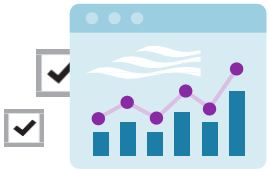
Mercer

EMPOWER

Shape up your savings

Like your physical health, your financial health depends on smart choices and regular checkups. Here are some actions you can take to help you get or keep your retirement savings in shape.



- View your estimated monthly retirement income on your plan website to see if you're saving enough for the future you want.



- Consider connecting all your financial accounts so you can review your complete financial picture in one place.



- Make small increases to your savings periodically — it may make a big difference down the road.



- Update your beneficiary as your marital status or family situation changes to ensure your assets go to the individual(s) you choose.



- Use the Empower app to see what's new in your plan. Go to your profile page and click your name in the top right corner to make sure your communication preferences and email address(es) are current.



- Review your investment mix and make changes when needed; the investment mix that's appropriate for you changes over time.

- Visit **learningfromempower.com** for additional resources. Questions? Contact us at **mercerwise.com** or call **833-637-2379**.

ZARA USA & RELATED COMPANIES 401(K) PLAN

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The results may vary with each use and over time.

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