

# American Century® Retirement Date Hybrid Trust

## A HYBRID TARGET-DATE APPROACH

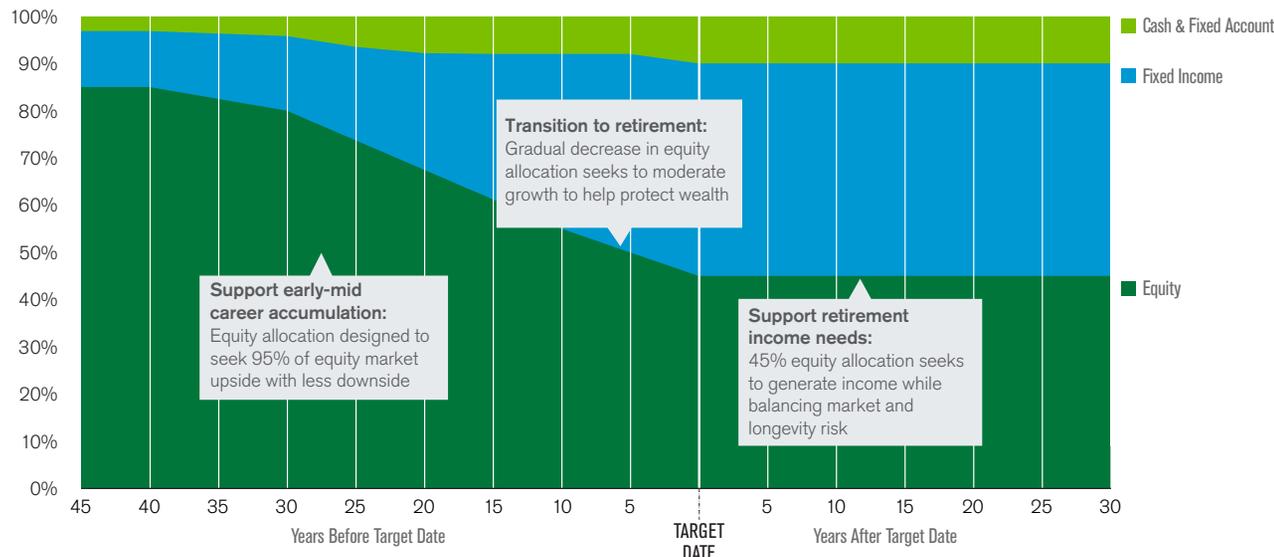
The alpha potential of active management. The cost-effectiveness of indexing.

- Actively managed equity and fixed income strategies from American Century Investments®
- Low-cost, indexed large-cap equity strategies from State Street Global Advisors
- Fixed Account allocation managed by Empower Annuity Insurance Company of America (Empower) seeks to provide portfolio stability.
- Glide path designed and managed by American Century

## The Conviction of American Century's Risk-Aware Glide Path

- Balance-of-risk framework designed for multiple risks and market environments
- Seeks to increase the likelihood of success for a greater number of participants

American Century® Retirement Date Hybrid Trust



Source: American Century Investments®

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## Available Exclusively on the Empower Recordkeeping Platform

Vehicle	Collective Investment Trust
Investment Minimum	None
Expense Ratio	Class I <\$100 million – 23 basis points (bps) Class II \$100 to \$250 million – 21bps Class III >\$250 million – 18bps
Trustee	Benefit Trust Company
Recordkeeper	Empower Retirement
Asset Allocation <i>est. avg.</i>	American Century: <b>65%</b> Empower: <b>7%</b> State Street Global Advisors: <b>28%</b>

## Potential Recordkeeping Discounts

### New plan sales (<\$50M)

- 5bps recordkeeping discount applied at the plan level for plans on Empower Select
- 5bps recordkeeping discount applied to mapped assets into Retirement Date Hybrid Trust for plans on Empower Standard

### Existing Empower Plans (<\$50M)

- Up to 5bps recordkeeping discount applied to assets mapped into Retirement Date Hybrid Trust

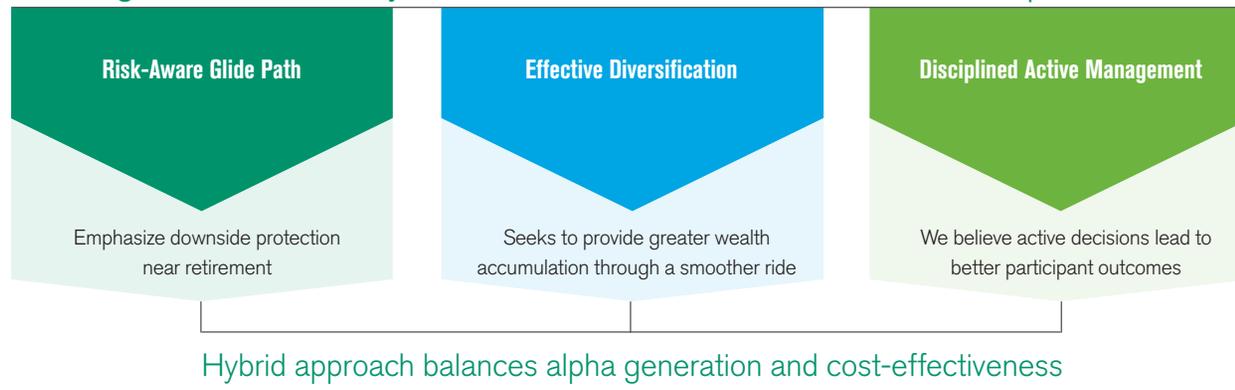
### Plans >\$50M

- Considered custom-priced, so please contact your Empower Retirement Specialist about potential recordkeeping fee discounts.

## Full Asset Class Coverage

ACTIVELY MANAGED	Equities	Fixed Income	Fixed Account
	<b>American Century Investments®</b> Large Cap Growth Mid Cap Growth Mid Cap Value Small Cap Growth Small Cap Value Non-U.S. Developed - Large Growth Non-U.S. Developed - Large Value Non-U.S. Developed - Small Cap Emerging Markets Global Real Estate	<b>American Century Investments®</b> High Quality Bond High Yield Bond Inflation-Linked Bond Short Duration Inflation-Linked Bond Non-U.S. Bond Global Hedged Bond Emerging Markets Debt	<b>Empower</b> Fixed Account
INDEXED	<b>State Street Global Advisors</b> Large Cap Growth Large Cap Core Large Cap Value		

## Seeking Greater Certainty of Retirement Outcomes for More Participants



Talk to your American Century or Empower Retirement Specialist to learn how our hybrid approach and risk-managed glide path is helping grow the ranks of successful retirees.

This information is for educational purposes only and is not intended as investment or tax advice.

The Trust consists of a series of common or collective trust funds established and maintained by Benefit Trust Company (BTC) under a declaration of trust. American Century Investment Management, Inc. is the great advisor to the trust. The trust is not registered with or required to file prospectuses or registration statements with the SEC or any other regulatory body, and accordingly, neither is available. The trust is available only to certain qualified retirement plans and governmental plans and is not offered to the general public. Units of the trust are not a bank deposit and not insured or guaranteed by any bank, government entity, the FDIC or any other type of deposit insurance. You should carefully consider the investment objectives, risk, charges, and expenses of the trusts before investing.

Benefit Trust Company (BTC) is a non-depository trust company with operations in Overland Park, Kansas. As an independent fiduciary and fund sponsor, BTC maintains the fund and oversees all compliance related functions for the fund including trade monitoring, pricing, performance, annual reporting and investor eligibility.

American Century is not affiliated with Empower Retirement, Empower Financial Services, Inc., or its parent company Empower Annuity Insurance Company of America. Information presented is intended to supplement discussions between ACI and tax-qualified retirement, pension, profit-sharing, stock bonus, and other employee benefit trusts and certain eligible governmental plans (defined as "Eligible Plan" in the Declaration of Trust exempt under Revenue Ruling 81-100 (1981-1 C.B. 326) (as amended, from time to time). The information is not applicable if you are not an Eligible Plan. This does not constitute an offer or solicitation of any security or product, nor constitute a recommendation of suitability of any investment strategy for a particular investor. Material presented is prepared from information sources believed to be accurate, but there is no guarantee of accuracy. Any potential purchaser may pay actual expenses that are more or less than those presented above, and their investment may lose value. There is no guarantee, contract, or agreement, expressed or implied with the recipient of this information that the above expenses will be received. Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results.

Diversification does not assure a profit nor does it protect against loss of principal.

Fees are subject to change.