Your retirement plan is on the move

Your International Church of The Foursquare Gospel Retirement Plan is moving to Empower in March 2025.

Welcome to Empower.
Your new retirement journey is beginning.

Escanee el código QR para revisar esta guía en español

The International Church of The Foursquare Gospel Retirement Plan (Plan) currently administered by Lincoln will be moving to Empower effective March 14, 2025.

Together with Empower, we are committed to helping you pursue the retirement you imagine. With a singular focus on helping people plan and save for tomorrow, Empower offers valuable resources to help put you on a path to reach your long-term financial goals:

- Improved accessibility with an app and chat through your computer, tablet, or phone.
- The ability to link your financial accounts to get a 360-degree view of your financial picture.
- Powerful financial wellness features to create a budget, manage debt, and build an emergency fund.

To help you stay informed about your Plan transition, we've created a dedicated online resource. Visit **empower.com/foursquarechurch** or scan the QR code to review **frequently asked questions** and learn more about Empower.

THE FOURSQUARE CHURCH

EMPOWER

What you need to know

Transition

When your retirement plan moves to Empower, your account details will transfer automatically — no action is required! This includes your contribution elections, current and future investment elections, beneficiary designations, and any outstanding loans. Please note that this transfer may change your investment risk exposure and may or may not align with your target strategy. Review your account after the blackout period and make adjustments if necessary.

Blackout period

Starting at 1 p.m. Pacific time on March 11, 2025, through the week of March 23, 2025, access to your Plan account at Lincoln will be limited during a “blackout period.” This temporary period allows us to transfer your Plan’s administrative records to Empower (see the “Important Notice” section for more details). During this time, payroll deductions and employer contributions will continue as usual and will be reflected in your account after the transition is complete. Your investments will continue to gain and/or lose value depending on market conditions.

Key dates

The following chart shows what will happen, when it will happen, and what you can do before your account moves to Empower. To conduct transactions before the move, contact Lincoln at 800-234-3500 or lincolnfinancial.com for instructions.

Date and time	What you need to know
February 28, 2025	This is the last day you can request distribution or loan paperwork through the Lincoln website or phone system.
March 7, 2025	This is the last day that Lincoln will accept hard copy paperwork for processing distributions and loans and the last day that Automated Clearing House (ACH) loan repayments will be initiated.
March 11, 2025, at 1 p.m. Pacific time	The blackout period begins. This is the last day to conduct any transactions in your account, including contribution and investment election changes.
Week of March 23, 2025	The blackout period is expected to end. You’ll have full access to your Empower account online, by phone, or through the app.
April 2025	Your final quarterly statement from Lincoln will reflect the period ending March 14, 2025, and the closing of your account. You will receive your first statement in April from Empower which will show you the amount transferred into your new account.

How your account will transfer

As part of the transition, balances and future investment elections will be either transferred in kind (remain invested in the same fund you had with Lincoln) or liquidated and invested in a fund with a similar objective as your current investment. If you would like your account to transfer differently, simply transfer between investments to change the allocation of your current balance by contacting Lincoln at 800-234-3500 or lincolnfinancial.com by 1 p.m. Pacific time on March 11, 2025. You can also make changes at Empower after the blackout period ends. To view a list of all the available investment options in your Plan or access fund fact sheets, investment returns, and prospectuses, log in to your account after the transition is complete. The following page explains how liquidated balances will transfer.

Balances and future investment elections in the model portfolios will map to Empower based on the underlying investments as detailed in the table below. If the required information is not provided to Empower upon transition, participant investment allocations and balances will remain in the underlying investments.

Balances in these model portfolios:	Will transfer to:
Model 1 - Preservation of Capital (Lincoln)	Model 1 - Preservation of Capital (Empower)
Model 2 - Conservative Income & Growth (Lincoln)	Model 2 - Conservative Income & Growth (Empower)
Model 3 - Income & Growth (Lincoln)	Model 3 - Income & Growth (Empower)
Model 4 - Growth & Income (Lincoln)	Model 4 - Growth & Income (Empower)
Model 5 - Long-term Growth of Capital (Lincoln)	Model 5 - Long-term Growth of Capital (Empower)
Model 6 - Aggressive Growth of Capital (Lincoln)	Model 6 - Aggressive Growth of Capital (Empower)

Balances and future investment elections in the following funds will liquidate and transfer into funds with similar investment objectives:

Balances in these investments:	Will transfer to:
BrandywineGLOBAL Global Opportunities Bond I (GOBIX)	CIT - Brandywine Global Opportunities Bond
Columbia Total Return Bond Fund Class S (SRBAX)	CIT - Columbia Total Return Bond
Federated Hermes Total Return Bond IS (FTRBX)	Federated Hermes Total Return Bond CIF Class MS
Harbor Large Cap Value Institutional (HAVLX)	Aristotle Small/Mid Cap Equity CIT Class B
Lincoln Stable Value Account*	Empower Guaranteed Income Fund
Lord Abbett Ultra Short Bond R6 (LUBWX)	Empower Guaranteed Income Fund
TCW MetWest Low Duration Bond Class I (MWLIX)	Federated Hermes Total Ret Bd CIF CL M
Principal Real Estate Securities Institutional (PIREX)	Principal US REIT Fund Tr-I

Investing involves risk, including possible loss of principal.

Ticker symbols are used to identify registered mutual funds. Investment options such as collective investment trusts and institutional separate accounts are not required to register with the SEC and so do not have ticker symbols.

* *Starting March 2025, the Lincoln Stable Value Account Fund will enter a five-year "put" period. Unless you make a different election before the blackout period begins, 20% of your assets in the fund will transfer to the Empower Guaranteed Income Fund (Empower GIF) upon transition to Empower. The remaining assets will gradually transfer to the Empower GIF until March 2030. During the put period, the Lincoln Stable Value Account Fund will be closed to new contributions, but distributions will still be allowed after the transition.*

The Lincoln Stable Value Account *Fund is also subject to a trading provision called an equity wash that restricts assets in the fund from being transferred directly into the Empower Guaranteed Income Fund, a competing fund. Assets may be transferred to a noncompeting fund for a 90-day period before being moved into the Empower Guaranteed Income Fund. You are urged to review your account prior to and/or after the blackout period and adjust your asset allocation if necessary.*

If you have not made an investment election in your account, your account balance and future contributions (if you're an active employee) will be invested in the Plan's default investment alternative at Empower based on your date of birth. Please see the chart below for details.

If you were born:	Default investment option name
Before December 31, 1957	Vanguard Target Retirement 2020 Fund (VTWNX)
January 1, 1958 – December 31, 1962	Vanguard Target Retirement 2025 Fund (VTTVX)
January 1, 1963 – December 31, 1967	Vanguard Target Retirement 2030 Fund (VTHRX)
January 1, 1968 – December 31, 1972	Vanguard Target Retirement 2035 Fund (VTTHX)
January 1, 1973 – December 31, 1977	Vanguard Target Retirement 2040 Fund (VFORX)
January 1, 1978 – December 31, 1982	Vanguard Target Retirement 2045 Fund (VTIVX)
January 1, 1983 – December 31, 1987	Vanguard Target Retirement 2050 Fund (VFIFX)
January 1, 1988 – December 31, 1992	Vanguard Target Retirement 2055 Fund (VFFVX)
January 1, 1993 – December 31, 1997	Vanguard Target Retirement 2060 Fund (VITSX)
January 1, 1998 – December 31, 2002	Vanguard Target Retirement 2065 Fund (VLXVX)
After January 1, 2003	Vanguard Target Retirement 2070 Fund (VSVNX)

Plan features with Empower

A personalized strategy through My Total Retirement™

My Total Retirement is a strategy created just for you by our experienced investment professionals. We go beyond the typical "age-based" investment strategy to look at your lifestyle, situation, and goals to create a strategy that is tailored to you instead of a number.

- **PERSONALIZED**: We develop an investment strategy tailored to your needs and goals.
- **SIMPLIFIED:** You don't have to be an investment professional. We can do the work for you to help you feel confident that you're staying on track.
- **COMPREHENSIVE:** We'll look at your full financial picture to help ensure you have a plan that addresses your saving, investing, and retirement income needs.
- **ONE-ON-ONE:** You have ongoing access to investment adviser representatives.

If you prefer to manage your own investments but would like some assistance, Online Advice generates personalized saving and investing suggestions at no extra cost.

Online Advice

Get personalized saving and investing suggestions based on information you provide about your situation and goals at no additional cost to you. Online Advice can help you:

- Invest and manage your account on your own.
- Review plan investments and tracking performance.
- Obtain advice or a second opinion before executing investment decisions on your own.

Give your financial wellness a boost

Our retirement plan counselors provide straightforward answers and practical steps to help you meet your financial goals — all at no cost to you. After the transition is complete, schedule a virtual one-on-one consultation at a time that's convenient for you. You can ask questions about your broader financial picture to help ensure you're taking a big-picture approach to your overall financial well-being.

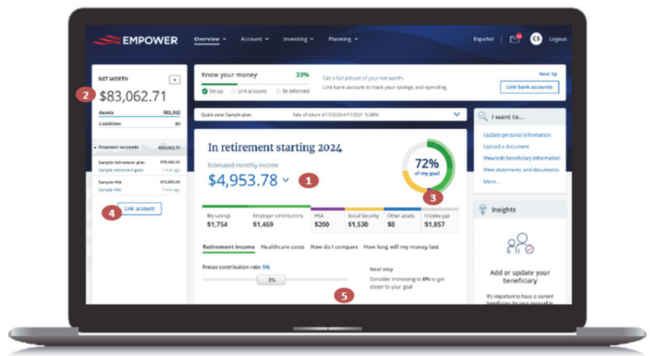
- Am I saving enough for my personal and retirement goals?
- Am I considering my other assets and liabilities?
- How can I reduce my debt so I can save more for retirement?

Scan the QR code to schedule a virtual one-on-one session after the transition.

State-of-the-art dashboard and mobile app

After the transition is complete and you create your account at Empower, you will have an enhanced digital experience and resources intended to help you achieve your savings and retirement goals. Your Empower Personal Dashboard™ will give you a real-time view of spending, saving, debt, and more so you can track, manage, and plan all your financial priorities in one place.

1. Know your estimated monthly retirement income.
2. See and understand your net worth.
3. Manage progress toward your goals.
4. Easily and securely link other accounts.
5. Access an expanded financial toolbox.



FOR ILLUSTRATIVE PURPOSES ONLY

Link other accounts

Linking accounts is the process of adding other accounts — like checking, savings, credit cards, health savings accounts, 529 college savings accounts, and brokerage and stock accounts — to your Empower profile. Easily and securely link accounts from over 16,000 financial institutions at any time. Beyond financial institutions, you can add other accounts (e.g., home values via Zillow and collectibles) for a more complete picture.

The process takes just moments and provides a view into your net worth and the net worth of your household. Instead of a single view into your retirement savings, you can now have access to your full financial picture. Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

Access your account after the transition

By phone – 866-467-7756: Bilingual representatives are available weekdays from 5 a.m. to 7 p.m. Pacific time and Saturdays from 6 a.m. to 2:30 p.m. Pacific time.

Online – empowermyretirement.com: Click the *Register* button, follow the prompts on the *I do not have a PIN* tab to enter your personal information, and create a username and password. Access your account and receive your statements in Spanish with a click of a button.

Mobile – Empower app: View and manage your account in English and Spanish, anywhere, anytime with the Empower app for your mobile device or Apple Watch® available in the App Store® from Apple® or on Google Play™.

Important notice concerning your rights in the International Church of The Foursquare Gospel Retirement Plan

February 19, 2025,

This notice is to inform you that your account in the International Church of The Foursquare Gospel Retirement Plan (Plan) will transfer to Empower effective March 14, 2025.

As a result of this change, you will be temporarily unable to check your account balance; transfer or diversify your investments in your Plan account; or obtain a loan, withdrawal, or distribution. This period during which you will be unable to exercise these rights otherwise available under the Plan is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning as well as your overall financial plan.

The temporary blackout period begins at 1 p.m. Pacific time on March 11, 2025, and is expected to end the week of March 23, 2025. During this time, you will have limited access to your account. You will be unable to check your account balance; transfer or diversify your investments; or obtain a loan, withdrawal, or distribution from your Plan account. Please note that February 28, 2025, is the deadline to request distribution or loan paperwork through the Lincoln website or phone system, and March 7, 2025, is the last day Lincoln will accept hardcopy paperwork for processing distributions and loans.

Before the blackout period begins, it is very important that you review and consider the appropriateness of your current investments because you will be unable to transfer or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments.

To review your Plan account and request any changes to the account's investment allocation before the blackout period begins, contact Lincoln at 800-234-3500 or access your account online at lincolnfinancial.com before 1 p.m. Pacific time on March 11, 2025.

Once the blackout period ends, you will have full access to your Plan account. If you have questions concerning this notice or would like to confirm the status of the blackout period, contact Empower at **866-467-7756** or **empowermyretirement.com**.

These dates and times are subject to change. Please contact Empower for more information.
Diversification does not ensure a profit or protect against loss.

Carefully consider the investment option's objectives, risks, fees, and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products, or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

Asset allocation models are pre-established asset allocation strategies composed of a plan's core investment options. The models are not securities. Allocations to a model will be invested in the various underlying investment options composing each model, as made available by the plan and according to the model's allocation methodology.

Fund changes may alter the risk exposure of an investment account. Some cash-alternative options (other than money market funds), such as guaranteed interest funds or stable value funds, may have withdrawal and transfer restrictions. Carefully consider the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income, and investments. Adjustments may be needed to realign the account with its desired investment strategy.

Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.