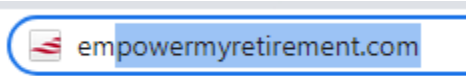


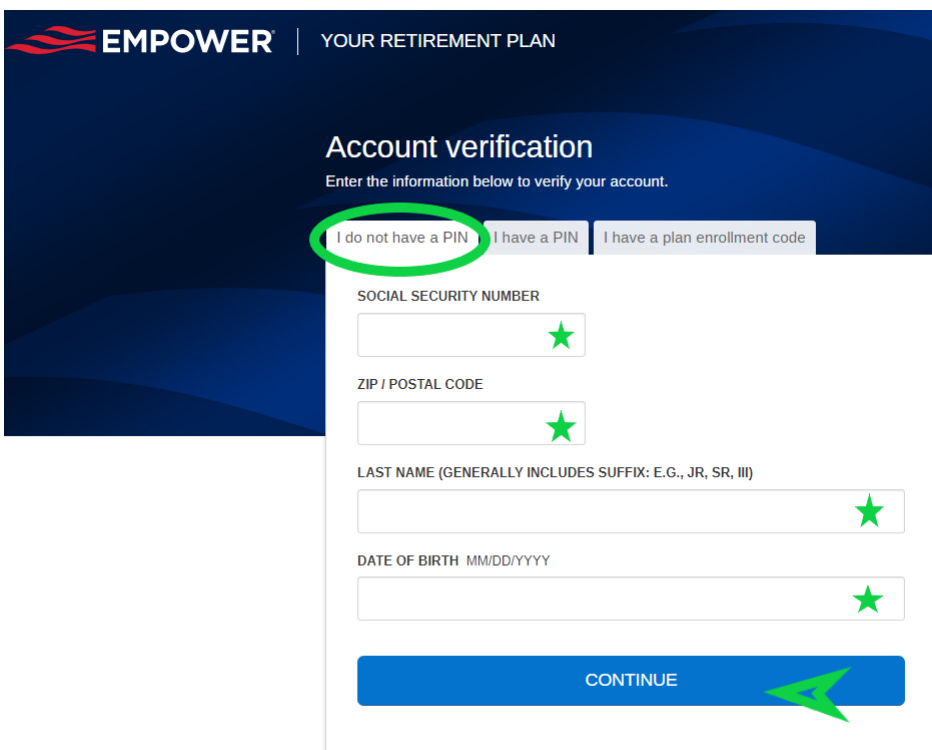
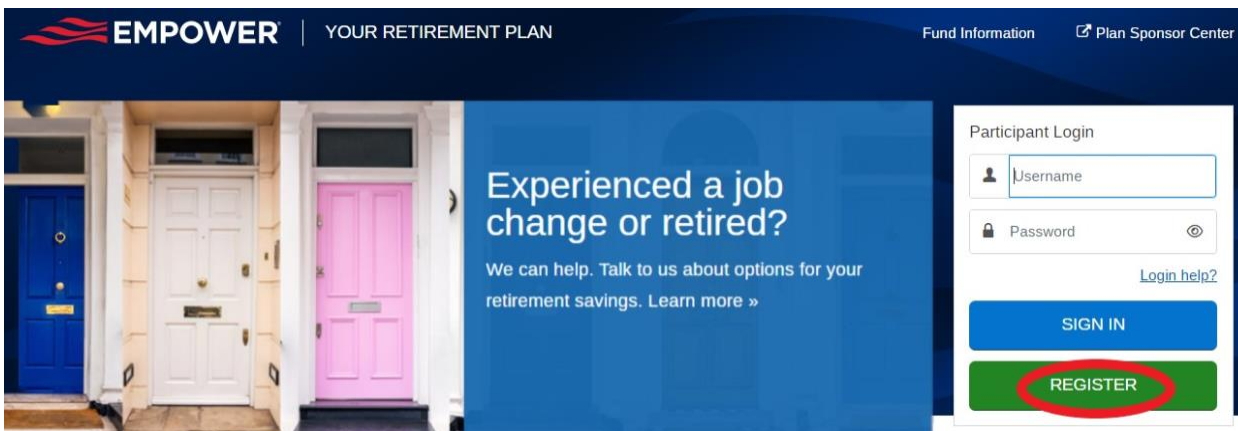
Empower Instructions

This is available to all Nebo employees; Empower is our 403(b) provider, through payroll deduction.

1. Go to empowermyretirement.com



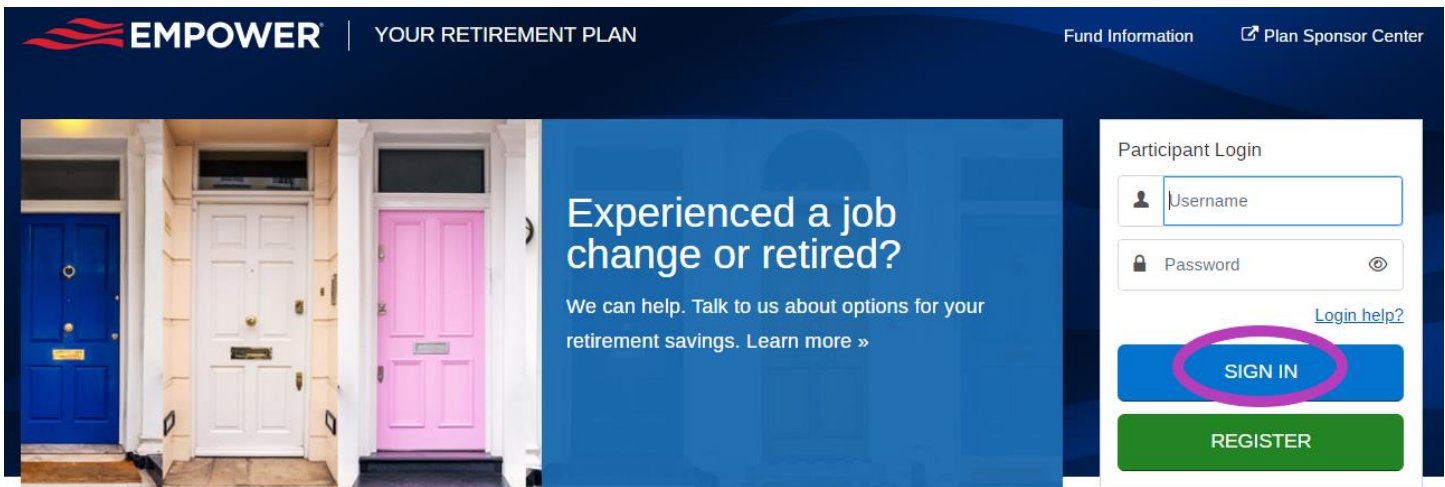
2. If you have not already registered (this is done the first time you get into Empower), click the green 'Register' button. You will be asked to provide your SS#, your Zip/Postal Code, Your Last Name, and your Date of Birth.



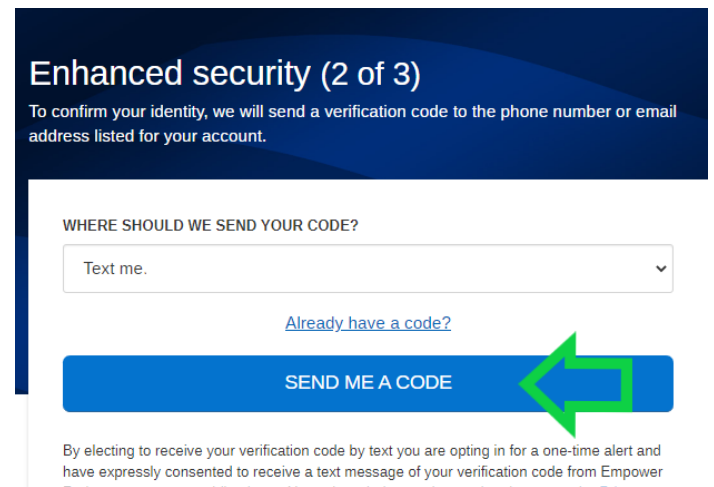
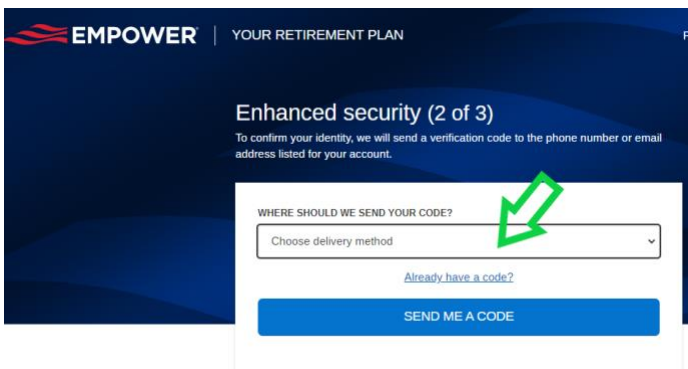
3. Click 'Continue'. You will be prompted to create a username and password. Please pay attention to the parameters for each.

OR

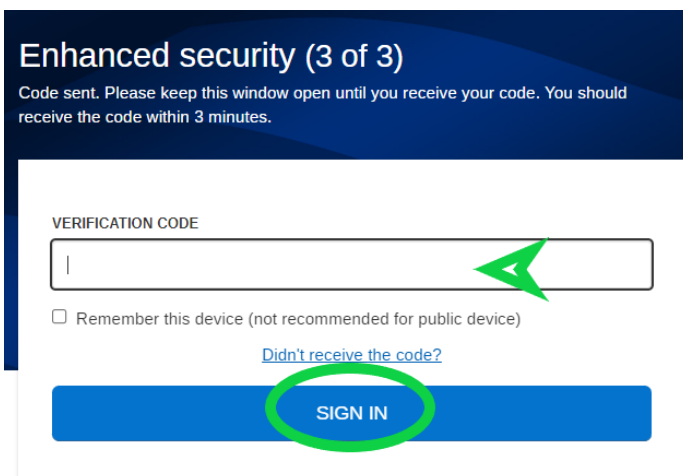
4. If you have already registered, enter your Username and Password, and click 'Sign In'.



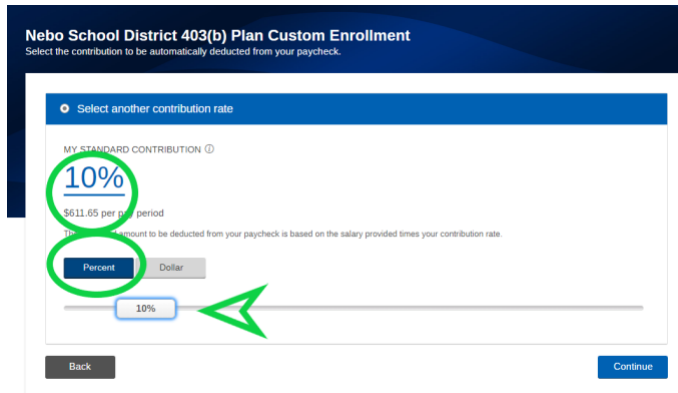
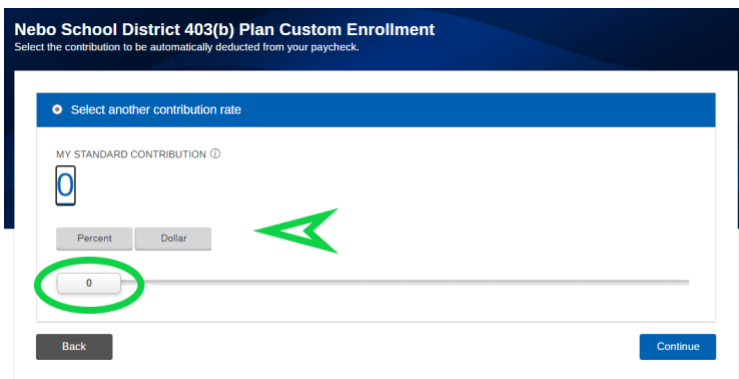
5. Once either of these steps is completed, you will come to a screen for Enhanced Security (essentially two step authentication).
6. Click on 'Choose delivery method' in the dropdown box and select which form of delivery you desire...this can be text, phone call, email...personal or business depending on how much information you want to put in when you are creating your account. Then click on 'Send Me A Code'.



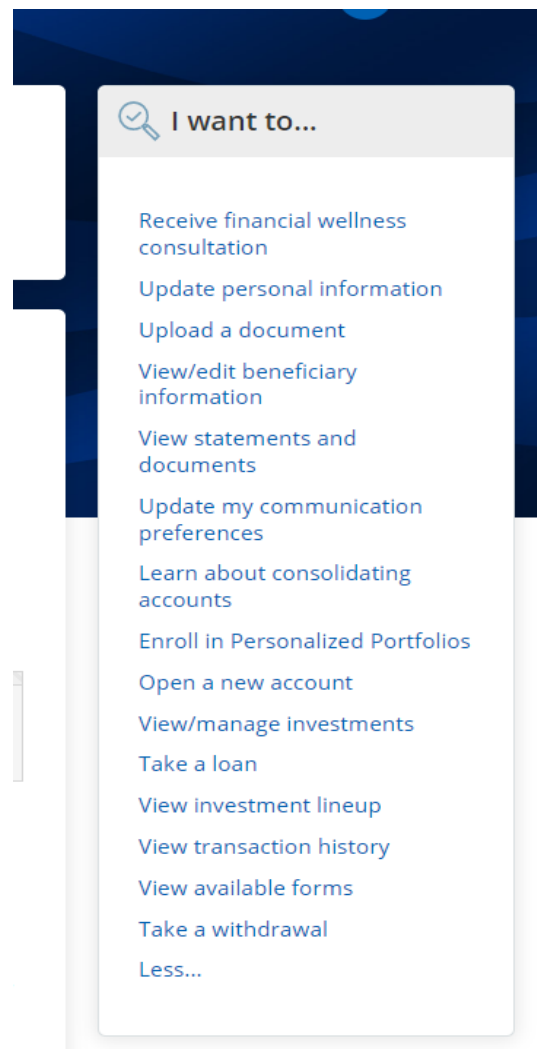
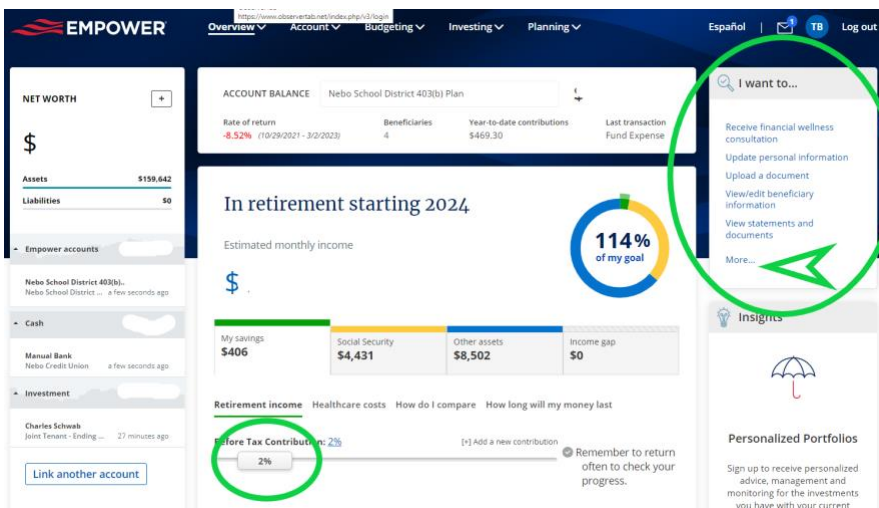
7. You will receive an 8-digit code via whichever delivery method you requested. Enter that code in the space provided in Empower. Then, click 'Sign In'.



- This will open up to a place where you can determine how much of a payroll deduction you want to begin with, if you are registering your account. You can select either a dollar amount or a percentage of your paycheck to be withheld each pay period.



- If you are logging in because you had previously registered, it will open up to your dashboard. In the dashboard, you can make or adjust your monthly payroll deduction simply by pulling the slide bar to the right to increase your payroll deduction or to the left to reduce your payroll deduction.



Finally, once into your dashboard, you can navigate to anyplace in the platform by using either the menu items at the top or the 'I want to...' section on the right.

