



## Open Banking: Q2 2023 Migration Update for Empower Participant Retirement

Morningstar is pleased to share an Open Banking update regarding your Empower Participant Retirement accounts. For users already using our other Open Banking API channels, new accounts configured to the in-scope Empower Participant Retirement institutions listed below, will utilize the new API channel starting after May 8, 2023. Migrations of existing accounts for these institutions are scheduled for June 12, 2023.

The Empower Open Banking API will allow us to aggregate your Empower data more efficiently and reliably with less disruption due to site changes and site restrictions on aggregation traffic times.

Please see details below for specific institution details as well as answers to commonly asked questions. You must have signed our Financial Institution Data Access (FIDA) Addendum in order to utilize these Open Banking API channels.

### Empower Participant Retirement Open Banking API FAQ

#### 1. What is the new Empower Retirement Open Banking API FI?

FI ID	FI Name
113078	Empower Retirement - Your Retirement Plan - Participant (Investment)

#### 2. Which Empower FIs are in scope for Open Banking API enablement and migration?

FI ID	FI Name
97799	ACEC Retirement Trust - Participant (Investment)
37301	Alight Solutions - Vulcan Materials Company (Investment)
107686	Bechtel Trust and Thrift - Participant (Investment)
108860	Colorado County Officials & Employees Retirement Association (CCOERA) (Investment)
55561	Commonwealth of Pennsylvania Deferred Compensation Program (Investment)
95965	County of Los Angeles Defined Contribution Plans (Investment)
98511	Directed Account Plan - Participant (Investment)
47236	Empower Retirement - 3M 401(k) Center (Investment)
109850	Empower Retirement - AbbVie Savings Plan (Investment)
110943	Empower Retirement - Advocate Aurora Health (Investment)
109767	Empower Retirement - American Electric Power (AEP) - Participant (Investment)
97288	Empower Retirement - American Family Insurance Enterprise (Investment)
97143	Empower Retirement - Apple 401(k) Plan - Participant (Investment)

113388	Empower Retirement - Arthur J. Gallagher & Co. Employees' 401(k) and Thrift Plan (Investment)
111473	Empower Retirement - Atrium Health - Participant (Investment)
97453	Empower Retirement - Baylor Scott & White Health - Participant (Investment)
110001	Empower Retirement - Bloomberg - Participant (Investment)
98265	Empower Retirement - Carolinas HealthCare System - Participant (Investment)
109893	Empower Retirement - CFG Retirement Savings Plan - Participant (Investment)
105839	Empower Retirement - City of Austin Deferred Compensation Plan - Participant (Investment)
113091	Empower Retirement - City of Memphis 457(b) and 401(a) Participant (Investment)
110192	Empower Retirement - City of Mesa Deferred Compensation Plan - Participant (Investment)
112467	Empower Retirement - CLA 401(k) Family Plan Member (Investment)
96765	Empower Retirement - Colorado PERAPlus 401(k)/457 and DC Plans (Investment)
112837	Empower Retirement - Corning Investment Plan (Investment)
97721	Empower Retirement - Fairfax County Public Schools Retirement Savings Plans (Investment)
109755	Empower Retirement - FBC Deferred Compensation Program - Participant (Investment)
109735	Empower Retirement - Fifth Third Bank - Participant (Investment)
109568	Empower Retirement - Freedom to Retire - Participant (Investment)
110029	Empower Retirement - Goodyear Employee Savings Plans - Participant (Investment)
47297	Empower Retirement - Hallmark - Participant (Investment)
112236	Empower Retirement - HUB Retirement Plan (Investment)
109977	Empower Retirement - Intuit 401(k) Plan (Investment)
110155	Empower Retirement - J.P. Morgan Chase & Co. (Investment)
110817	Empower Retirement - JBS USA / Pilgrim's Pride 401(k) (Investment)
55123	Empower Retirement - Lear Corporation (Investment)
51296	Empower Retirement - Lockheed Martin Savings Plans (Investment)
90366	Empower Retirement - Massachusetts Deferred Compensation SMART Plan (Investment)
110426	Empower Retirement - McDonald's 401(k) Plan (Investment)
110774	Empower Retirement - Milwaukee County Deferred Compensation Plan (Investment)
97684	Empower Retirement - Mississippi Deferred Compensation Plan - Participant (Investment)
111714	Empower Retirement - Montana Public Employee Retirement Administration (MPERA) (Investment)
111272	Empower Retirement - MultiCare Health System Retirement Plans (Investment)
112422	Empower Retirement - Oshkosh Corporation Retirement Plan (Investment)
97740	Empower Retirement - Pearson Benefits Retirement Plan (Investment)
97557	Empower Retirement - Putnam Investments Employees 401(k) Plan - Participant (Investment)
109998	Empower Retirement - RELX Group - Participant (Investment)
111385	Empower Retirement - Rite Aid 401(k) Retirement Plan (Investment)
109914	Empower Retirement - Smithfield Foods - Participant (Investment)
93647	Empower Retirement - South Carolina Deferred Compensation Program (Investment)
94785	Empower Retirement - Southwest Airlines - Participant (Investment)
109736	Empower Retirement - Staples - Participant (Investment)
111767	Empower Retirement - Take Care Take Charge - Global Medical Response Inc. Retirement Plans (Investment)
110980	Empower Retirement - Thrivent Retirement Savings Programs (Investment)
110662	Empower Retirement - TriNet 401(k) Plan (Investment)

112351	Empower Retirement - UKG Retirement Savings Plan (Investment)
113329	Empower Retirement - Unitarian Universalist Organizations Retirement Plan (Investment)
110213	Empower Retirement - Veritas 401(k) Plan (Investment)
97128	Empower Retirement - Wells Fargo & Company 401(k) Plan (Investment)
109571	Empower Retirement - Westrock - Participant (Investment)
109898	Empower Retirement - White & Case - Participant (Investment)
184	Empower Retirement - Your Retirement Plan - Participant (empower.com) (Investment)
110331	Empower Retirement IRA (Investment)
46436	Fifth Third Bank Retirement (Investment)
108937	First United Bank & Trust (MD, WV) - Retirement Services (Investment)
97768	International Paper Retirement Plan (Investment)
98085	JPMorgan Asset Management - RetirementLink - Participant (Investment)
111740	JPMorgan Asset Management - RetirementLink - Plan Service Center (Investment)
98597	KPERS 457 (Investment)
109054	Louisiana Deferred Compensation Plan (Investment)
109410	NADA Retirement - Participant (Investment)
97775	Penn State Milton S. Hershey Medical Center Retirement Plan (Great Path to Savings) (Investment)
98459	Protective - Client (Investment)
49855	Protective - Schwab Annuity Center - Client (Investment)
97786	Public Employee Retirement System of Idaho - PERSI Choice 401(k) (Investment)
110363	RetireReadyTN - Member (Investment)
51615	State of Alaska Supplemental Annuity and Deferred Compensation Plans (Investment)
52301	SunTrust Bank - PlanLink (401k) (Investment)
96625	Texa\$aver (Investment)
110572	WellSpan Health Retirement Savings Plan (Investment)
52481	Wisconsin Deferred Compensation Program (Investment)

**3. Which login types are in scope? Can third party logins be aggregated (aka delegate/LPOA/Agent access)?**

- Only Participant access is currently in scope for the Empower Retirement API.
- Advisor and Sponsor access is not in scope, as specified below.

Select few participant sites are also not in scope at this time, as specified below. Screen-scraping will continue for these excluded FIs, as specified below. When Empower makes these select FIs available on the API, we will provide notification and work with you on migration. Appropriate advance notice will be provided to minimize disruption and allow you to prepare.

**4. List of Excluded FIs:**

FI ID	FI Name
97916	American Funds Retirement - PlanPremier-Bundled (Investment)
112971	American Funds Retirement - PlanPremier-TPA (Investment)

51955	American Funds Retirement Planning Center – Participant (Investment)
111860	Empower Retirement PartnerLink - Sponsor - Plan Service Center(Investment)
98085	JPMorgan Asset Management - RetirementLink – Participant (Investment)
98086	JPMorgan Asset Management - RetirementLink - Plan Sponsor (Investment)
46456	MetLife Resources - SavingsLink - Participant (Investment)
98155	MetLife Resources - SavingsLink - Plan Sponsor (Investment)
104955	Minnesota State Retirement System – MNDCP (Investment)
112014	Protective - Advisor (Investment)
98169	Protective - Schwab Annuity Center - Advisor (Investment)

**5. When will full account migration of existing accounts occur?**

- June 12, 2023