Dear Employee

The Roman Catholic Archdiocese of Atlanta (RCAA) is pleased to offer employees a 403(b) Retirement Plan to help you save and invest for retirement.

All employees of the Archdiocese of Atlanta are eligible to enroll in the plan immediately upon employment.

There is no Employer Match. This plan is fully funded through employee payroll deductions.

You can make Traditional Before-Tax or Roth After-Tax contributions.

The Enrollment Guide will provide you with the basics of the 403(b) Plan.

Please complete the Empower Participant Enrollment Form and Beneficiary Designation Form.

BOTH ARE REQUIRED TO ENROLL.

Participant Enrollment Form:

- The Participant Information section asks if you would like help consolidating your other retirement accounts. Please be aware there may be a separate charge by Empower Retirement for this service. This is not an RCAA charge.

- Please refer to the Enrollment Guide for investing in the future:
  - **Do-it-myself investor.**
  - **Help-me-do-it investor.**

Beneficiary Designation Form:

- If you are married, the Plan requires your spouse to be named as primary beneficiary for 100% of your account balance **OR** your spouse must consent to your beneficiary designation.

Please ensure that you have completed **and** signed both forms; and return them to your Business Manager.

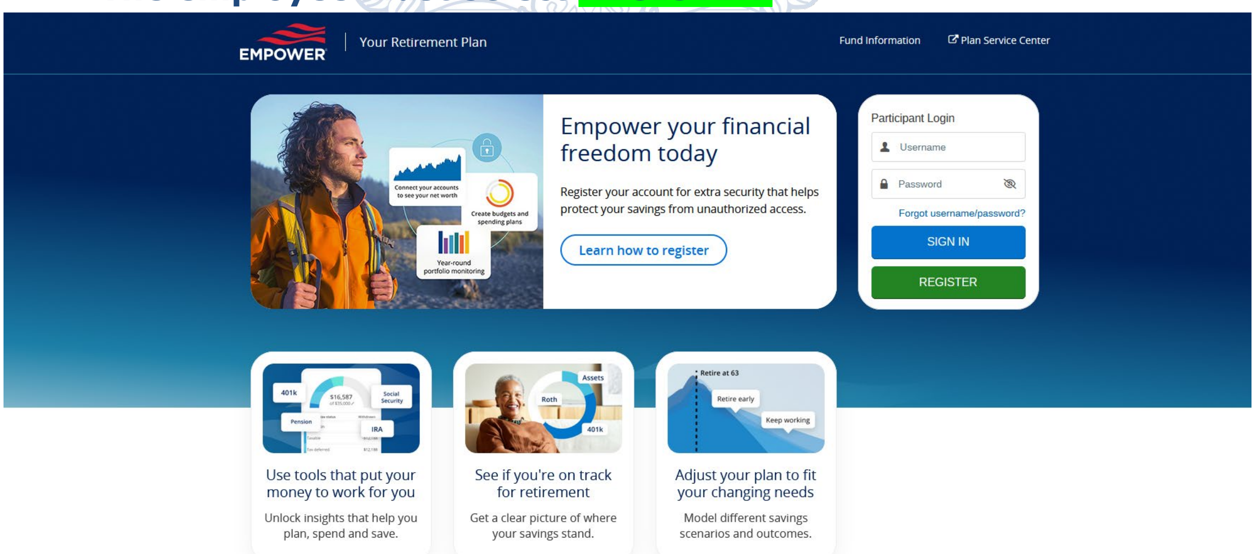
Your Business Manager will receive a notification when your participant account is *active* at Empower Retirement and ready to **START** your 403(b) payroll deductions.

Below are the instructions to register your account so you can start using all the tools available to you.

How to register.

Log on to: **empowermyretirement.com.**

- For first time-access:
  - Log on and select *Register*.
  - Choose the I do not have a PIN tab.
  - Follow the prompts to create your username and password.
- **The Empower Plan ID is 745636-01**,
- **The employee must select REGISTER.**



To speak with a Client Service Representative, please call 1-877-694-4015.

We hope you'll take full advantage of this important benefit.

Sincerely,

Lily Gallagher
Director of Benefits
Office of Human Resources