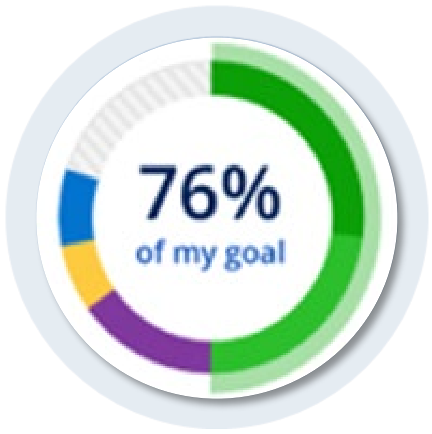
EMPOWER Invest well. Live a little.™

The New Empower Personal Dashboard

We constantly innovate to address the evolving trends and needs of our customers

Demystifying retirement income



Lifetime Income Score™ translates investment pie charts into income paychecks.

Social comparison

Peer comparison answers “How am I doing?” vs millions of “savers like me” to spur savings.

Personalized health

Personalized health apps on the rise.

Health Cost Estimator connects health and wealth to drive savings.

Wearable engagement

Bringing finance to the small screen.

People stay in control right from your watch

Timely advice

Delivering one-on-one advice when people are most in need: Dynamic Retirement Manager

A holistic view

Retirement, net worth, and real-time budgeting in one dashboard helps improve savings.

Today, investors are facing new financial challenges.

Cluttered finances

Americans average **5.3 financial accounts** across multiple institutions, with 21% at 8 or more.

57% of workers say disorganized finances increase their stress.

Competing priorities

60% of Americans set financial goals.

Yet 2 in 5 (39%) don't regularly check progress.

38% say they aren't sure where to start.

Lack of guidance

41% of workers need direction on workplace savings and benefit choices.

50%+ of millennials/Gen Z use AI for quick tips.

35% say they made questionable decisions based on the information.

"Clarity is the New Currency, 2026 Personal Finance Experience Study," Empower

Empower's "2026 Personal Finance Experience Study" is based on online survey responses from 1,018 working Americans ages 18+, collected from December 17–19, 2025. The results have been weighted to be nationally representative of all working U.S. adults.

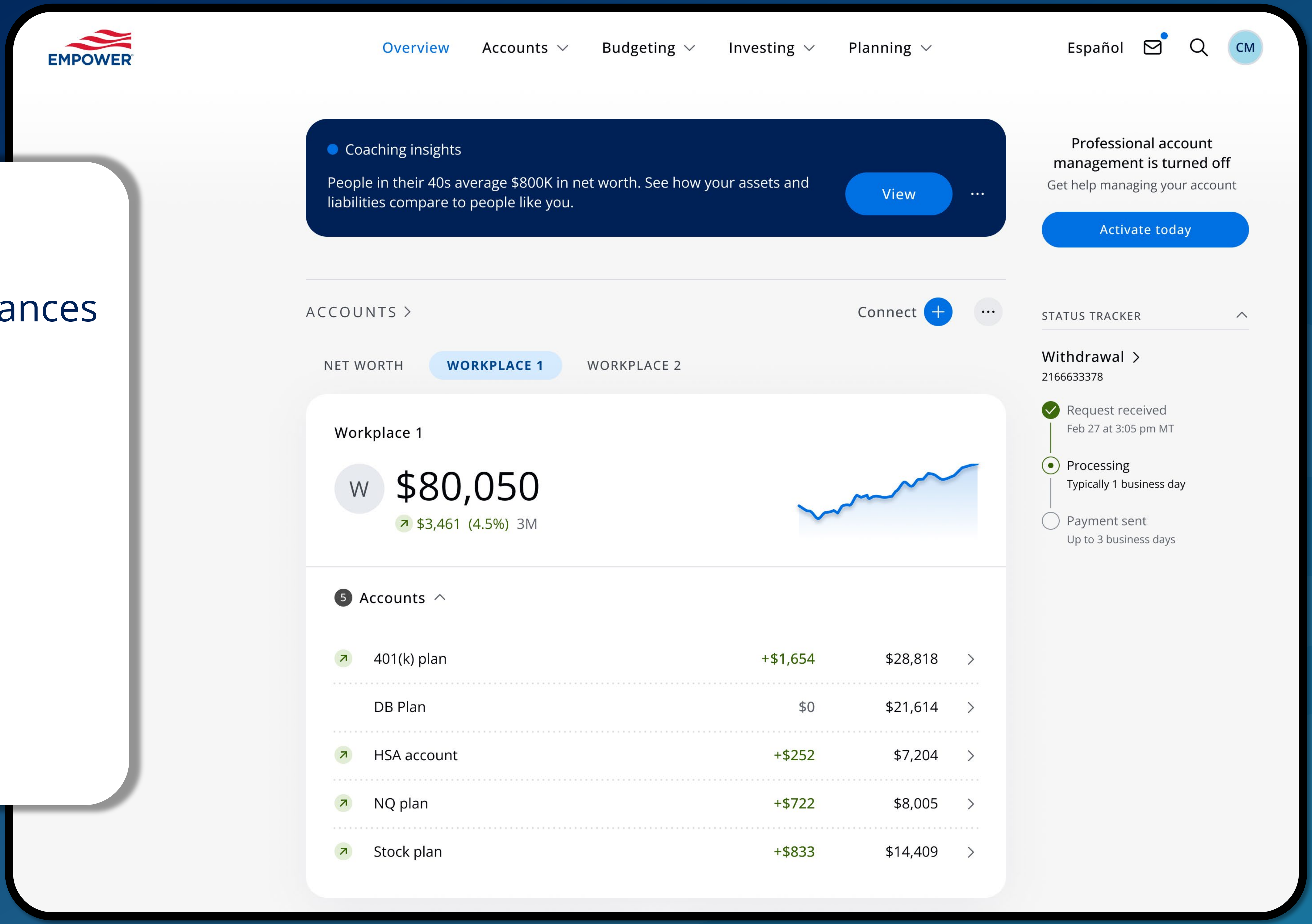
The New Empower Personal Dashboard

Evolving to address individuals' changing needs

Clearing out the financial clutter
A unified experience: benefits, wealth and personal finances

Bringing clarity to financial health
Simplified visuals: areas for attention and action

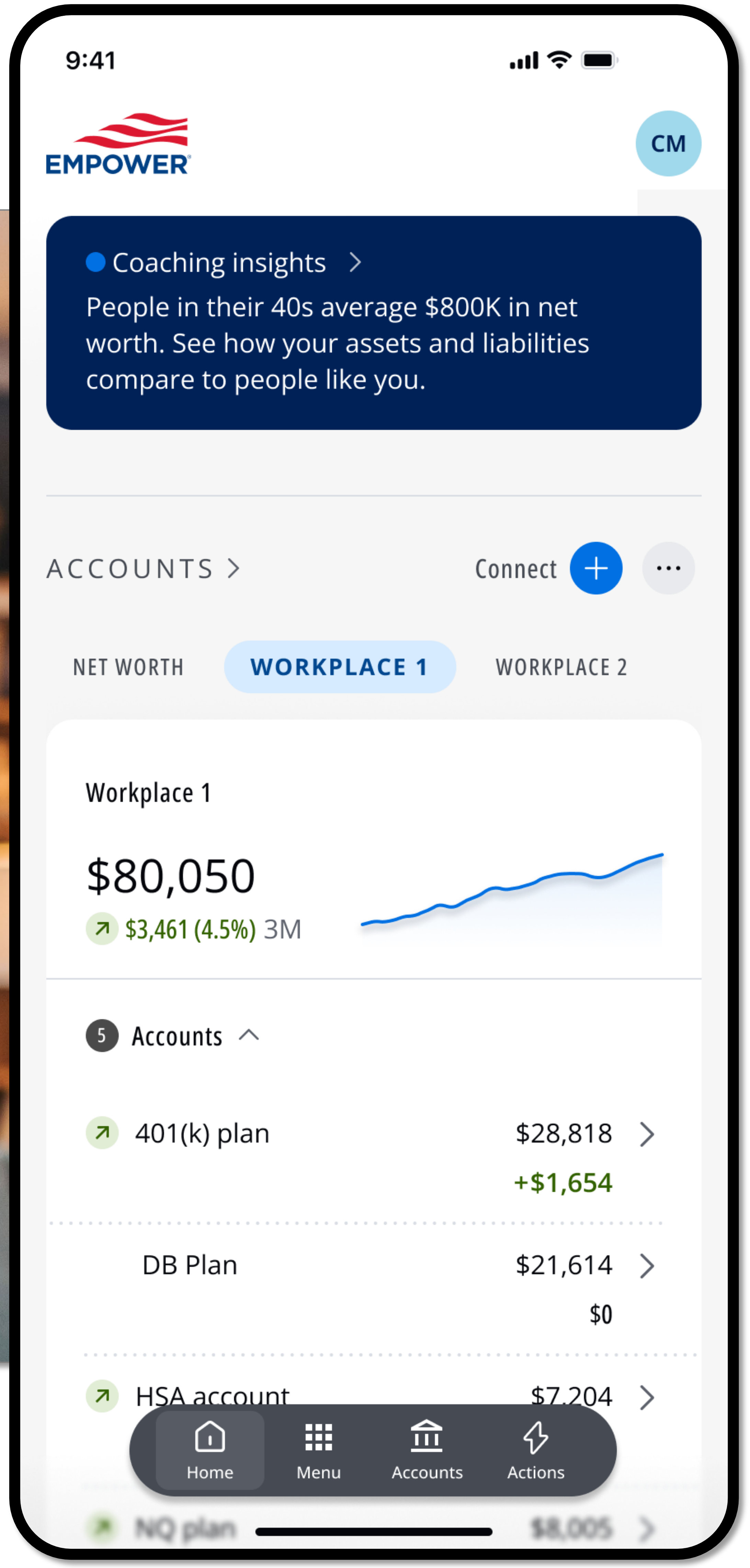
Guidance at every step
Coaching insights help individuals gain confidence



Cleaning out the financial clutter

A unified experience with benefits, wealth and finances all in one place.

- A clear and simplified layout guides users through key areas of focus.
- Participants can instantly access their entire financial picture in one clear view.
- An enhanced streamlined benefits experience designed to help yield higher engagement.



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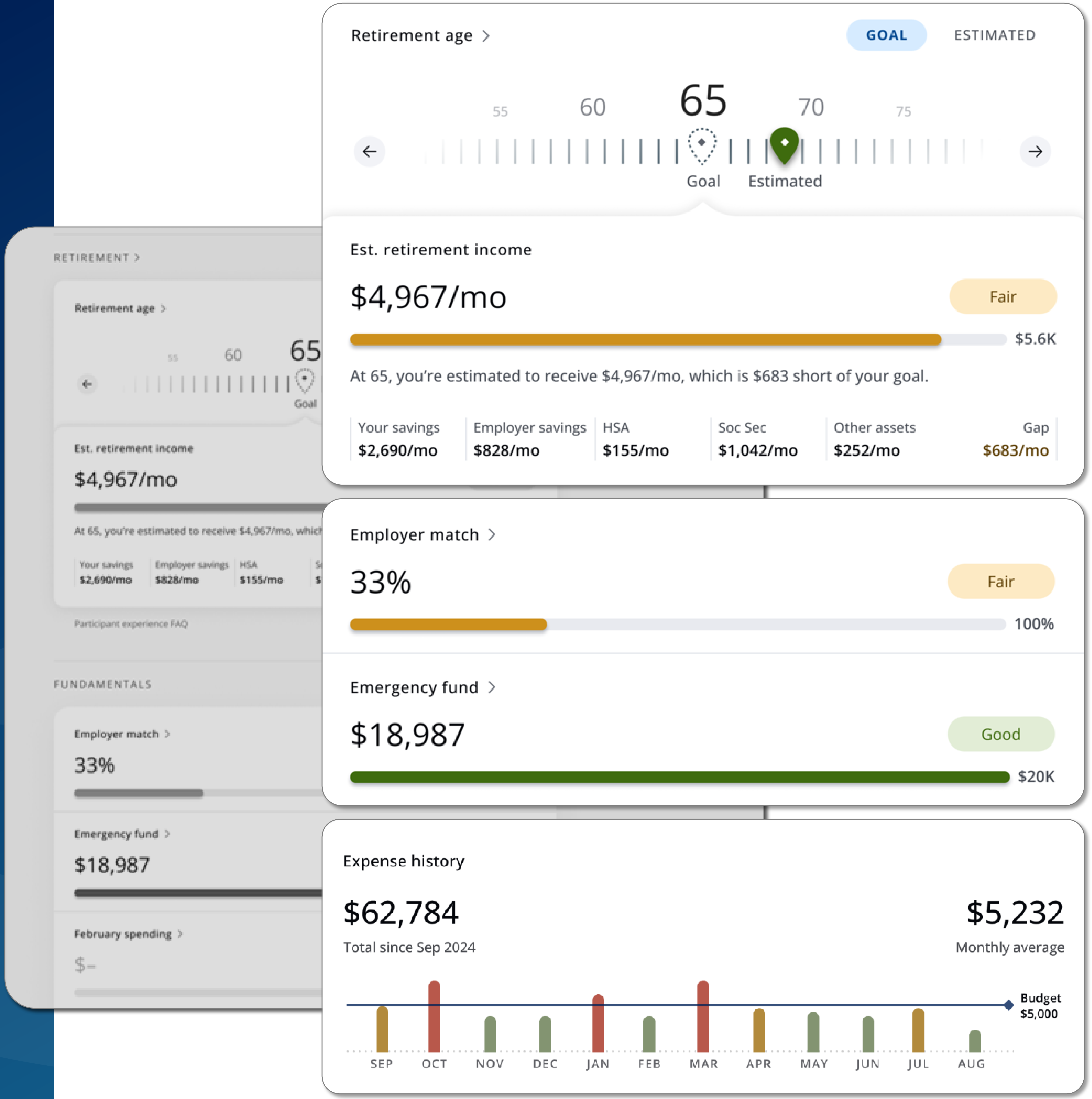
Bringing clarity to financial health

Simplified visuals help identify financial areas most in need of attention or action

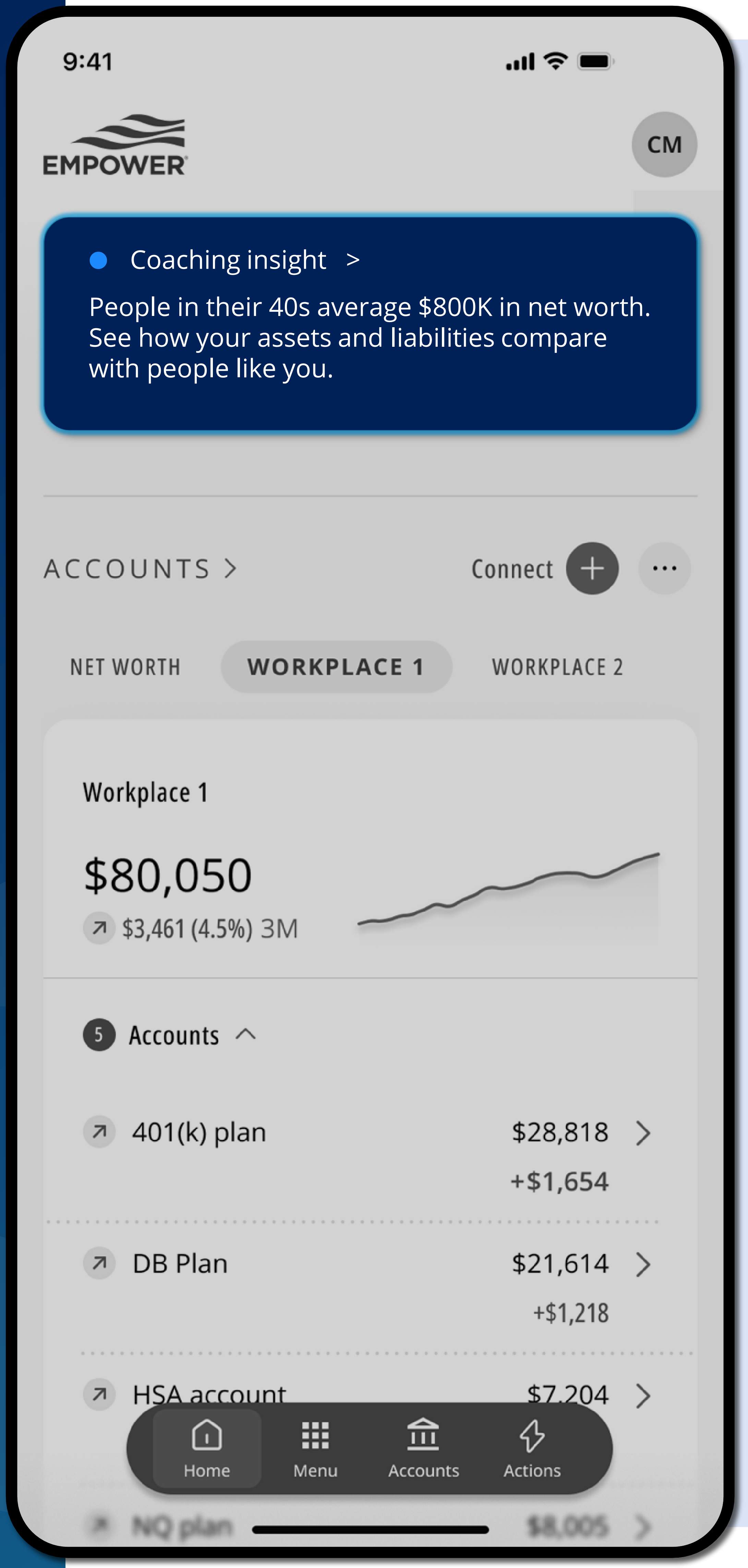
- Financial health indicators visually color code finances to make progress easy to understand.
- Encourage positive financial behavior through simple visible feedback.
- Financial tools help users understand their financial situation and take action.



Guidance at every step of the way

Coaching insights help people gain confidence

- Coaching insights are based on the individuals' personal preferences, habits and behaviors.
- Insights help prioritize financial gaps or needed areas of improvement.
- Insights are immediately actionable at a tap or a click.



Coaching insight >

Every retirement journey is different. But no matter your age, the right plan can get you there.

Coaching insight >

Are you maximizing your savings? Review your plan with what-if scenarios for age, savings rate, retirement goals and more.

Coaching insight >

Here's the million-dollar question: How much should you save for retirement? Let's take a look.

Coaching insight >

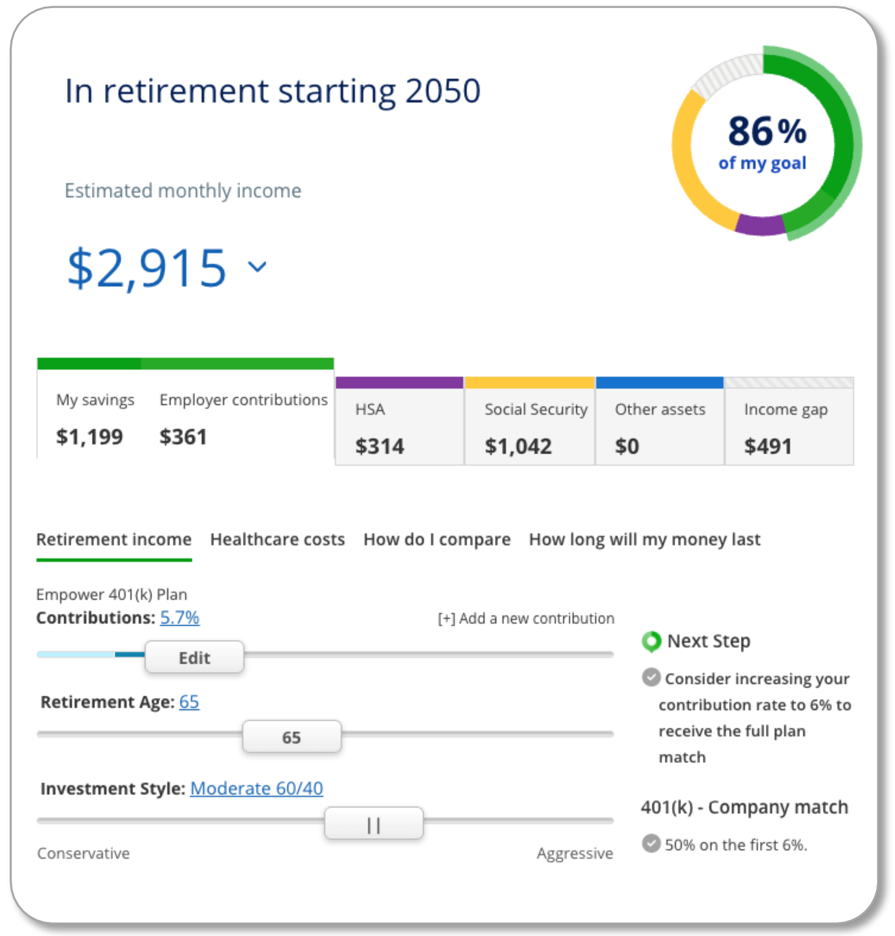
Now that you're 50, you can contribute $7,500 extra to your employer's 401(k).

Coaching insight >

It's been 6 months since you last updated your retirement goal. Has anything changed?

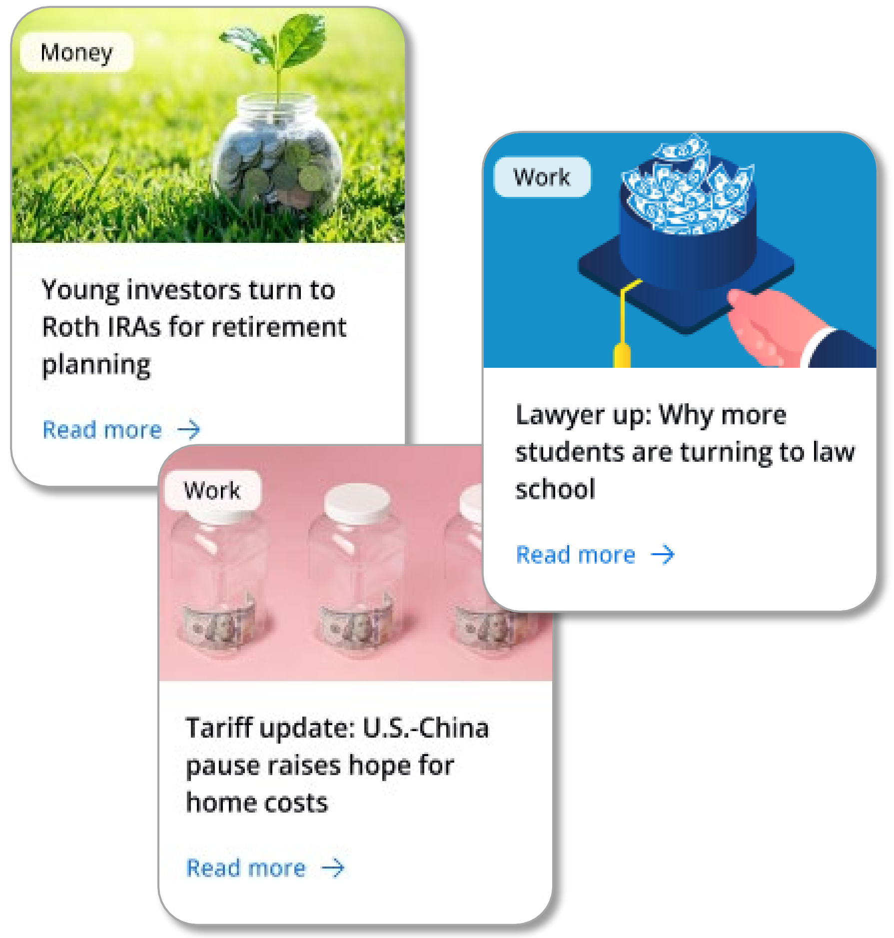
Helping individuals make more informed decisions

Lifetime Income Analysis Tool



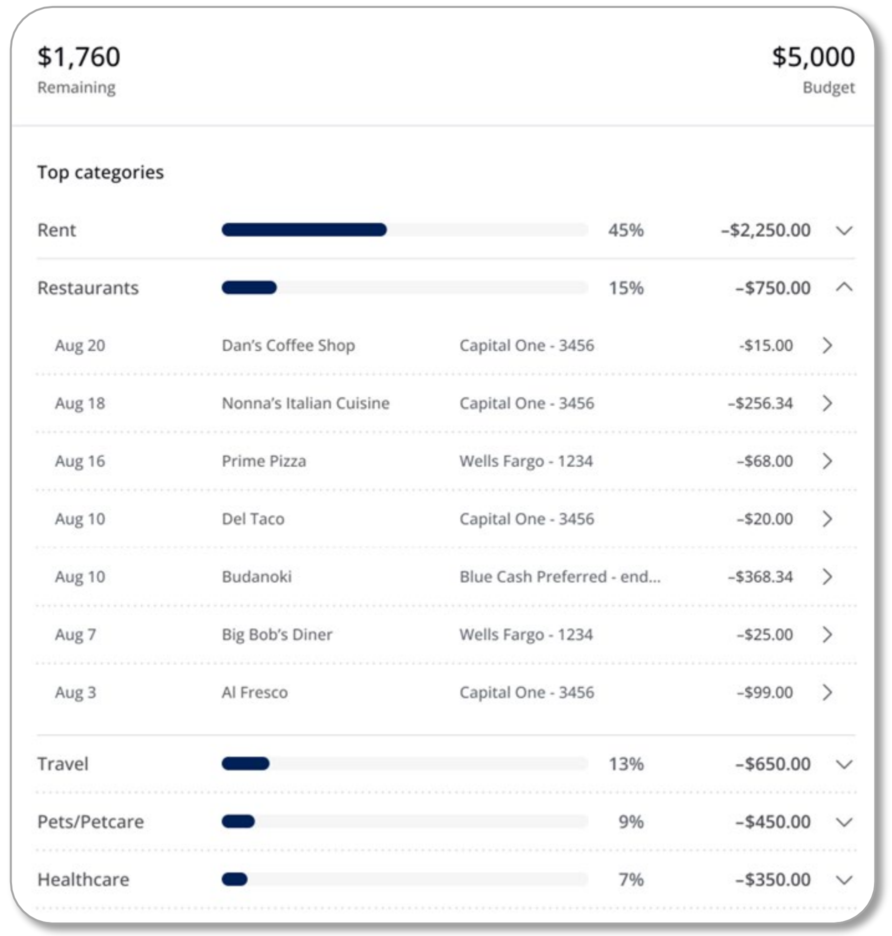
Customers use their retirement age and income to see if they are on track to meet their goals.

Education Widget



Hand-picked smart reads on saving, investing and the latest money trends.

Enhanced Tools



Enhanced tools like budgeting and debt paydown help participants manage finances.

Early impressions indicate positive feedback

Among users…

"Clean, not cluttered… You can see the main points right away."

"Very easy to read across mobile and desktop, so one less thing I have to learn."

"A good amount of information without overwhelming me.. I would be more willing to use this new design."

Among sponsors…

"This is what we were hoping for from Empower, and addresses pretty much every one of our concerns."

"I think all of this is great – I love it."

"I'd actually like to be an early adopter or pilot client for this."

Among advisors…

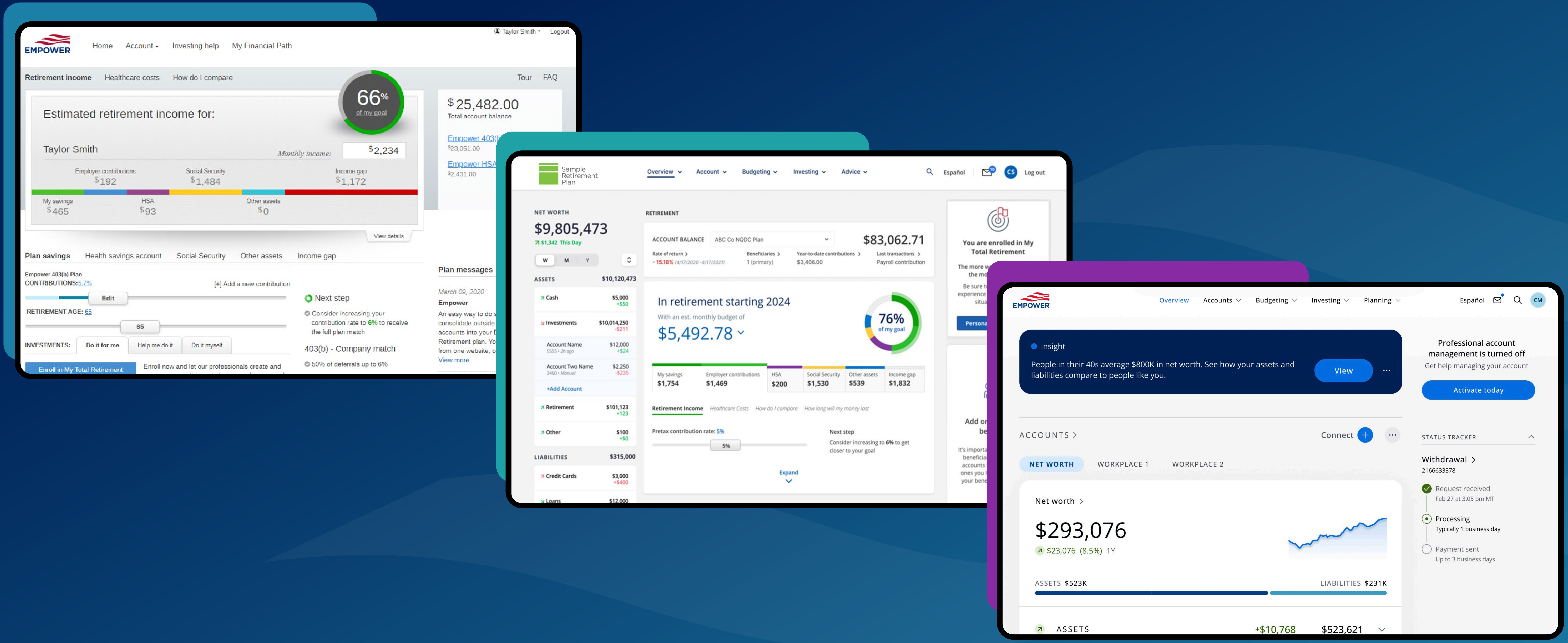
"The most innovative interface on the market."

"We love it, and can't wait to see it live."

"The technology is great, clean, smart."

Testimonials may not be representative of the experience of other individuals and are not a guarantee of future performance or success.

Continuous evolution. Constant innovation. The Empower Personal Dashboard.



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