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**Your ICON Management Services, Inc. 401(k) Plan is moving from**

**Lincoln Financial to the Troon Golf, LLC 401(k) Plan at Empower on January 6, 2023!**

**Who is Empower?**

Empower is the second-largest retirement plan recordkeeper,1 helping more than 17 million2 people achieve the future they imagine. Empower focuses solely on retirement, which ensures undivided attention to its customers’ retirement plans. It’s here to help individuals save enough money today so they can enjoy retirement tomorrow.

**What you need to know about the move to Empower:**

* No action is required of you. Your balance and future contributions will be invested in a target date fund.
* Your beneficiary elections, loans and any applicable distribution arrangements will automatically transfer to the Troon Golf, LLC 401(k) Plan at Empower.
* Empower offers a robust website with access to a state-of-the-art mobile app and personalized planning tools to help you easily model different saving and investing scenarios.
* You will have access to enhanced and simplified financial planning resources.
* Watch this [video](https://empower.wistia.com/medias/d6qq797v5a) to learn more about Empower and its history.

**More information coming soon!**

Empower will mail a transition packet to your home at the end of November, 2022. This packet will contain important information about the transition, including key dates, investment options and next steps.

We are excited about the transition and are confident you will be pleased with the website resources, retirement planning tools and state-of-the-art mobile app.

1 Pensions & Investments 2020 Defined Contribution Survey Ranking as of April 2021.

2 As of June 30, 2022. Information refers to all retirement business of Empower Annuity Insurance Company of America (EAIC) and its subsidiaries, including Empower Retirement, LLC; Empower Life & Annuity Insurance Company of New York (ELAINY); and Prudential Retirement Insurance & Annuity Company (PRIAC), marketed under the Empower brand.

Asset allocation and diversification do not ensure a profit or protect against loss.

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Investing involves risk, including possible loss of principal.

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