



April 1, 2025

Empower Retirement, LLC

We are providing this letter in connection with Empower Retirement, LLC specific to the business conducted under Empower and related companies Empower Annuity Insurance Company of America, Empower Life & Annuity Insurance Company of New York, and Empower Trust Company, LLC service auditor's report for recordkeeping services and related general computer controls, dated November 1, 2024, and as-of September 30, 2024. We understand the objective of your interest is to determine for the period of January 1, 2025, to March 31, 2025, whether:

- The description provided in the service auditor's report presents fairly, in all material respects, Empower's controls that may be relevant to a user organization's internal control as it relates to an audit of financial statements.
- The controls, as described in the service auditor's report, were suitably designed to provide reasonable assurance that the specified control objectives would be achieved, if the described controls were complied with satisfactorily.
- Management is aware of any significant changes to the control environment during the period which may result in controls no longer suitably designed to achieve the specified control objective.

We confirm that we are responsible for establishing and maintaining appropriate controls relating to Empower's recordkeeping services and related general computer controls. We also confirm, to the best of our knowledge and belief, the following for the period of January 1, 2025, to March 31, 2025:

- We have established and maintained appropriate controls relating to Empower's recordkeeping services and related general computer controls.
- We believe the description provided in the service auditors' report presents fairly, in all material respects, the aspects of Empower's controls that may be relevant to a user organization's internal control as it relates to an audit of financial statement.
- We believe the controls described (including both service organization and user organization controls) were suitably designed to provide reasonable assurance that the specified control objectives would be achieved, if the described controls were complied with satisfactorily.
- We are not aware of any significant changes to the control environment during the period which may result in controls no longer operating with sufficient effectiveness to provide reasonable, but not absolute, assurance that the specified control objectives were achieved.



Signed by:

*Richard Linton*

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Richard H. Linton, President and Chief Operating Officer

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*Carol Kline*

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Carol Kline, Executive Vice President and Chief Information Officer