PERSI
Choice 401(k) Plan

MANAGING YOUR ACCOUNT

Your PERSI Choice 401(k) Plan offers you an easy way to access and manage your account by computer or telephone. Enjoy round-the-clock, secure access to your account any time, any place. It's important to manage and monitor your account to ensure you're on the right track to reach your retirement savings goals.

HOW TO ACCESS YOUR ACCOUNT VIA TELEPHONE - VOICE RESPONSE SYSTEM 866-437-3774

To begin, a message prompt will ask you to say or enter your Social Security number. You can say or enter your date of birth and ZIP code after entering your Social Security number.

Simply say what you need:

- **BALANCE** to obtain your account balance details by investment or money type.
- **DISTRIBUTIONS** to get withdrawal information.
- **TRANSFER** to transfer between funds.
- **FUND PERFORMANCE** to obtain fund performance information.
- **VALUES** to obtain daily unit/share values of your investments.
- **REPRESENTATIVE** to speak to a Customer Service Representative or you can also simply press zero (0) - Monday - Friday, 6 a.m. - 8 p.m. and Saturday, 7 a.m. - 3:30 p.m. Mountain time.

If you wish to speak to a PERSI representative (or if you have questions about your PERSI Base Plan service), please call PERSI at **800-451-8228**, 7:30 a.m. to 5:30 p.m. Mountain time, Monday through Friday. Call 208-334-3365 if you live in the Boise area.

HOW TO ACCESS YOUR ACCOUNT ONLINE

You can access both your PERSI Base Plan and PERSI Choice 401(k) Plan accounts by using myPERSI. To access myPERSI, follow these simple steps:

- Go to ***www.persi.idaho.gov***.
- Click on the *myPERSI Login* link in the upper right area of the page.
- Register using a personal identification number (PIN) that is assigned by PERSI and mailed to the address on file.
- If you are a member and not yet registered, you must request your PIN before registering for myPERSI. To request a PIN, click the myPERSI link in the upper right area of the PERSI home page, ***www.persi.idaho.gov***.

A letter with the new PIN will be generated and mailed to you. Once you receive the PIN in the mail, you can go back to myPERSI and set up your login name and password, which you will use to log in thereafter.

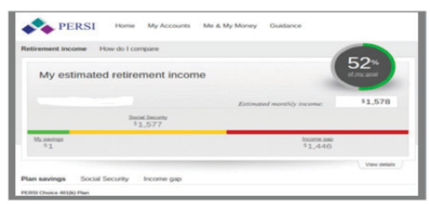
Keep your PIN in a safe place, though, because it will be needed to verify your identity regarding account information when speaking with a PERSI representative. Please have your PIN ready before calling.

To log on to your PERSI Choice 401(k) Plan only, go to ***www.mypersi401k.com*** home page and select *REGISTER* and follow the steps provided. The next time you wish to log in, simply click *SIGN IN* to access your account.

ONCE YOU LOG INTO YOUR ACCOUNT, YOU WILL FIND A VARIETY OF TOOLS TO HELP YOU PLAN FOR YOUR RETIREMENT

LIFETIME INCOME SCORE (LIS)

Your Lifetime Income Score[SM] helps you see if you're on track to work toward achieving your financial goals in retirement. The closer your score is to 100%, the closer you may be to your target monthly or annual retirement income. Add in your outside assets and salary information to help you see a more complete picture of your retirement future.



MY ACCOUNTS TOOLS

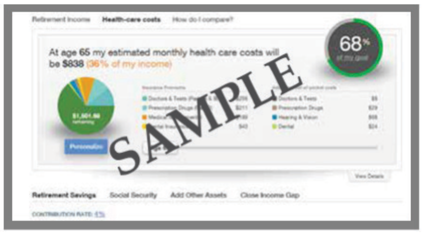
Under the *My Accounts/Account Overview* section, you can quickly gain access to forms, view your account balance information, manage your investment choices, review transactions and so much more.

PEER COMPARISON TOOL

Our peer comparison tool shows you where you stand in your progress toward monthly income in retirement alongside top savers within your demographic profile. It includes a next step and helps you become a top saver.

THE HEALTH COST ESTIMATOR

You can view your projected healthcare costs as a dollar amount and percentage, see insurance premiums and out-of-pocket expenses, select health conditions, specify the state you'll retire in and change your investment mix.



ME AND MY MONEY

The Me and My Money Learning Center provides education and tools on important money-related topics to help you move toward your goal of being better prepared for retirement. It is complete with videos, calculators, tips and so much more.

PERSI CHOICE 401(K) PLAN ACCOUNT STATEMENTS

Once you log in to your account at ***www.mypersi401k.com***, you can access your PERSI Choice 401(k) Plan account statement online. The PERSI Choice 401(k) Plan online statement feature allows you to view your quarterly statements or to view a custom statement based on a specified certain time period to summarize your account activity.

If you have a valid email address on file and currently use e-delivery, you will receive an electronic notification when your statement is ready to view on the website.

- If you have no email address on file, or if you have opted out of e-delivery, you will receive hard copies of your statements at your address on record.
- If you have an invalid email address on file, we will make three attempts to notify you via regular mail. Meanwhile, you will not be sent a hard copy of your current statement but will receive one for the next period (unless you've updated your email).

To update your email address simply log into your account at ***www.mypersi401k.com***.

Contact Empower (**866-437-3774**) to request a hard copy of your statement at any time, free of charge.

AS YOU MANAGE YOUR ACCOUNT, DON'T FORGET TO UPDATE YOUR BENEFICIARY!

You are encouraged to update your beneficiary (person or people who will get the money in your account in the event of your death) to ensure that you pass your retirement benefits on to the people you intend. It is a good idea to review and update your beneficiary periodically, especially during life-changing events, such as marriage, divorce or birth.

Beneficiary forms are available online at www.persi.idaho.gov under *Members or Retiree* section, *Forms* tab.

PERSI CHOICE 401(K) PLAN COUNSELORS

Local, salaried PERSI Choice 401(k) Plan Counselors are available to meet with you one on one or in a group meeting. Their one goal is to help you thrive to and through retirement. They can assist you with:

- Enrollment
- Website tools
- Retirement readiness
- Investment choices
- Account review
- Comparison of PERSI retirement plans
- Rollovers

To contact a local retirement plan counselor, visit **www.mypersi401k.com**, select *Meet Your Plan Representatives.*

PERSI AND EMPOWER: BETTER TOGETHER

Empower Retirement and PERSI work together to help you Go Now, Go BIG in your retirement planning. Use the handy cheat sheet below to help you understand the role of PERSI and Empower. Use it as a guide to help you stay on track for your future, easily locate information online and know who to call when you have questions.

What are you looking to do?	Empower Call Center 866-437-3774	Empower Website mypersi401k.com	Empower Plan Counselors	PERSI Office 208-334-3365 persi.idaho.gov
Account balances, investment options, transaction history	✓	✓	✓	
Website support	✓			
Investment transactions	✓	✓	✓	
Contribution changes			✓	
Rollovers into the plans	✓	✓	✓	
401(k) enrollment	You are automatically enrolled when you become a PERSI member.			
Beneficiary designation and updates				✓
Beneficiary information and options			✓	
Distribution request/status check	✓	✓	✓	
Online calculators and tools		✓	✓	
Unforeseeable emergencies	✓	✓		
Financial Readiness Reviews			✓	
Options when employment ends	✓		✓	
PERSI Base Plan benefit calculations				✓
Divorce inquiries				✓
Death claims			✓	✓

Go Now, Go BIG with a timeline for retirement success!

START EMPLOYMENT

-Attend enrollment presentation (online or in-person)

-Meet with an Empower Plan Counselor

1-2 YEARS AFTER THE START OF EMPLOYMENT

-Attend a seminar or meet with an Empower Plan Counselor to increase knowledge of your retirement benefits

5-10 YEARS PRIOR TO RETIREMENT

-Meet with an Empower Plan Counselor for Financial Readiness Review

3 YEARS PRIOR TO RETIREMENT

-Validate eligibility for catch up option

6 MONTHS PRIOR TO RETIREMENT

-Meet with an Empower Plan Counselor to discuss your distribution options
-As life changes, always be sure to update your retirement account records, such as beneficiary, email address, phone, etc.

Securities offered by GWFS Equities, Inc., Member FINRA/SIPC, marketed under the Empower brand.

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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. Healthcare costs and projections, if applicable, are provided by HealthView Services. HealthView Services is not affiliated with GWFS Equities, Inc. Empower Retirement does not provide healthcare advice. A top peer is defined as an individual who is at the 90th percentile of the selected age band, salary range and gender.

The charts, graphs and screen prints in this material are shown for ILLUSTRATIVE PURPOSES ONLY.