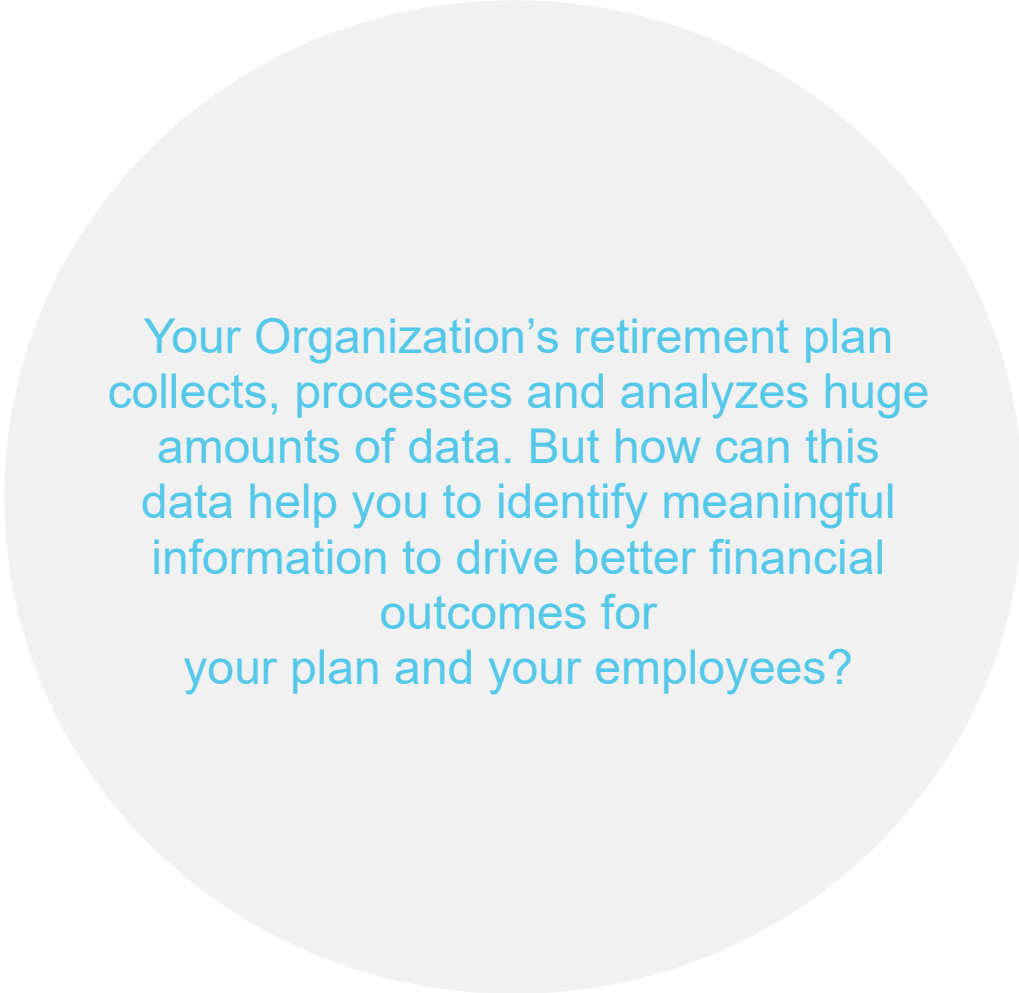


# Plan Analytics reveals opportunities

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH EMPLOYEES.



Your Organization's retirement plan collects, processes and analyzes huge amounts of data. But how can this data help you to identify meaningful information to drive better financial outcomes for your plan and your employees?

**The Empower Retirement (Empower) Total Retirement Center (TRC)** plan analytics features allow you to see the landscape of your plan and reveals opportunities for taking action to improve outcomes.

Understanding what the data represents and how you may use it is critical. This document breaks down the visuals with simple definitions and calls to action.

Note: Visuals in this document are samples and not representative of your actual plan participants. Log into the Total Retirement Center for your specific plan analytic data.



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## 1 Total Participants Tab

- The total number of participants with a balance in the selected subscriber.
- Clicking this tab from the dashboard loads a series of visuals.



PARTICIPATION RATE



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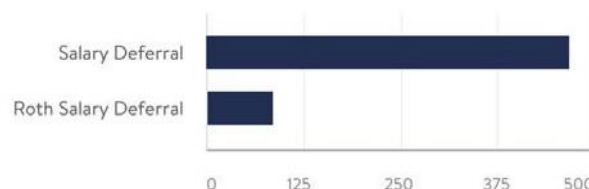
## 2 Participation Rate

- Represents the current percent of active and eligible employees with a balance, within the selected subscriber.
- Industry benchmark is 88.9%<sup>1</sup>, is your plan meeting or beating the benchmark?
- Consider automatic enrollment arrangements to increase overall participation rates, and/or available Empower educational opportunities for your participants.

## 3 Participants Contributing by Source

- Represents total participant population contributing by available source.
- Industry benchmark of plans offering Roth deferrals is 69.6%<sup>1</sup>. Is the plan offering Roth? Roth contributions may provide value to participants.
- Three types of contributions plan sponsors may offer to a retirement plan (Pre-tax, Roth, After Tax).

PARTICIPANTS CONTRIBUTING TO EACH SOURCE



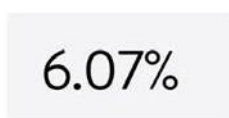
Data includes participants contributing by percentage only

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## 4 Average Contribution Rate

- Average aggregated contribution rate across all available sources (example: as applicable, combines pre-tax and Roth contributions by participant, then averages across subscriber)
- Calculation includes % contribution elections only, and not flat dollar contribution elections.
- Industry benchmark is 7.1%<sup>1</sup>. Is your plan meeting or beating the benchmark?
- Consider Automatic Contribution Increase arrangements.
- Additionally, if the plan is utilizing Automatic Enrollment, consider if the default enrollment rate should increase to improve the overall average.

AVERAGE CONTRIBUTION



Data includes participants contributing by percentage only

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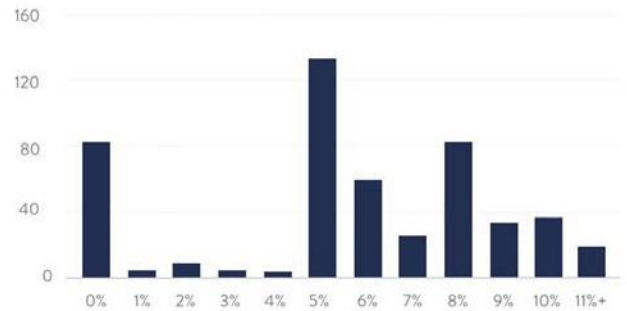
<sup>1</sup> PSCA 61st Annual Survey of Profit Sharing and 401(k) Plans, December 2017

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## Participants Contributing by Percentage

- Represents the number of active and eligible not participating employees contributing by each percent (% only, no flat dollar elections).
- If participants contribute to multiple sources, rates are combined.
- If applicable, is everyone meeting the employer match? Is there a population in the 0% bucket? Consider an Empower education session for your employees.

PARTICIPANTS CONTRIBUTING BY PERCENTAGE

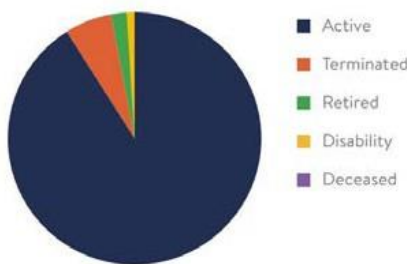


Data includes participants contributing by percentage only

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PARTICIPANTS BY STATUS



Participants included in this data are only those with a balance.

[View Participant Balance Report](#)

## Participants by Status

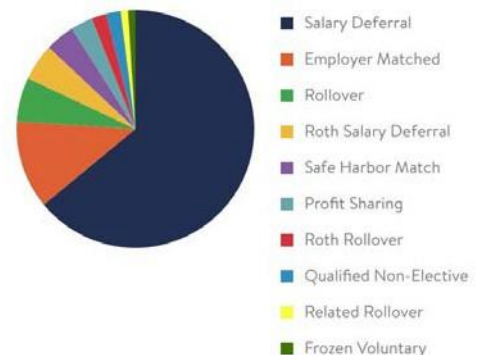
- Quick view of participants by status with a balance in the subscriber.
- How large is your terminated population?
- If the plan has a large number of terminated participants, consider changes to your cash-out level to relieve administrative burden.

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## Participant Balance by Source

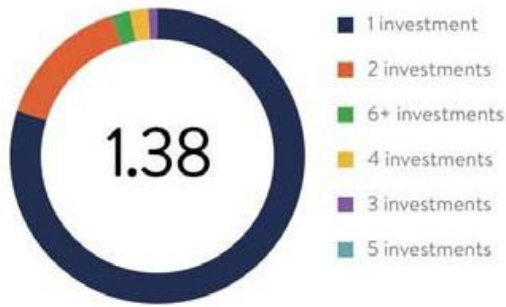
- Quick view of top sources in the subscriber by balance; sorted highest to lowest balance.

PARTICIPANT BALANCE BY SOURCE



[View Plan Assets Report](#)

AVERAGE INVESTMENT HOLDINGS PER PARTICIPANT



[View Participant Balance Report](#)

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## Average Investment Holdings Per Participant

- Calculation includes all available investments to the participant, including target date funds.
- Consider this for investment diversification.
- Low averages may not represent low diversification if high usage of Target Date Series exists; view the Participant by Fund visual to see if Target Date Series usage is high.

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## Outstanding Loans

- Snapshot of all outstanding loans for the subscriber.
- Consider action with delinquent and pending default loans to avoid tax consequences to participants.
- Ensure payroll is prepared for pending maturity loans.
- Review suspended loans and take action if necessary.

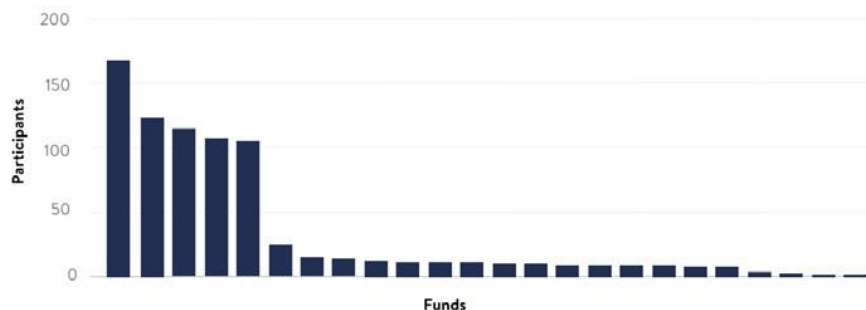
OUTSTANDING LOANS



[View Outstanding Loans Report](#)

Data is at subset level

PARTICIPANTS BY FUND



[View Participant Balance Report](#)

Data includes only those funds with a balance

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## Participants by Fund

- Represents total participants invested in each fund.
- Will not display funds with zero participants.
- Considering an investment change? See how many participants will be impacted.

## A resource for plan sponsors

The plan analytic features help to deliver the business intelligence plan sponsors and their advisors need to enhance and optimize your plan.

The advantages of the plan analytics features include:

- Easy to understand demographics of the plan
- Simple snapshots of plan elements
- Easy to analyze various scenarios
- Identifies ways to improve plan performance

On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company. Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates

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