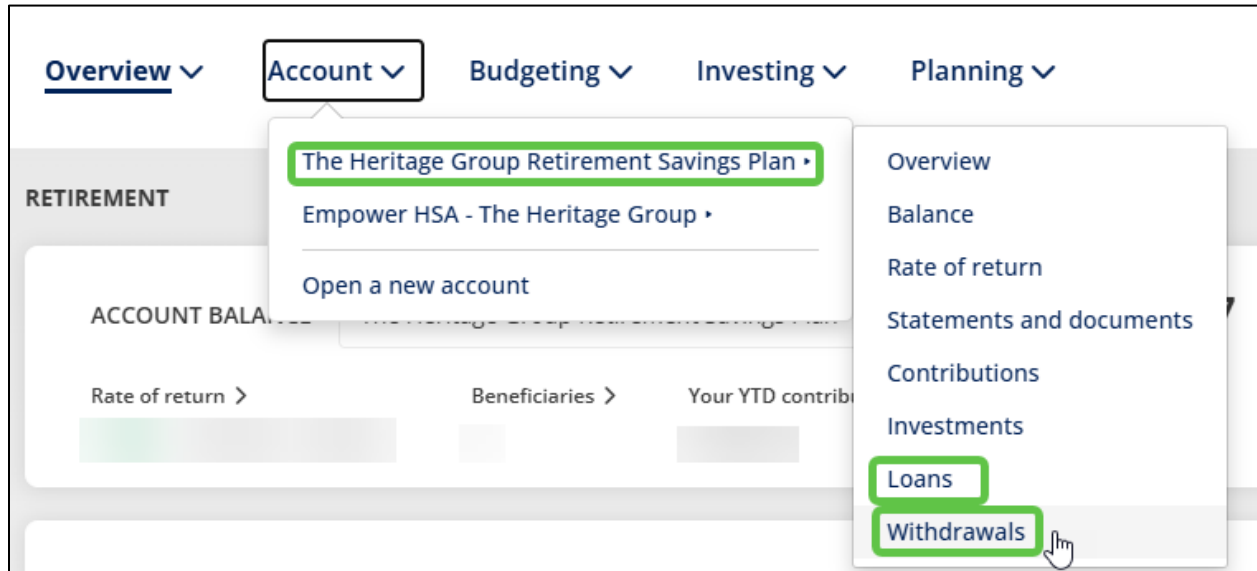


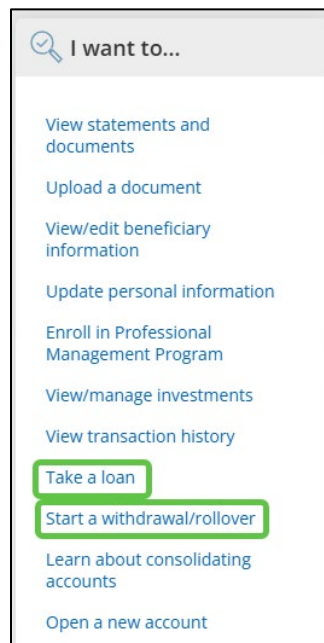
Request a 401(k) Loan, Hardship or Emergency Personal Expense Withdrawal

- Log in to www.empowermyretirement.com
- At the top of the page, choose Account>The Heritage Group Retirement Savings Plan>**Loans** or **Withdrawals**



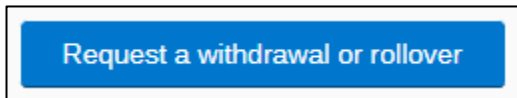
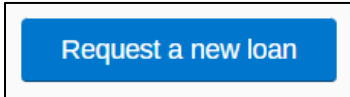
OR

- Under “I want to”, choose **Take a loan** or **Start a withdrawal/rollover**.



Request a 401(k) Loan, Hardship or Emergency Personal Expense Withdrawal

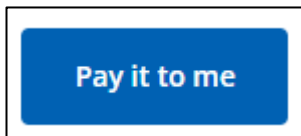
- Select Request a new loan or Request a withdrawal or rollover



Loans: Follow the prompts to complete the request including the amount you need to borrow and your desired repayment terms.

Withdrawals:

- Answer the questions that follow
- Select Pay it to me



- Select the desired withdrawal option from the list of options available to you and follow the prompts to complete the request.

Need Help?

Contact **Empower 1-844-465-4455**

Monday – Friday, 8 a.m. - 10 p.m. Eastern time

Saturdays, 9 a.m. - 5:30 p.m. Eastern time