opinion before making investment decisions.	No additional cost to you.
My Total Retirement	- You prefer a hands-off approach to managing your investments. - You're comfortable paying a fee for ongoing professional management.	The annual fee is a percentage of your total assets and is charged quarterly: - Assets up to \$100,000 = 0.45% - Next \$150,000 up to \$250,000 = 0.35% - Next \$150,000 up to \$400,000 = 0.25% - Assets over \$400,000 = 0.15%

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Getting started with Empower

23. How will I access my plan account through Empower?

After the blackout period has ended (the week of October 19, 2026):

- If you registered your account during the investment election window, simply use the same username and password you created.
- If you did not register your account during the investment election window
 - Visit empower.com/stena or open the Empower app.
 - Click the *Register* button.
 - Complete the verification steps on the *I do not have a PIN* tab.
 - Follow the prompts to create a username and password. You will be provided with requirements for each.

The next time you access your account, simply choose *Sign in*.

New feature: If you are an active employee, you will also be able to access your account through single sign-on. Visit BenefitPlace where you will be able to access your MRAS plan account directly. You will initially be guided to the Empower site to register and establish a username and password, if you have not already registered. Once registered, you will then be able to access your account through BenefitPlace without needing to enter your credentials, as long as you are connected to the MRAS network. Additionally, once you have registered, you will be able to access the site easily through a personal device.

- You can also call an Empower representative at **877-582-4015**. Representatives are available weekdays from 8 a.m. to 10 p.m. Eastern time (excluding most financial market holidays) and Saturdays from 9 a.m. to 5:30 p.m. Eastern time.

Once you have registered your account, you will be able to:

- Submit transactions.
- Explore the new tools and features.
- Review and update your beneficiary election(s).
- Determine if you would like to establish or re-establish an automatic rebalancing of your account.
- Review your contact information and personal preferences so you receive important account alerts. This includes the method that you prefer to receive future statements from Empower.

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24. Will there be meetings or additional educational resources to help me with the transition?

Yes, Empower retirement plan advisors will conduct webinars following the transition to help with initial access, provide an overview of the new tools and features, and answer any questions you may have. Specific dates will be shared leading up to the November sessions.

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Plan details

25. I already have an account at Empower. Can I use the same username and password? Will I have access to all my accounts?

Yes. You may use the same user ID and password. However, when you first log in, you will be asked which account you would like to consider as your primary plan.

We recommend logging in to **empower.com/stena** the first time to access your STENA account as your primary plan and set up a new username and password. Once you have registered, any other accounts you may have will appear and be part of your full account information. Keep in mind that accessing your account through single sign-on will not display prior employer's plans.

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26. Can you tell me more about the Empower app?

The Empower mobile experience puts your retirement plan at your fingertips. Use it to access and manage your 401(k) plan account when you're on the go. From the app, you can:

- Quickly check balances.
- Change your investment elections.
- Customize your communication preferences.
- Change your contribution rate.
- Update your beneficiary.



Download the free Empower mobile app and connect to your plan. Simply search for Empower and look for this image in the **App Store®** from **Apple®** or on **Google Play™**.

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27. Can other accounts be rolled into my plan account with Empower?

If you are a current employee with assets in a prior employer's plan or in an IRA that are eligible for rollover, you may be able to transfer them into your MRAS plan account at Empower.

Talk to an experienced retirement consultant to review your options and consolidate your accounts. Call Empower at **888-737-4480** once the transition is complete to discuss consolidating your retirement assets into one account.

Consider all your options, including taxes, fees, and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money. Rollovers are optional and subject to eligibility. Consult a financial advisor if needed.

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28. Will this transition have any tax implications for me?

No. The transfer of your plan account from Ascensus to Empower does not constitute a taxable distribution of your account and will not impact the tax treatment of your account.

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29. Are there any changes to the fees I will pay?

There may be changes to investment, plan administration or transaction fees. These are outlined in the **Notice of Investment Returns & Fee Comparison**.

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30. What if I have a power of attorney or another authorized person on my account?

If you have a power of attorney or have authorized another individual to access your account, those authorizations will not transfer to Empower. After the transition is complete, you will need to complete Empower's required forms to reestablish those authorizations. Please contact Empower for assistance and the appropriate paperwork.

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31. How does Empower ensure that my data is secure?

Data security is always a top priority. Empower layers its internal controls with a rigorous information security program based on industry standards and best practices. In addition, all vendor partners are subject to significant information technology (IT) security reviews and requirements.

Empower has a number of protections in place to prevent fraudulent activity, including 2FA (two-factor authentication), Pindrop (voice biometrics and device verification), and participant security alerts — and everything is backed by the Empower Security Guarantee.

Your retirement accounts are entrusted to a company that wants to help you keep them safe and secure. Empower stands behind its online security with the Empower Security Guarantee. This guarantee states that Empower will restore losses from your account that occur as a result of unauthorized transactions made through no fault of your own. It is important to follow current and prudent online security practices, review your accounts regularly for any unusual activity, maintain strong passwords, and more.

For more information regarding account security, including the Empower Security Guarantee, visit **empower.com** and, from the list of additional links at the bottom of the page, click *Security center*.

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32. How will statements be provided to me?

If you have an email address on file, you will be enrolled in paperless document delivery at transition. Your Empower statement will be delivered electronically and will include your full account balance. If no email address is on file, printed statements will be mailed to your address of record. Once your plan account has transitioned to Empower, you will be provided with a link to the documents by email when they become available for you to access by logging in to your plan account on the plan website. If you have not set up your online account for your plan yet, you'll need to create one to review your documents.

Your primary email address on file will be used to communicate with you. If the email address becomes inoperable, the plan will send notices to one or more of the other email addresses you have on file in your plan account at the time. If we receive an updated work email address for you, plan materials will be provided to that address, unless another email address has been designated as your primary email.

You may update your delivery preferences for statements, confirmations, and regulatory notices at any time by logging in to your Empower account at **empower.com/stena**. Click your name in the top right corner, scroll to the *Communication preferences* section, and make your changes.

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Loans, distributions, and withdrawals

33. What if I have an outstanding loan in the plan at Ascensus?

Existing loans in the plan at Ascensus will automatically transfer to Empower. Keep in mind the following:

- If you have loan payments deducted through payroll, they will continue during and after the transition. No action is required on your part and there will be no change to your current payment amount. You may have a loan payment that needs to post after the blackout period, but it will not be considered late.
- If you are no longer employed by STE MRAS and are making ACH loan payments, your loan details will transfer to Empower, and payments are expected to continue after the transition. Banking instructions may not transfer in all cases, so you should review your account following the transition to confirm your payment details. You may need to reestablish your banking instructions. To do so, visit **empower.com/stena**, go to the *Account overview* section and click on *Manage bank accounts* under *Account Information*. You can then select automated bank transfer as your payment method for your loan. You should review your account and verify that your banking information transferred successfully to Empower within 30 days after the blackout period ends to help avoid a lapse in loan payments and potential default.
- As a reminder, you need to keep your loan current according to the terms of your agreement to prevent your loan from going into default. If your loan does go into default, it will be treated as a taxable distribution from the plan and be subject to income tax and a possible tax penalty.

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34. What if I pay off my loan during the blackout period?

Your loan payments will continue during the blackout period, even if your loan is paid off during the blackout period. Once the blackout period is lifted, which is expected to occur the week of October 19, 2026, Empower will apply your loan payments and refund any overpayment to you by mailing you a check.

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35. Can I take a plan withdrawal or loan if I need one during the blackout period?

No, you will not be able to request any types of withdrawals or loans during the blackout period. After the blackout period ends, if you have a withdrawal or loan amount available, you can make the request by contacting Empower at **877-582-4015** or logging on to **empower.com/stena**.

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36. What if I am receiving distribution payments/installments via automated bank payments (ACH)?

If you are currently receiving installment payments by way of an automated bank payment (ACH deposit), your banking instructions will transfer to Empower. If you have a payment that is scheduled to occur during or shortly after the blackout period, it will be issued as soon as administratively feasible after the blackout has ended.

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37. What if I am receiving distribution payments/installments by check and would like to enroll in automated bank payments (ACH)?

If you are currently receiving installment payments by check and are interested in receiving automatic payments to your bank account, Empower makes it easy to set up. After the blackout has ended, simply visit the *Account Overview* menu and select *Manage bank accounts* under *Account Information*. Follow the steps to provide the information and then go to *Withdrawals* within *Account Overview*. Select your outstanding installment and assign *Direct Deposit* as your payment method.

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38. What will happen to the tax-withholding elections I have in place for my installment?

If you have an existing W-4P-eligible installment, a withholding update is required. Your federal tax withholding will be automatically set to the IRS default rate of single with no adjustments, regardless of your marital status. For more details on how this change affects your tax withholding, refer to IRS Publications 15-A and 15-T or consult your tax advisor.

If you prefer a different tax withholding from the default rate, download and complete the W-4P form from **irs.gov** by searching for "W-4P form."

State tax withholding is based on your state of residence. To make optional state tax elections, if your state allows, download and complete your state's income tax withholding form from the state's website, if applicable. Otherwise, we will withhold the standard tax rate based on the requirements of your state of residency.

Mail the completed Form W-4P and/or state withholding forms to: Empower, ATTN: 401(k) Department, PO Box 173764, Denver, CO 80217-3764.

Changes will take effect after your account is transitioned to Empower and will apply to all periodic payments after the transition.

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Empower programs and services

39. What types of financial wellness resources will be available with Empower?

Empower offers a range of helpful resources available at empower.com/stena. See the following table outlining these services.

Type	Name	Features	Cost	How to get started
Financial planning tools	My Financial Path	Access personalized, actionable solutions that may help you reduce financial stress, take control of your finances, and stay on track to reach your goals.	No additional cost	Go to the <i>Planning</i> menu at the top of empower.com/stena .
	Learning Center	Get the help you need with retirement, savings, and investing with access to financial education resources, including on-demand videos, articles, tools, calculators, and more.	No additional cost	empower.com/learning_center Or following the transition, within My Financial Path, click <i>Find answers</i> .
	Next Step Evaluator	Get a financial action plan specifically for you and your situation by answering a short series of yes or no questions. Many of the outcomes provide the opportunity to consult with a financial wellness representative.	No additional cost	Within My Financial Path, click <i>Start now</i> .
	Workplace Planning & Advice	Engage in consultative conversations to help you consolidate your retirement accounts or find ways to save outside your employer plan.	No additional cost	Call Empower at 877-582-4015 to be connected to the appropriate team to assist you.
Retirement planning service	Retirement Readiness Review	Speak with a representative about your retirement goals, assets, income sources, and similar information and receive feedback about ways to potentially increase your retirement readiness, such as by increasing your savings rate, using funds and Advisory Services available under the plan, addressing how claiming Social Security affects your benefits, and similar topics. This review is estimated to take 30-45 minutes.	No additional cost	Call Empower at 877-582-4015 to be connected to the appropriate team to assist you.
Education	Education by Empower series	Access monthly topical education sessions on hot topics, with multiple days of offerings and recordings available. We encourage you to join the <i>Welcome to Empower</i> session for a Live enrollment and website tutorial. Learn more about how to get started in your plan and use the tools and resources available.	No additional cost	Visit learningfromempower.com or scan for access 
	One-on-one session	When you meet with an Empower representative, you'll receive an individualized account review and the opportunity to: - Evaluate your readiness for a successful retirement. - Review your savings and investment strategy.	No additional cost	Call Empower at 833-227-3136 to be connected to the appropriate team to assist you.

Type	Name	Features	Cost	How to get started
		• Discuss rolling over outside retirement assets. Consider all your options, including taxes, fees, and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money. • Learn more about the valuable tools and resources available through Empower. You can even ask questions about your broader financial picture to help ensure you're taking a big-picture approach to your overall financial well-being. Such questions may include: ◦ Am I saving enough for my personal and retirement goals? ◦ Am I considering my other assets and liabilities? ◦ How can I reduce my debt to save more for retirement?		

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Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read them carefully before investing.

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Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio while considering all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

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