



**PURSUING THE FUTURE YOU IMAGINE**

# Your Brookfield 401(k) Savings Plan overview



PURSUING THE FUTURE YOU IMAGINE

# Key takeaways

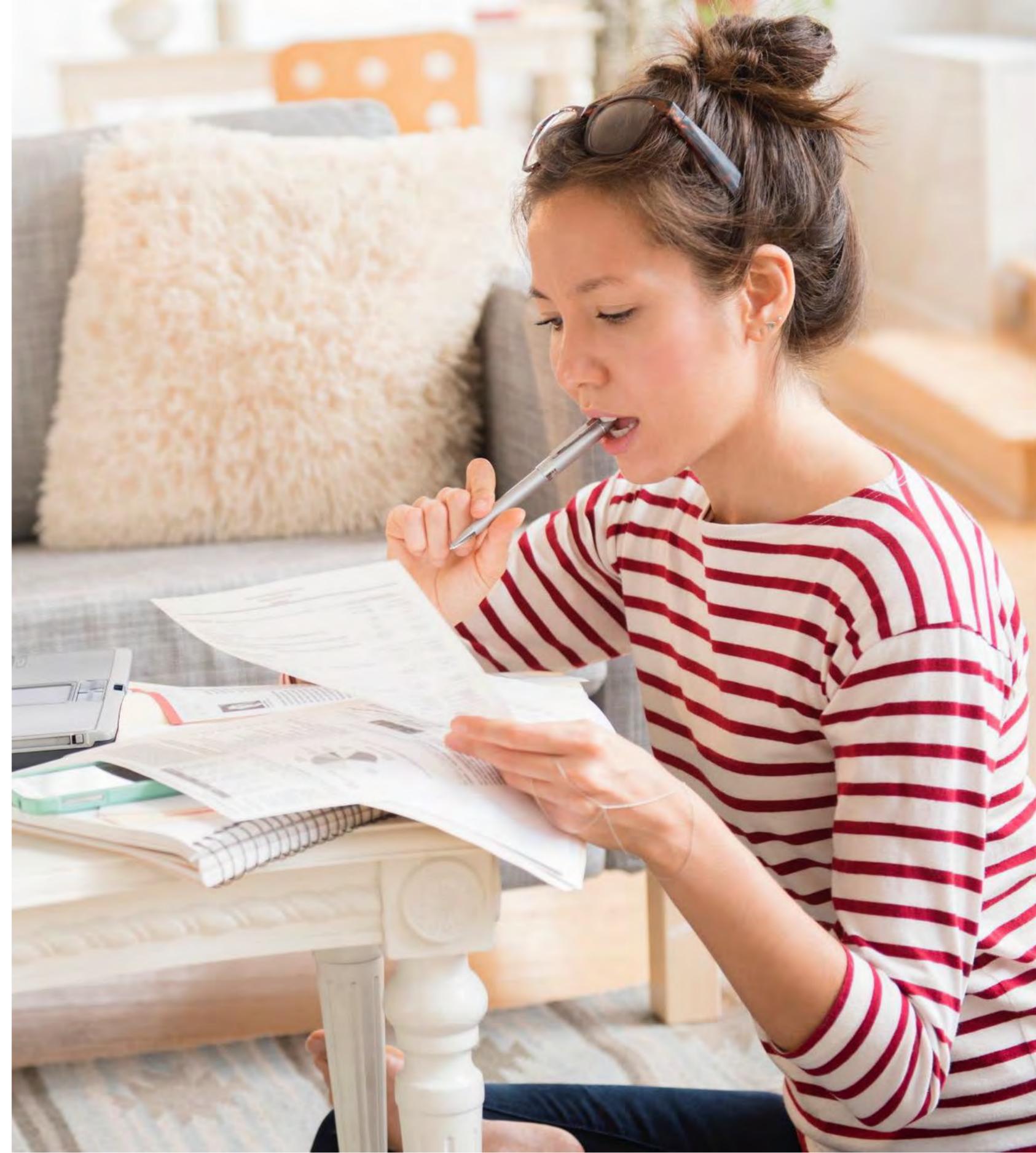
Getting to know Empower

Your retirement income

Benefits of saving through your  
Brookfield 401(k) Savings Plan

Investing choices

How to enroll



# We believe in retirement

Empower is the second-largest retirement services company in the country.<sup>1</sup> We are committed to helping you live for today while saving for tomorrow.

1. Pension & Investments 2020 Defined Contribution Survey ranking as of April 2021.

# What we do and why we do it

Our goal is to help you replace — for life — the income you made while working.

## As partners, we're here to:

- ▶ Help you reach your financial goals.
- ▶ Give you a better view of your financial picture.
- ▶ Offer ongoing support and guidance.
- ▶ Help you plan for the retirement you imagine.



# Pursuing the future you imagine

What will your retirement look like? No matter how far or near you are to retirement, you probably have a picture in your head of what you'd like it to look like. How you want to live in retirement will help determine how much you need to save.



Travel to places you've always wanted to visit



Spend more time with friends and family



Split time between two homes



Have more quiet time at home or a busy social calendar

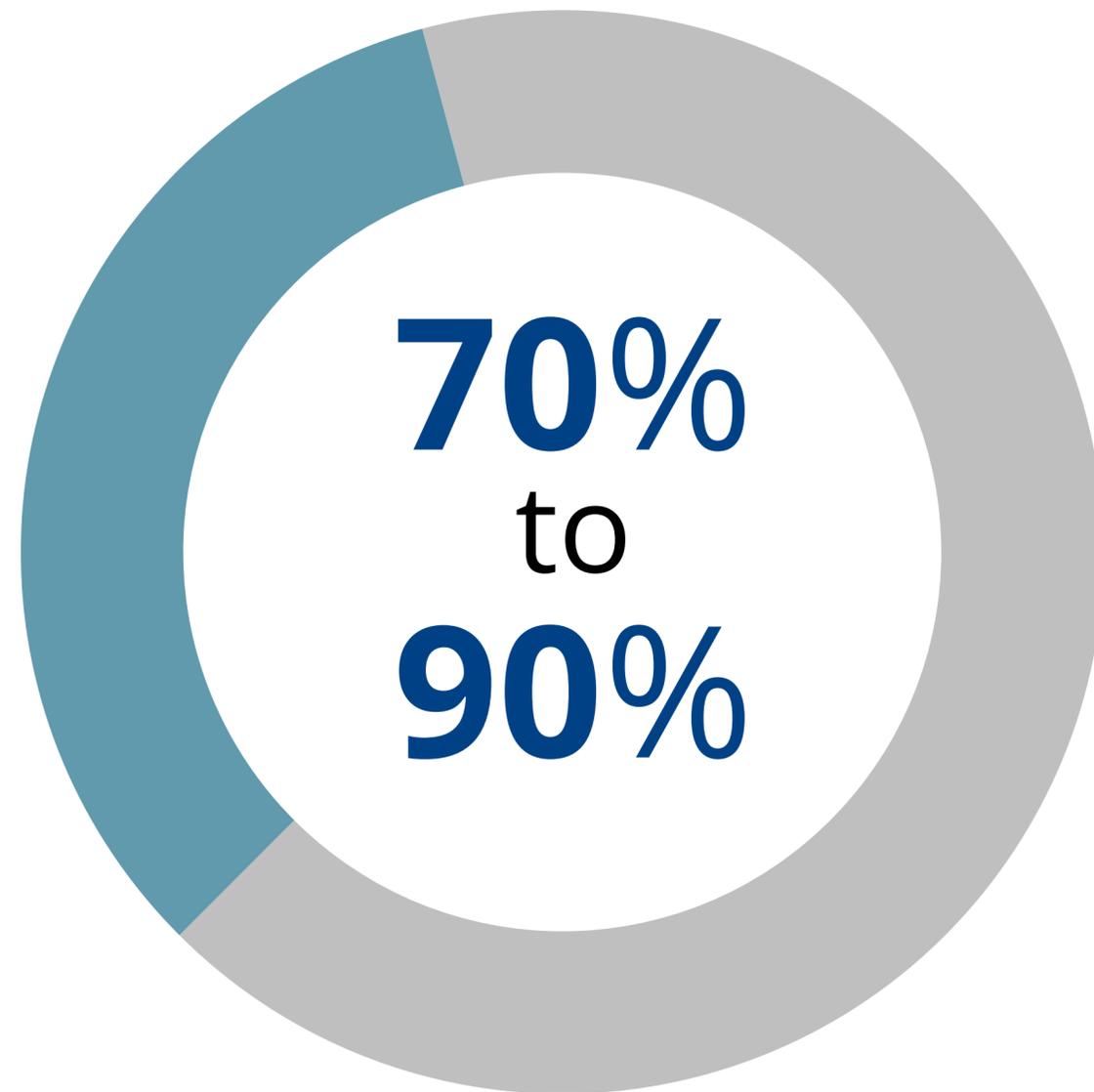
# Your retirement income

Where can your money come from after you retire, and will you have enough to live the retirement you imagine?



# How much does it take to retire?

Many financial advisors recommend saving enough to cover 70% to 90% of your pre-retirement annual income to maintain your standard of living.



# Where your income in retirement can come from

Social Security may not be enough. For many, Social Security will only replace a portion of income in retirement.



Social Security



Pensions and retirement plans



Income from assets



Income from earnings



Other

Many financial planners say you'll need between 70% and 90% of your pre-retirement income to live comfortably in retirement.  
(Your workplace savings plan could be a good source for replacing that income.)

# Benefits of your Brookfield 401(k) Savings Plan

Here are some of the reasons  
why enrolling in your Brookfield  
401(k) Savings Plan is a great  
idea.



# One of the easiest ways to save for your future

After you sign up, your employer automatically deducts the amount you specify from your paycheck and puts it into your Brookfield 401(k) Savings Plan account. You don't have to write a check or move money around yourself.

- ▶ Consider increasing your contribution each year — even if it's by just a little.
- ▶ Financial professionals recommend that you gradually work your way up to saving 10-15% of your pay.



# When you can get started

## Brookfield 401(k) Savings Plan

### Eligibility

- ▶ New employees auto-enrolled and immediately eligible

### Contribution Rate

- ▶ You are automatically enrolled at a 5% pretax contributions rate. Within 30 days, you may opt out or select a different level of contribution.



# How vesting works

## Ownership of company contributions

Vesting schedule:

- ▶ Immediately 100% vested



# Potential tax advantages

You work hard for your money and want to keep as much of it as possible — whether now or later.

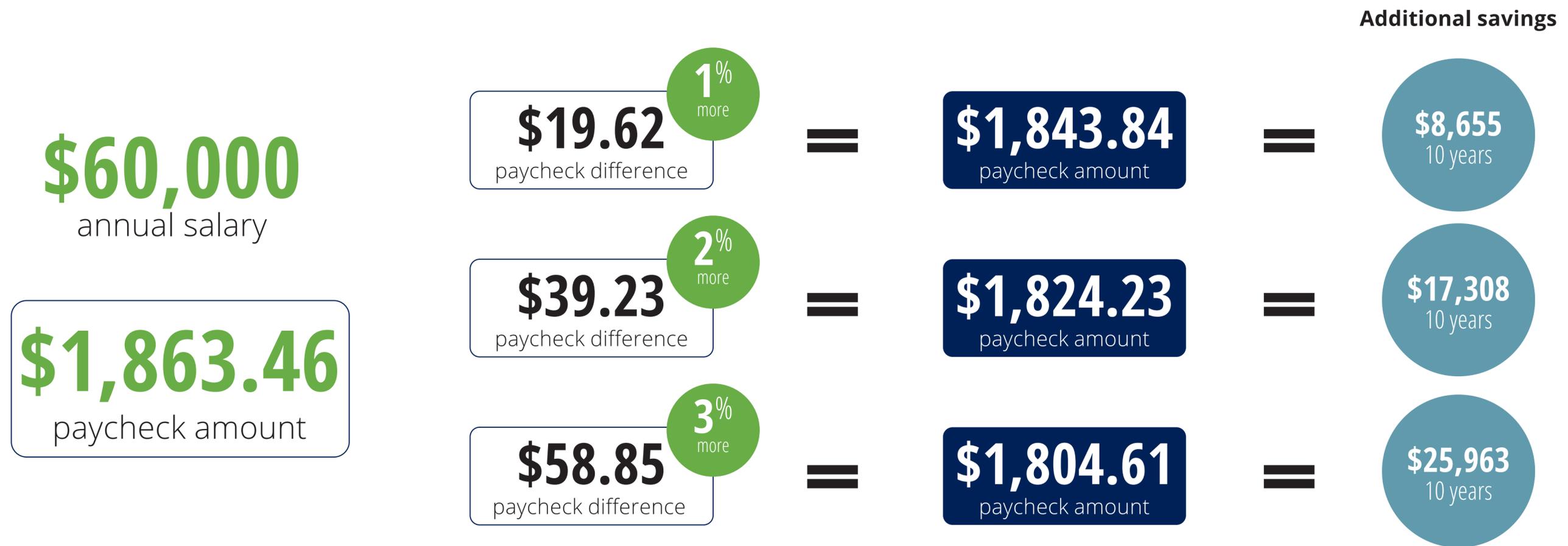
- ▶ Contributions made on a pretax basis can lower your taxable income.
- ▶ You may be eligible for the Saver's Credit.
- ▶ Roth contributions are made after taxes are taken out so you may enjoy tax-free qualifying withdrawals\* after you retire.



\*Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

# Save now and in the future with pretax contributions

Here's an example of a \$60,000 income.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated changes, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted. The cost to contribute is the per-pay decline in net pay over a 5% contribution of the same type. Pay periods are biweekly. Additional savings accumulated over is the additional savings accumulated over the time period listed. Does not reflect actual investment returns.



# Matching contributions are like free money

Taking advantage of and maximizing the contributions your company makes to your savings is another way to add more to your future.

## Typically, the company match works like this:

- ▶ Your company matches a percent of your contribution up to a maximum.
- ▶ Employer contributions are not included in your annual contribution limit.



# Take your savings to the next level with matching contributions

A closer look at your match.

## Matching contribution

- ▶ 100% of the first 5% of pretax contributions



# How Roth contributions work

Roth contributions are deducted from your paycheck after taxes are taken out, and any earnings are also tax-free for qualifying withdrawals\*.

## On the plus side

- ▶ May be a good option if you expect to be in the same tax bracket you are in now, or higher, when you retire.
- ▶ Money you save today has the potential for long-term growth if you don't plan to access it for many years.



\*Earnings on Roth contributions will be taxed unless withdrawals are a qualified distribution as defined by the IRS.

# Boost your savings with auto increase

You can opt to have your contribution rate automatically increase each year.

- ▶ Annually, on April 1 if you were previously automatically enrolled
- ▶ Your pretax contributions increase by 1% annually until you reach a combined 10% contribution
- ▶ You can stop at any time



# The beauty of compounding

With the potential of compounding, not only would your contributions potentially grow, but you also would gain earnings on your earnings.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration does not reflect a particular investment and is not a guarantee of future results. This is a demonstration of the rules of 72 and 114 mathematical rules used to approximate the number of years it takes a given investment to double and triple in value. It assumes a 6% rate of return. Rates of return may vary.



# How much you can contribute

Like everything in life, there are some rules when it comes to contributing to your Brookfield 401(k) Savings Plan.

- ▶ IRS limit for an individual: \$20,500
- ▶ Catch-up contributions: An additional \$6,500 for people 50 and older



# Investing in your retirement accounts

Different investment  
strategies may impact how  
your savings potentially grow.



# Becoming a smarter investor starts by understanding the language

Understanding the terminology and principles of investing, as well as how they work together, may help set you up for success.

## Terms you need to know

### Asset classes

- ▶ A grouping of similar types of investments such as stocks, bonds, cash alternatives or stable value funds.

### Asset allocation

- ▶ Choosing how much to invest in each asset class to create your portfolio.

### Diversification

- ▶ Mixing your investments among the different asset classes or within an asset class.

### Rebalancing

- ▶ Adjusting your asset allocation to align with your evolving investment strategy.

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



# What kind of investor are you?

Knowing your investing style can help you determine how you want to manage your Brookfield 401(k) Savings Plan account — and how.

- › Do-it-for-me investor
- › Help-me-do-it investor
- › Do-it-myself investor



# My Total Retirement™

An investment strategy created just for you

You may want to look into a professionally managed account that offers a personalized approach to planning for the future you want.

## Personalized

- ▶ We develop an investment strategy that fits your needs and goals.

## Simple

- ▶ We do the work for you to help you stay on track for your future.

## Comprehensive

- ▶ We look at your saving, investing and retirement income needs.

## One-to-one

- ▶ You have ongoing access to investment adviser representatives.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.



# Online Advice

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions to help you make decisions based on information you provide about your situation and your goals.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.



# My Total Retirement™ vs. Online Advice

Whether you want to manage your investments yourself or have someone do it for you, here's what you can expect.

## HOW MUCH HELP IS RIGHT FOR YOU?

View and compare the benefits of each offering

### My TOTAL RETIREMENT™

### ONLINE ADVICE

Saving and investment recommendations	✓	✓
A personalized retirement strategy managed by professionals	✓	
Investment advice implemented for you	✓	
One-to-one access to investment professionals	✓	
Retirement income advice	✓	
Fee-based service paid from your account	✓	
Control over your investment transactions		✓
No additional cost to you		✓

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

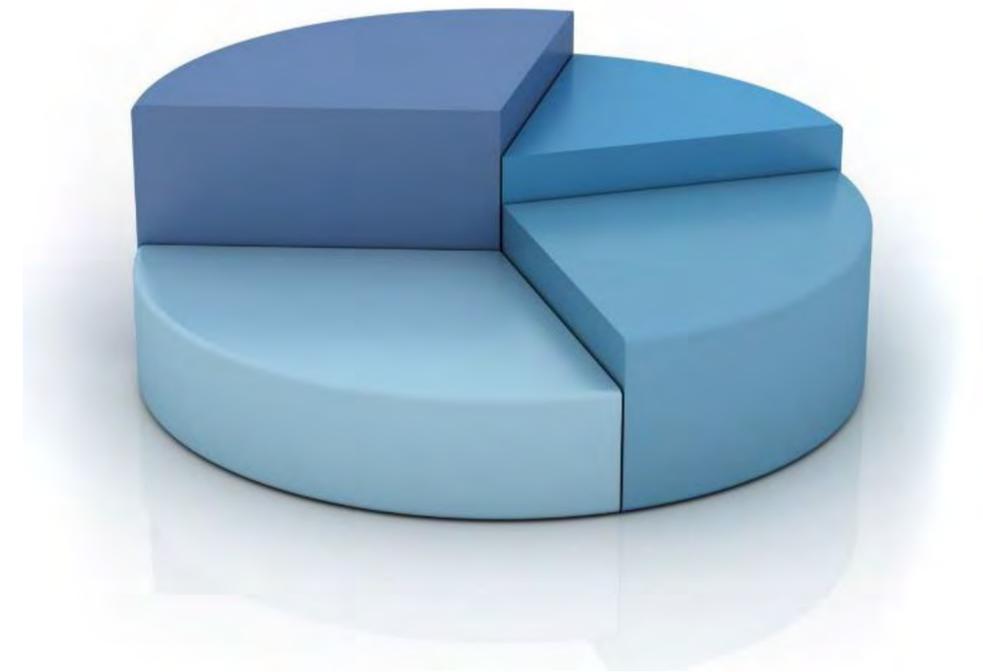


# Get help along the way with timely advice

Take advantage of Empower's team of specially trained and licensed consultants who will act in your best interest by providing recommendations at no additional cost.

- ▶ Investing options in your Brookfield 401(k) Savings Plan
- ▶ Savings and financial wellness
- ▶ Rolling outside assets into your Brookfield 401(k) Savings Plan
- ▶ Guidance on your options if you change jobs or retire
- ▶ Go online at [brookfield.empowermytime.com](https://brookfield.empowermytime.com) or give us a call at **833-301-9355**.

Consider all your options and their features and fees before moving money between accounts.



Point-in-time advice provided by an Empower representative may include savings, investment allocation, distribution and rollover advice, including advice on consolidating outside retirement accounts.

# How target date investment options work

These investment options provide a diversified mix of investments from different asset classes or investment categories that align with an expected retirement date.

- ▶ Professionally managed
- ▶ Provide diversification through a single fund
- ▶ Adjust over time to become more conservative

The date in the name of the target date investment option is the assumed date of retirement. The asset allocation becomes more conservative as the fund nears the target retirement date; however, the principal value of the fund is never guaranteed.

Asset allocation investment options and models are subject to the risks of their underlying investments.



# Target date funds

American Century Income Retirement III

American Century Retirement 2025 III

American Century Retirement 2030 III

American Century Retirement 2035 III

American Century Retirement 2040 III

American Century Retirement 2045 III

American Century Retirement 2050 III

American Century Retirement 2055 III

American Century Retirement 2060 III

American Century Retirement 2065 III

Investing involves risk, including possible loss of principal.



# Building your portfolio on your own

You can choose from the individual core funds included as part of your Brookfield 401(k) Savings Plan to create a diversified mix of investments to match your risk tolerance.

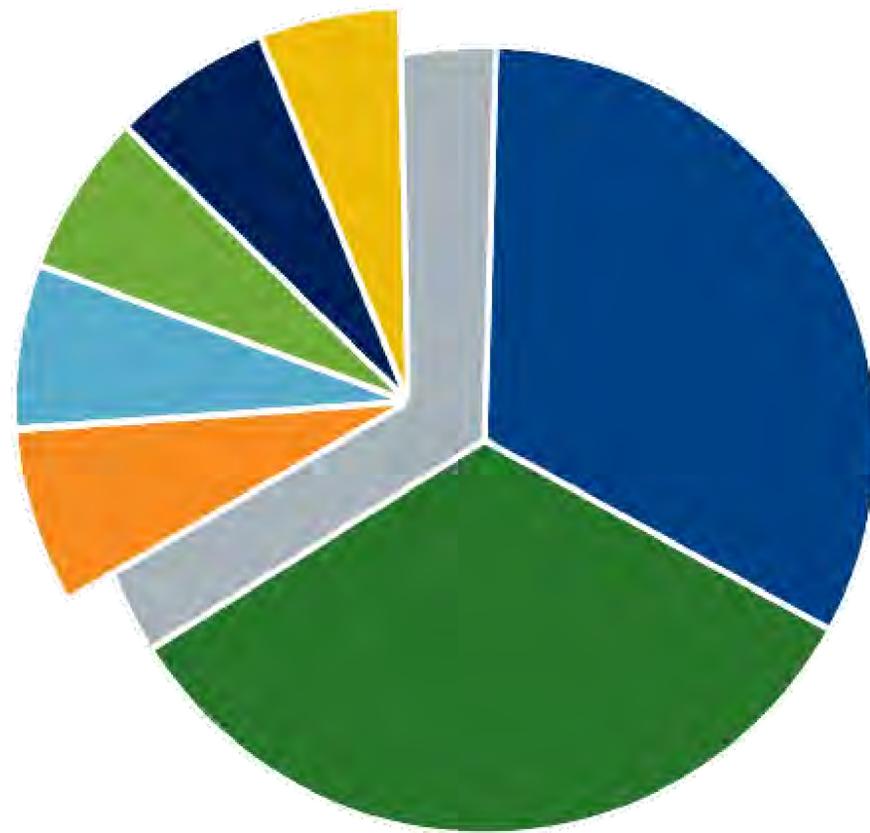
- ▶ Select your own mix of individual funds.
- ▶ Decide how much to invest in each fund.
- ▶ Manage and monitor your account accordingly.



# Why diversification matters

Diversification matters because all your investments will react differently in any given economic situation.

## Sample of diversified investments



- Cash alternatives/Stable Value
- Bonds
- Large-cap growth
- International

- Stock
- Small-cap value
- Small-cap growth
- Large-cap value

FOR ILLUSTRATIVE PURPOSES ONLY. Diversification does not ensure a profit or protect against loss.

# Core funds

MassMutual Stable Value Diversified	American Century US Value Yield Eq Tr 1
PIMCO Income Instl	MFS Mid Cap Growth R6
BlackRock US Debt Index Fd W	JHancock Disciplined Value Mid Cap R6
BlackRock Total Return Bond Fund T	Delaware Ivy Small Cap Growth R6
PIMCO All Asset Instl	Delaware Small Cap Value R6
Baron WealthBuilder Institutional	BlackRock Russell 2000 Index T
Fidelity Contrafund Commingled Pool	BlackRock MSCI ACWI ex-U.S. Index M
BlackRock Equity Index Fund M	American Funds EuroPacific Gr R6

Investing involves risk, including possible loss of principal.



# Self-directed brokerage account

Self-directed brokerage accounts offer flexibility, control and convenience with broader investment choices beyond your core lineup plus convenient online trading and research tools.

## Designed for participants who:

- ▶ Understand the risk and accept the responsibility of managing a self-directed brokerage account.
- ▶ Feel comfortable making investment decisions and choosing investments that align with their goals and risk tolerance.
- ▶ The Empower Brokerage account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments available through an Empower Brokerage account.

Additional fees may apply.



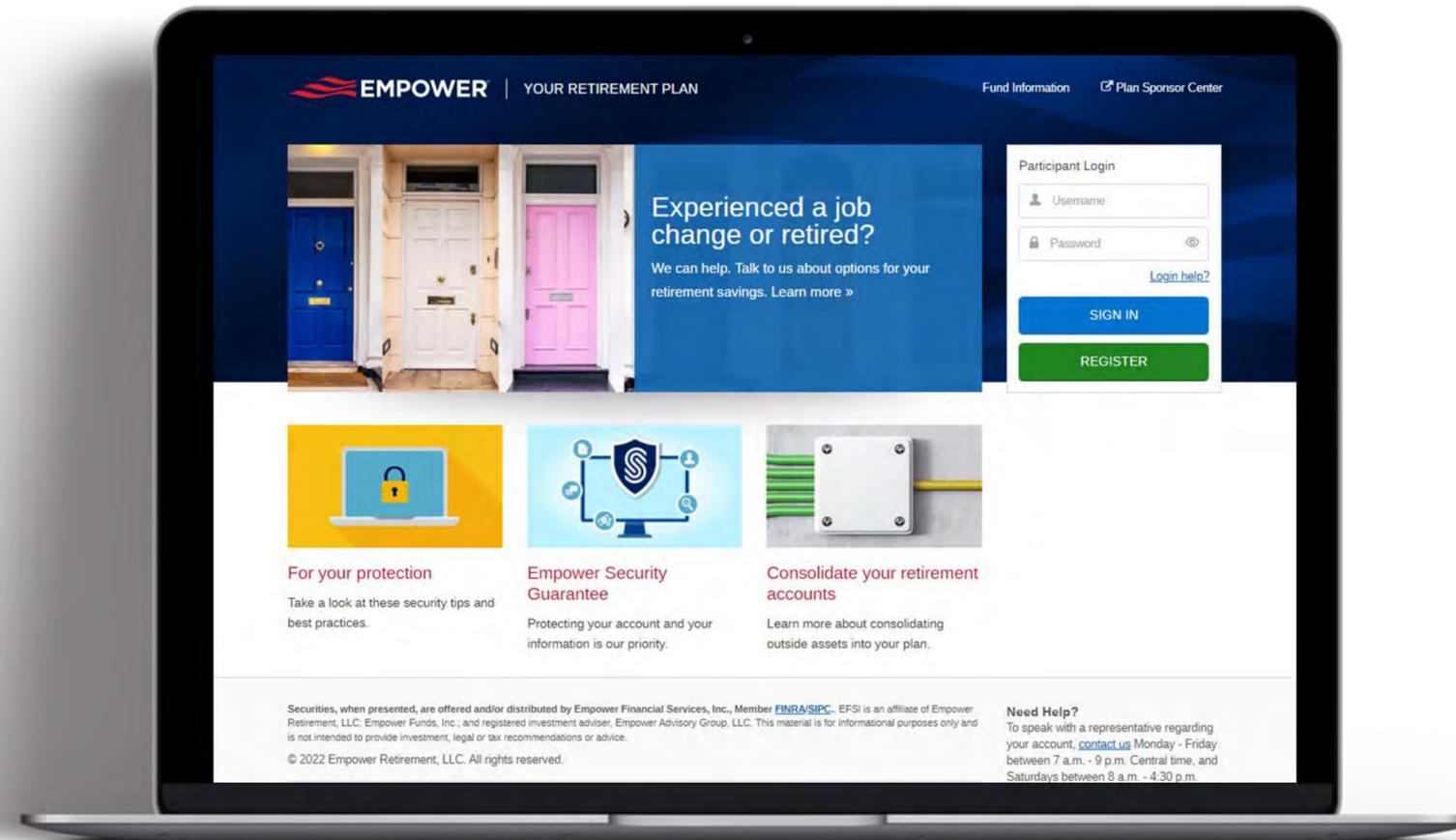
# How to enroll

The sooner you enroll, the sooner you can start saving for your future.



# Enrolling is easy

Here's how it works.



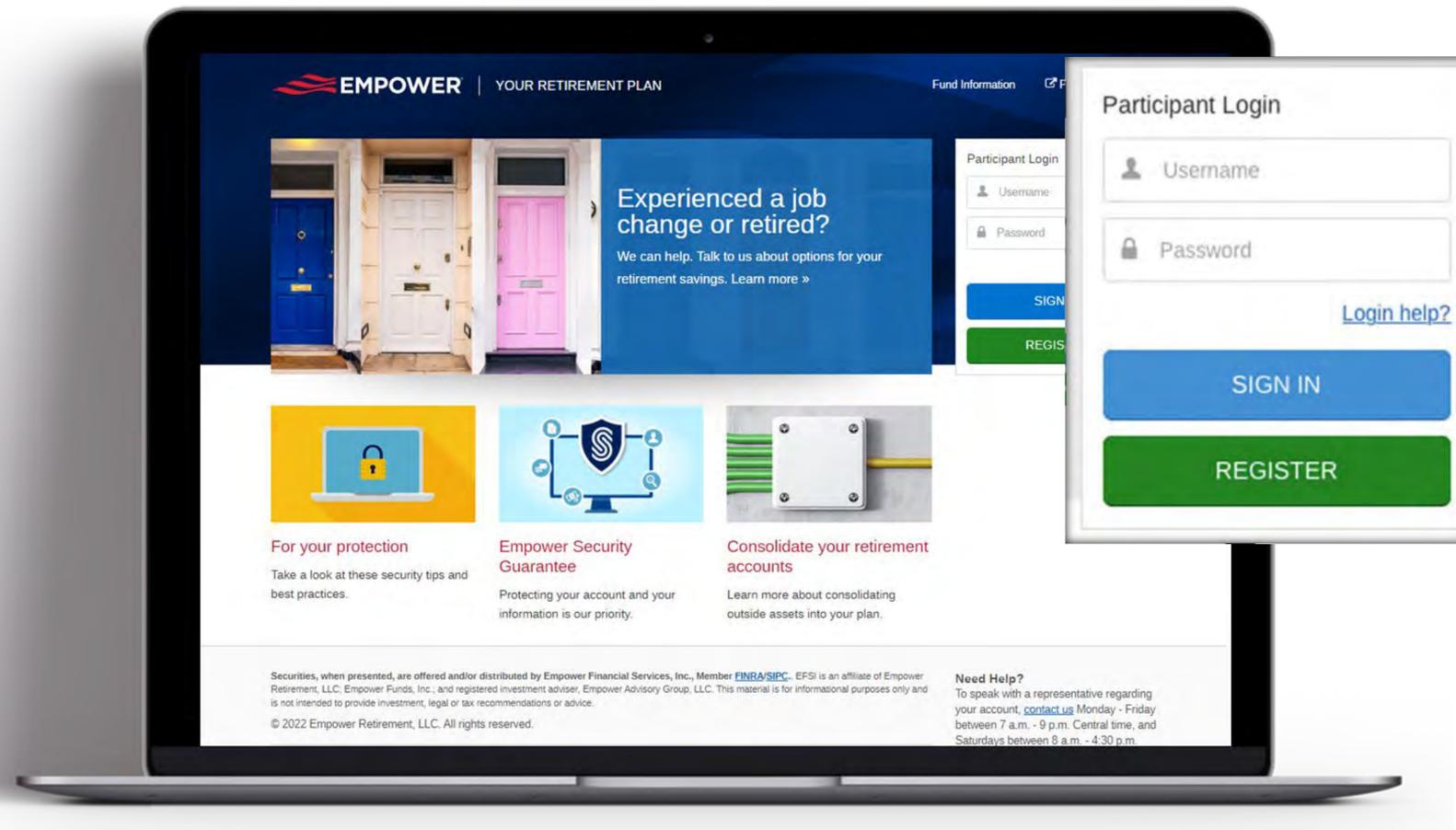
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# Start saving with easy enrollment

It takes just a few simple steps.



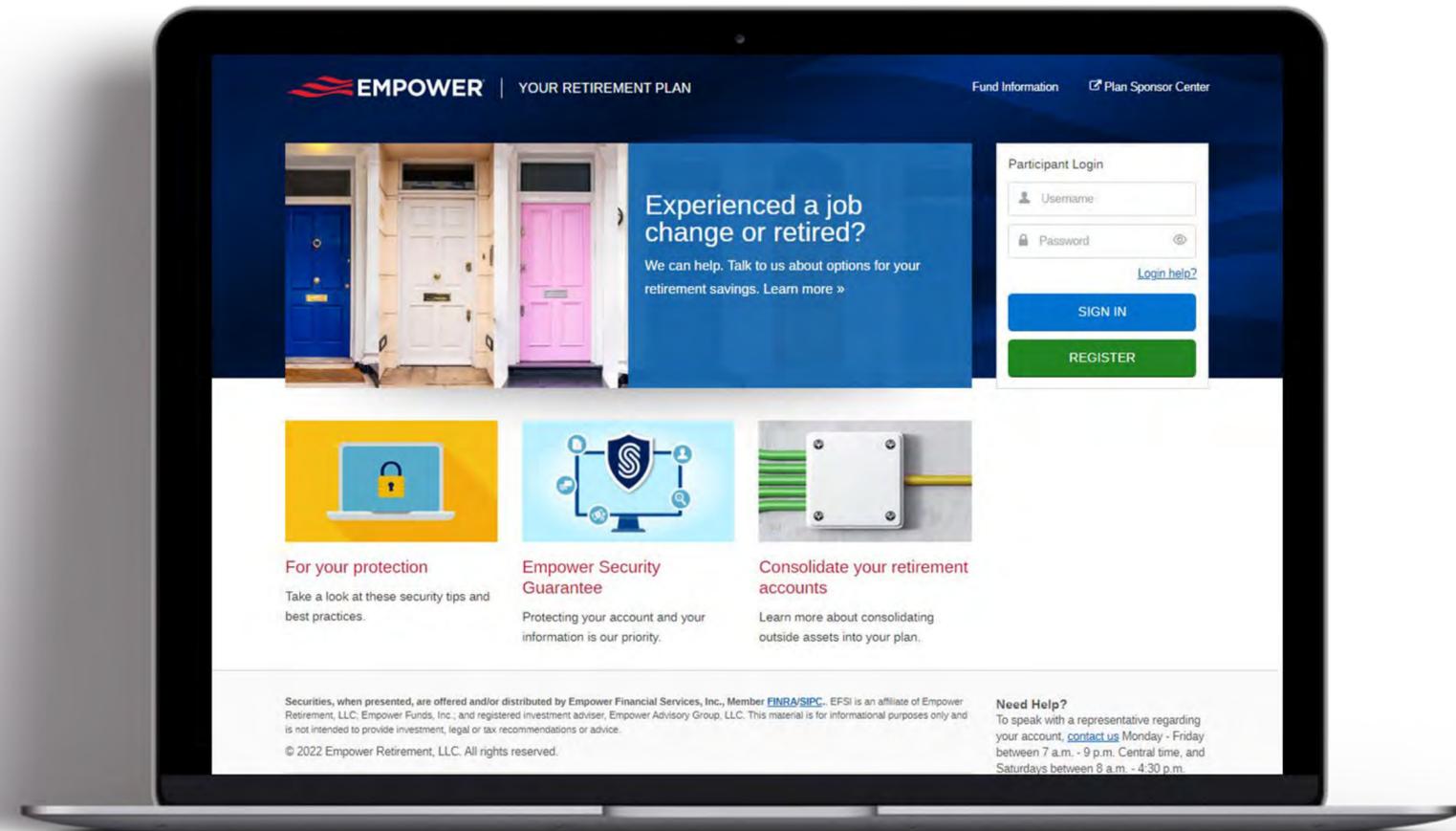
- ▶ Click on the **Register** button.
- ▶ Follow the system instructions.

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# Ways to enhance your savings journey



**Provide your email address**



**Select your beneficiary**

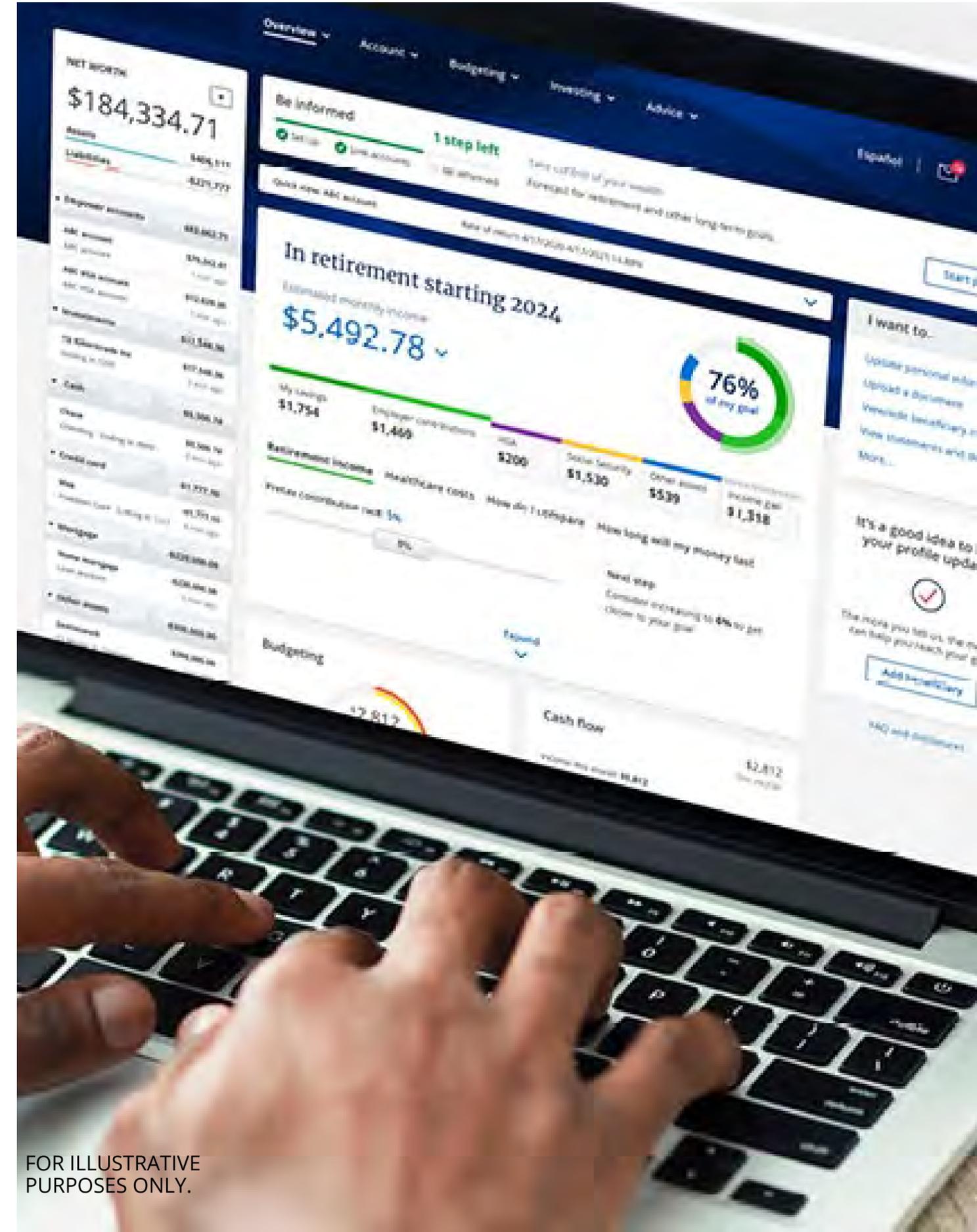
**A peek at your website experience**  
We make it easy to manage every aspect of your account in one place.

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# The Empower personalized experience

- ▶ Help simplify your financial life.
- ▶ See your complete financial picture in one place.
- ▶ Use the tools to help manage your day-to-day finances and plan for the future.
- ▶ Take advantage of security and risk management you can trust.



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PURPOSES ONLY.

# See the big picture

Just link your accounts and, in one place, you can see your:

- Estimated net worth.
- Progress toward retirement.
- Credit card balances.
- Spending and savings trends.
- Mortgage balances.
- Other financial details.

This helps simplify managing your budget, savings, spending and competing priorities.

The screenshot displays the Empower financial dashboard. At the top, the Empower logo is on the left, and navigation links for Overview, Account, Budgeting, Investing, and Advice are on the right. A user profile with 'CS' and 'Log out' is in the top right corner. The main dashboard is divided into several sections:

- NET WORTH:** \$67,218.37. Assets: \$76,995.37. Liabilities: -\$9,777.
- Empower Accounts:** A list of accounts including ABC Co 401k, Empower Premier, Chase, and Amex.
- Know your money:** A progress bar showing 33% completion. A 'Link account' button is present.
- In retirement starting 2024:** Estimated monthly income of \$5,492.78. A donut chart shows 76% progress toward a goal. A breakdown of income sources is provided: My savings (\$1,754), Employer contributions (\$1,469), HSA (\$200), Social Security (\$1,530), Other assets (\$539), and Income gap (\$1,832).
- Budgeting:** A circular progress indicator shows \$4,757 of an \$8,000 budget, with \$267 under budget. A table lists spending categories: Mortgage (\$2,500), Restaurants (\$660), Automotive (\$374), Groceries (\$283), Travel (\$161), and All Others (\$779).
- Cash flow:** Income this month: \$6,812. Expenses this month: -\$4,757. Net cash flow: \$2,055.
- Debt paydown:** A bar chart showing a decrease in debt from \$245K to \$215K over time.
- Emergency fund:** A bar chart showing monthly savings of \$15,500.
- Right sidebar:** 'I want to...' section with links for investing help, account management, and personal information. An 'Insights' section prompts the user to 'Add or update your beneficiary'.

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# Retirement planner

Automatically runs 5,000 simulations to deliver custom household retirement projections

## Projections include:

- Expected returns and volatility.
- Annual savings.
- Income.
- Spending goals.
- Retirement spending.
- Social Security.
- Tax rules for taxable, tax-deferred and tax-free accounts.

**NET WORTH** +  
**\$184,334.71**

**Assets** \$406,111  
**Liabilities** -\$221,777

**Empower accounts** \$83,062.71  
**Sample retirement plan** \$70,242.41  
**Sample HSA** \$12,820.30  
**Investments** \$17,548.36  
**Cash** \$5,500.74  
**Credit card** -\$1,777.10  
**Mortgage** -\$220,000.00  
**Other assets** \$300,000.00

**Retirement planner** Plan Smart Withdrawal™

**Projected portfolio value** ⓘ

View by: Market conditions Asset location

■ Median ■ 10th percentile

Age 27 Retirement Age 93

**76%** You're roughly on track for retirement, but your plan may require flexibility. We forecast a 76% chance that your portfolio will be able to support your goals.

**Income events** + **Spending goals** +

**Savings** \$250,000 today | \$50,000/yr

**Sale of property/downsize** Age 65 | \$400,000 After taxes

**Sarah's Social Security** Age 65 | \$36,000/yr for life

**Charles's Social Security** Age 65 | \$24,000/yr for life

**Pension** Age 70 | \$20,000/yr for life Not increased with inflation

**Retirement** Age 65/67 | \$81,240/yr reduced by 1.0%/yr

**Home purchase/upgrade** Age 28 | \$200,000

**Devin's education** In 2031 | \$32,000/yr for 4 years

PROJECTED \$120,460  
DESIRED \$128,000

Detailed cash flow table Edit assumptions Edit profile

[How is the projection calculated?](#) [What accounts are used in this projection?](#) [Disclaimer](#)

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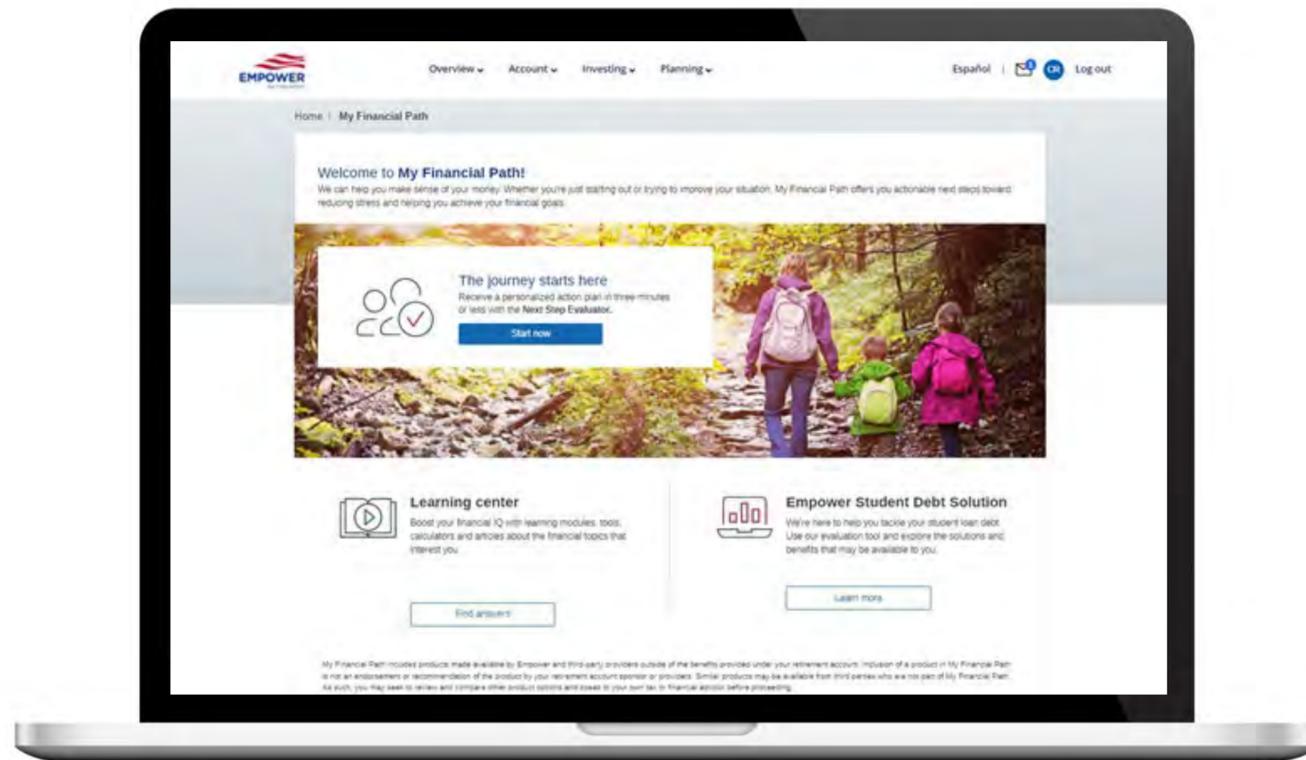
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## Need Help?

To speak with a representative regarding your account, [contact us](#) Monday - Friday between 6 a.m. - 8 p.m. Mountain time.

# Take the next step to financial freedom



- ▶ Make better sense of your money.
- ▶ Get information about spending, saving, investing, retirement and life's big events.

Just click on *Planning* then *My Financial Path* after logging in to your account.

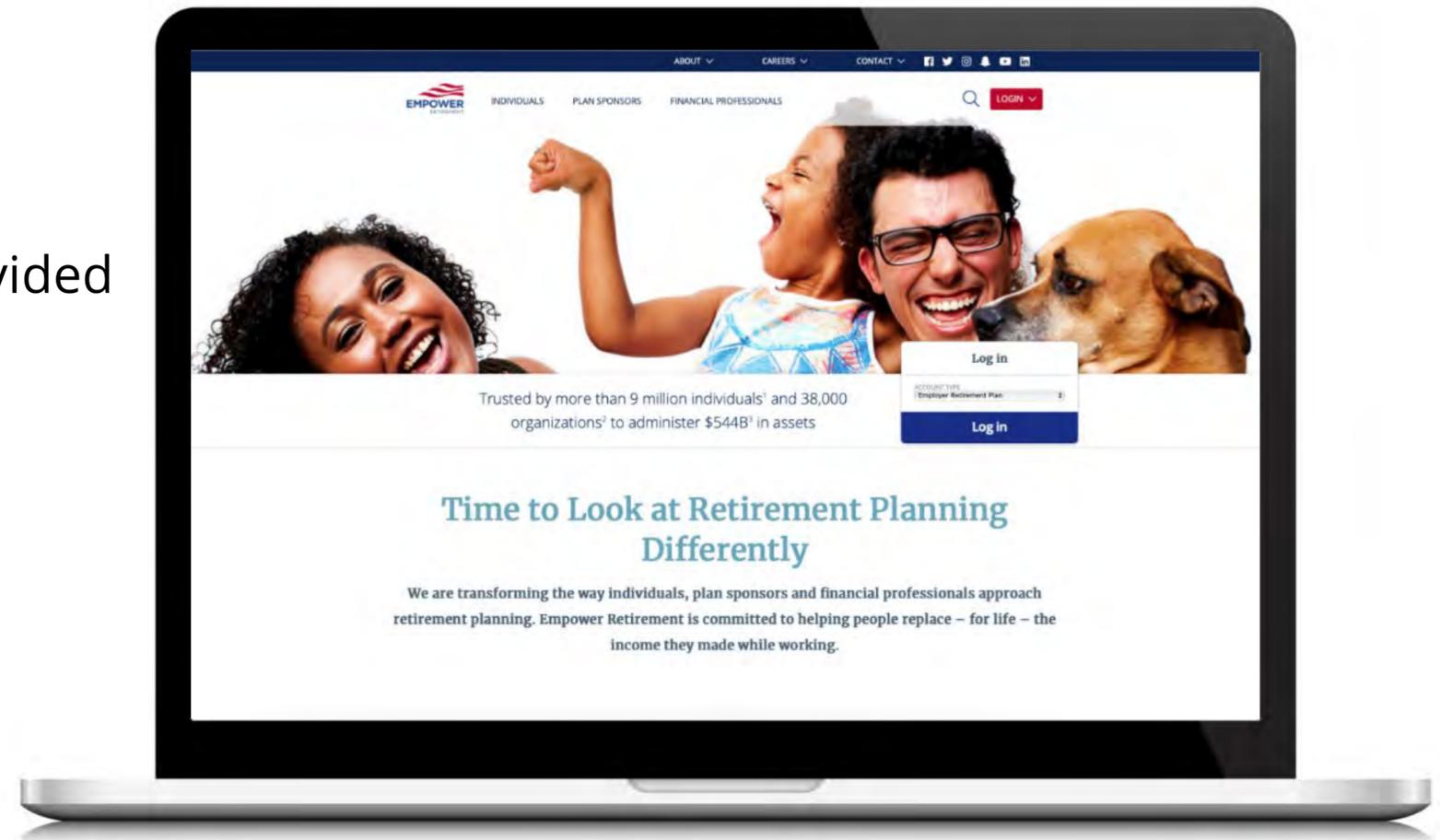
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# We're here when you need us

- Go to **brookfieldretirement.com**
- Click on the *Register* button.
- Follow the system instructions or instructions provided by your employer.
- Designate your beneficiary.
- See where you stand and explore resources.



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# We're here when you need us

[brookfieldretirement.com](https://brookfieldretirement.com)

844-465-4455

Weekdays from 8 a.m. to 10 p.m. Eastern time

Saturdays from 9 a.m. to 5:30 p.m. Eastern time

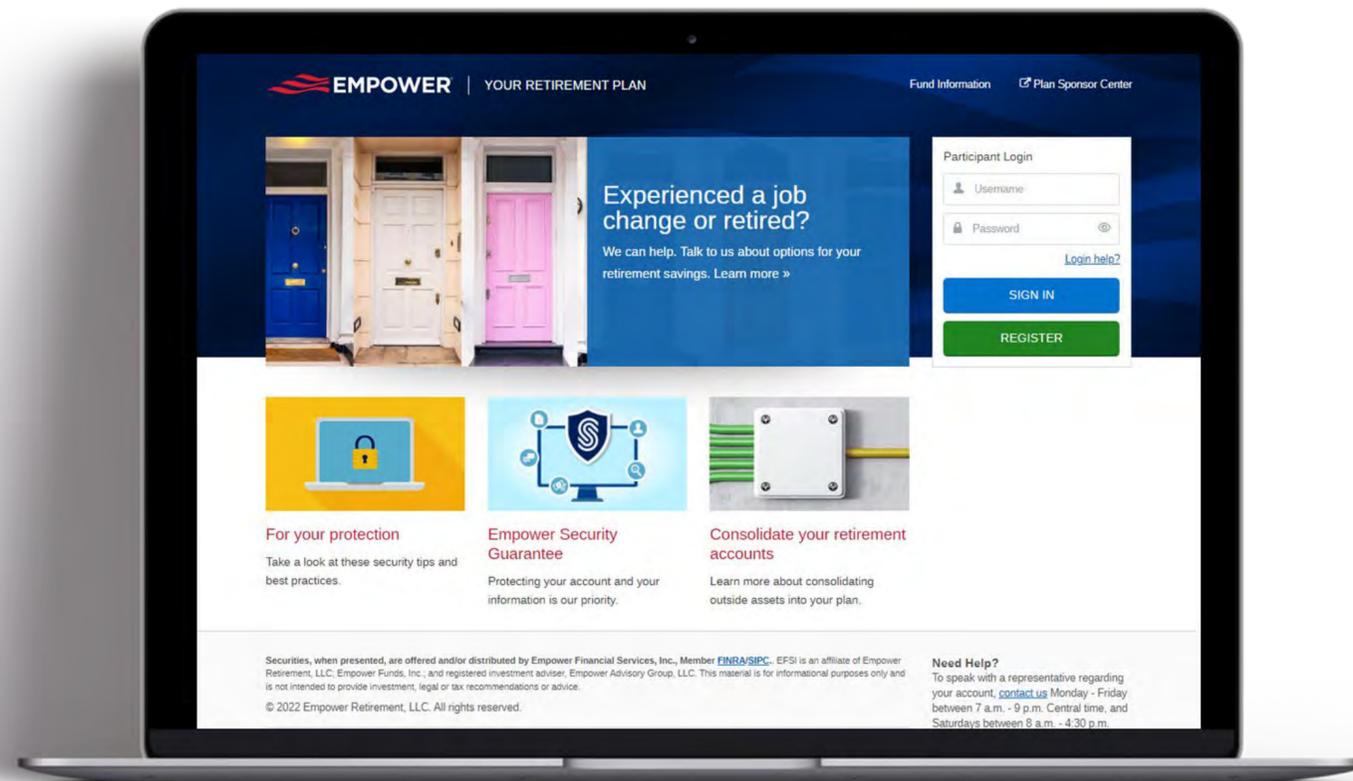
Download the Empower app



Automated system available 24/7. PIN required.

TTY: 800-345-1833

Follow Empower



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### **Important information regarding your meeting with a retirement plan counselor (RPC) of Empower**

Your Empower representative is a retirement plan counselor (RPC) acting on behalf of Empower Financial Services, Inc. (EFSI), a member of the Empower family of companies. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. All Empower RPCs are registered representatives of EFSI.

Empower's RPC can provide information and guidance about a variety of topics, including plan enrollments, distribution and rollover options, consolidation, investment conversations, and savings and contributions strategies by educating you about available options. During your interaction with your RPC, you will engage in an informational dialogue intended to help you understand basic concepts about investing, distribution options available to you, and the advantages of participating in your employer-sponsored retirement plan or an individual retirement account. Although your RPC cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments.

In their capacity as RPCs, the representatives may provide you with retirement counseling services that include education related to various investment options available to you and enrollment processes related to products and services offered or serviced by EFSI or its affiliates. Services provided by your RPC do not include providing securities recommendations or investment advice. If you feel that you need specific securities recommendations, investment advice or tax advice, please consult with your personal investment and/or tax advisor.

To obtain the EFSI Form CRS, or for more information about Empower representatives, visit **[empower.com](https://empower.com)**

*Carefully consider the investment option's objectives, risks, fees and expenses. Contact an Empower Brokerage representative at **877-788-6261** for a prospectus, summary prospectus or disclosure document, as available, containing this information. Read them carefully before investing.*

Investing involves risk, including possible loss of principal.

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The Savings Planner and the Investment Checkup are for informational purposes only and neither is intended to provide investment, legal or tax recommendations or advice.

A stable value fund is not federally guaranteed and has interest rate, inflation and credit risks. Guarantees are subject to the terms and conditions of the group annuity contract or funding agreement and the claims-paying ability of the insurer.

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**THANK** YOU