West Virginia
Teachers' Defined Contribution Retirement System

Quick Reference Guide

The West Virginia Teachers' Defined Contribution Retirement System (TDC Plan) is a powerful tool to help you reach your retirement goals by allowing you to save and invest money for retirement — tax deferred! **It's important to manage and monitor your account so you can be sure you are on the right path to retirement**. You can easily manage your account by calling **(888) WVTEACH (888-988-3224)** or through the TDC Plan website at **wvteachersdcp.com**.

TDC Plan phone number:
(888) WVTEACH (888-988-3224)

Call **(888) 988-3224** to speak with an Empower representative for help.

- Representatives are available **weekdays between 8 a.m. and 10 p.m. Eastern time and Saturdays between 9 a.m. and 5:30 p.m. Eastern time.**

Representatives can assist you with transfers between funds, changing investment allocations, accessing your online account and more!

You can also call **(888) 988-3224** to access your account details 24/7. For verification purposes, you will be asked to enter your Social Security number. You will also be prompted to enter your numeric PIN. If you do not know your PIN, you can request a temporary PIN. This can be sent to your cell phone, home phone (no landlines), primary email address or your address on record. You will be required to change your temporary PIN upon first use.

Use the voice prompts to access your TDC Plan account information, including:

- Account balance as of current date.
- Contribution amount.
- Transaction history (previous 12 transactions or six months, whichever is less).
- Designated beneficiary(ies).
- Fund performance.
- Last date of employment.
- Withdrawal status.
- Required withdrawal amount.

TDC Plan website:
wvteachersdcp.com

Log in to your TDC Plan website to easily manage your account and track your retirement savings progress. **For first-time access, visit wvteachersdcp.com**:

- Click on *Register.*
- Choose the *I do not have a PIN* tab.
- Enter the required information and follow the prompts to create your username and password.

For assistance with registering, call **(888) WVTEACH (888-988-3224)** or contact your local Retirement Plan Advisor, Chris Meadows.

View the next page to explore how you can easily manage your TDC Plan account online.

Your local Retirement Plan Advisor

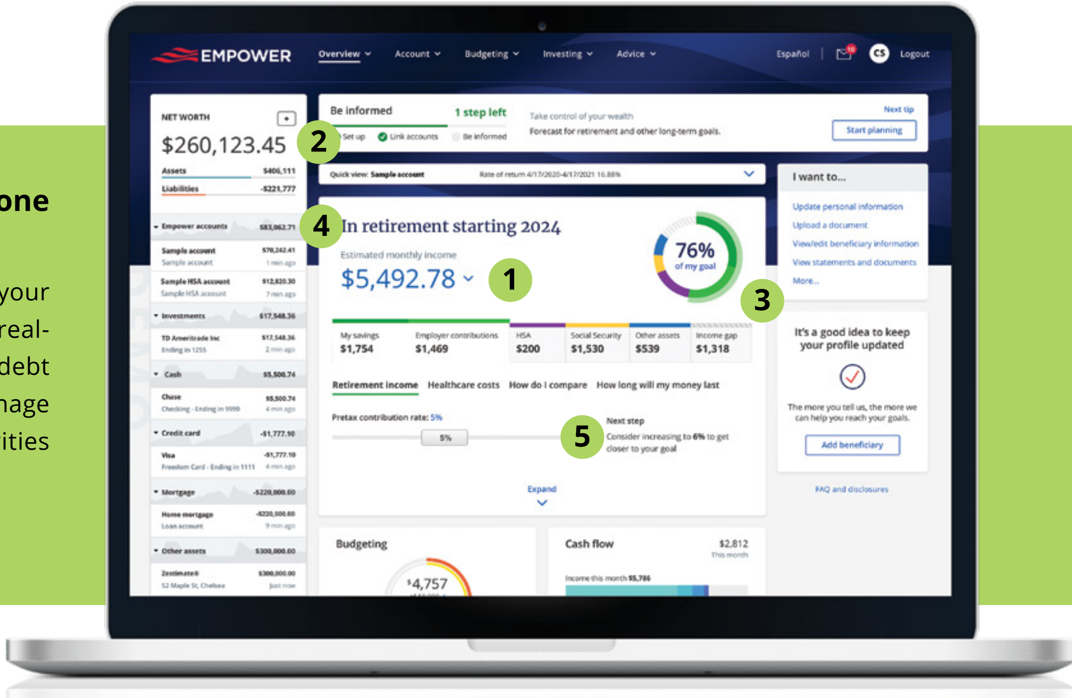
When it comes to questions about your TDC Plan account, planning for retirement or taking a distribution, your local Retirement Plan Advisor, **Chris Meadows**, can offer you personalized support tailored to fit your individual needs. **Chris** is a salaried employee of Empower, and he does not receive any commission or incentive based upon the account decisions you make.

Schedule a free, one-on-one meeting with **Chris** by phone at **(304) 542-5060** or by email at **chris.meadows@empower.com**.

View all your finances in one secure place

As a part of your TDC Plan, your account dashboard gives you a real-time view of spending, saving, debt and more so you can track, manage and plan all your financial priorities in one place.

FOR ILLUSTRATIVE PURPOSES ONLY.



1. Know your estimated monthly retirement income

- See what your retirement might look like and what percentage of your goal you're on track to reach.
- Put your savings in context.
- Make changes with just one click.

2. See and understand your net worth

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

3. Manage progress toward your goals

Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.

4. Easily and securely link other accounts

Advanced security measures are taken to protect your privacy and information and ensure your accounts can't be viewed by your employer or plan administrators.

5. Access an expanded financial toolbox

Designed to help you better plan and manage your finances, it includes a retirement planner, a savings planner, budgeting tools and more.

Get the Empower mobile app and connect to your plan whenever, wherever*

* Available for your mobile device or Apple Watch® in the App Store® from Apple® for iOS® or on Google Play™ from Android™.

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.

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.

Investing involves risk, including possible loss of principal.