

CLEARED FOR LANDING: WELCOME TO EMPOWER

With the arrival of **BlueRetirement**, recordkept through Empower, it's important to learn your next steps.

Your **CHECKLIST** for getting started:

- ✔ Log on to blueretirement.com to **register** your Empower account
- ✔ Review, update, or add your beneficiary
- ✔ Set your communication preferences
- ✔ Confirm your T. Rowe Price account transferred correctly to Empower
- ✔ Explore the key tools and resources on the new website

Get assistance via **1-844-728-3258** or online chat at blueretirement.com



BOOK YOUR RETIREMENT

The first time you visit blueretirement.com, you need to create a username and a password to access your account, check your current balance, and use all the new features.

How to register your Empower account:

- Click the *REGISTER* button.
- Select the *I do not have a PIN* tab.
- Enter your Social Security number, ZIP/postal code, last name, date of birth, numeric portion of your permanent street address (without dashes or special characters as this will prevent registration) or P.O. Box and then click *Continue*. Any combination of the number groupings, in order, in your street address will work. For example, if you live at 1234-56 78th Street, you can enter any of the following: 1234; 56; 78; 123456; or 12345678.

This information is being requested in order to authenticate your identity. It will only be required upon the initial registration of your account.

If you receive an error during login, you may be inputting an incorrect address. Log on to BlueCrew Self Service (BCSS) to review your **permanent address**, which may differ from your **mailing address**. Then, try registering your account again using your permanent address as it is listed. If you need to update your permanent address in BCSS, please allow 7-10 business days for this information to transfer to Empower.

Please be advised that after three unsuccessful attempts to register, you will be locked out for 24 hours. If this happens, you don't need to wait the full 24 hours. You can call an Empower associate to receive a temporary PIN which will help you complete registration. If you have any issues registering your account, please contact Empower at **1-844-728-3258** (8AM — 10PM, Monday — Friday).

- You will be asked to provide an email address or telephone number for future verification. You will also need to create a username and password. Click *Register*.

While the email address allows hyphens, dashes, and special characters, the phone number field allows only numbers; you cannot enter alpha or special characters in the phone number field.

- On your future logins, choose *SIGN IN*. You may be requested to receive a verification code for enhanced security. Codes may be emailed or texted to the contact information that you provided at registration. While it is helpful to save your device for future logins, it is not recommended to do this when you are working on a public device.

If you currently maintain an existing retirement account from a previous employer through Empower, you have a different registration process.

1. Contact Empower at **1-844-728-3258**. When prompted, enter your Social Security number, then hit "0" to be transferred to an associate. They will assign a temporary PIN that will allow you to complete the registration process and access your account.
2. Log on to blueretirement.com:
 - a. Click the *REGISTER* button.
 - b. Click on the *I have a PIN* tab.
 - c. Enter your Social Security number and temporary PIN.
 - d. Complete registration by creating a username and password. Click *Register*.

PACKED AND READY TO GO?

Great! You're almost set. Now it's just important to zip up a few loose ends with Empower.

Verify Your Beneficiary

Now is a good time to confirm your beneficiary designation. Remember to review your beneficiaries following a major life event such as a marriage, arrival of a new baby, or a divorce.

To check who you have on file:

- Log on to blueretirement.com
- Choose your Plan name
- Select *Beneficiaries*

Set your communication delivery preference — receive your account statements and annual Participant Fee Disclosure notices electronically or by mail.

Once you're logged on to blueretirement.com, click your name at the top right corner of the screen to manage your *Personal Profile & Info* section.

Did You Know?

Over 61% of Crewmembers do not currently have a beneficiary on file. Follow the instructions to the left to verify and update your beneficiary.

CONFIRM YOUR T. ROWE PRICE ACCOUNT TRANSFERRED CORRECTLY TO EMPOWER

If you would like to verify your account transfer from T. Rowe Price, you can view your account history for approximately six months after at rps.troweprice.com/jetblue. You will also receive a final account statement electronically or by mail (as per your delivery preference) from T. Rowe Price soon.

To view the amounts that were transferred to Empower, log in to blueretirement.com, click the *My Accounts* link, and select *Transaction History*. Here you will see the amount that posted to your account beginning August 18. Now you can compare the T. Rowe Price history with your current Empower transfer balance to reconcile the account.

As part of the move to Empower, the investments in your **BlueRetirement** account transferred to the fund lineup as shown in the *Your Boarding Pass to the Future* mailing you received in July. You can also find a copy of the fund lineup on lifeisbetterinblue.com/blueretirement. If you did nothing, your investments will have changed from the "Current Investment" to the "New Investment" as outlined in the Account Transfer chart. To validate the correct transfer of your investments, please follow these steps:

- If your funds were mapped to a new investment, they were "sold" and reinvested (i.e., T. Rowe Price Retirement 2035 Active Trust to Vanguard Target Retirement Trust 2035), you will want to look at the market value of each fund at T. Rowe Price as of August 18 and compare to the market value as of August 21 at Empower to confirm they match.
- If your funds were mapped to the same investment (i.e., Vanguard Institutional Index Fund to Vanguard Institutional Index Fund), you will want to look at the market value of each fund as of August 18 to confirm they match.

- If your funds were mapped to a different share class of the same fund (i.e., Vanguard Total Bond Market Index Admiral to Vanguard Total Bond Market Index Institutional), you will want to look at the market value of each fund as of August 18 to confirm they match.

You will not necessarily be able to compare your total account-ending balance at T. Rowe Price on August 18 to your total account-beginning balance at Empower on August 21 as market value may have varied due to market activity on August 21; however, if you follow the above steps for each of your investments, you will be able to confirm the accurate transfer of your investments.

Should you have any questions while reviewing the amounts transferred, please contact an Empower associate via **1-844-728-3258** or online chat through blueretirement.com weekdays from 8 a.m. to 10 p.m. Eastern Time for assistance.

For Crewmembers who maintain Self-Directed Brokerage Account (SDBA) holdings:

You will need to complete your enrollment by visiting schwab.com/pcraopen. If you do not register, your account may be restricted from trading. Please contact Charles Schwab at **1-888-393-7272 (PCRA)** with any questions.

Any contributions to your SDBA for the payroll periods between August 11 and through the end of the blackout period (the week of August 27) were directed to the U.S. Treasury Money Market Fund within your retirement. Contact Schwab in order to redirect those monies.

START YOUR JOURNEY

While the move to Empower is now complete, the way you pursue your long-term goals is just beginning.

Remember, **BlueRetirement** is one of your most important benefits. It can help you save and invest so you can prepare for your future. That's why you'll want to take full advantage of the innovative features at **blueretirement.com**.

Your New Website:

- View your projected monthly retirement income
- Model different savings scenarios
- Apply changes to your account with just one click
- Instant message in real time with an Empower associate

① Your Retirement Income Projection

View your estimated monthly income in retirement.

② Important Plan Messages

Stay current on Plan events and updates with home-page bulletins.

③ My Accounts

- See your account balance
- Update or add your beneficiary
- Find available loan information
- Request a loan or withdrawal
- Make transactions
- View your account statement
- Review fund information
- Access your Schwab brokerage account (if applicable)

④ Me & My Money

Access a wide array of educational resources, including tools, calculators, and articles, for assistance with your financial planning.

EMPOWER RETIREMENT Home My Accounts Me & My Money Guidance Taylor Smith Logout

Retirement income Healthcare costs How do I compare Tour FAQ

① My estimated retirement income

Taylor Smith Estimated monthly income: **\$2,254**

66% of my goal

Category	Amount
Employer contributions	\$192
Other assets	\$91
My savings	\$411
Social Security	\$1,560
Income gap	\$1,152

View details

Plan savings Social Security Other assets Income gap

ALL CONTRIBUTIONS: 4% [+ Add a new contribution] Edit

RETIREMENT AGE: 65 65

② Plan Messaging

August 11, 2017

Simplify

We can help you simplify your life. When you consolidate your accounts, you save time with one website, one

③ My Accounts

- See your account balance
- Update or add your beneficiary
- Find available loan information
- Request a loan or withdrawal
- Make transactions
- View your account statement
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- Access your Schwab brokerage account (if applicable)

④ Me & My Money

Access a wide array of educational resources, including tools, calculators, and articles, for assistance with your financial planning.

\$25,482.00
Total account balance as of 8/11/17

Empower 401(k) Plan
\$25,482.00

FOR ILLUSTRATIVE PURPOSES ONLY.

THE TICKET TO YOUR FUTURE

Knowing your estimated monthly income can help you land at your destination.

Step 1: Find Out How Much Income You May Have in Retirement

Your account home page shows you a projection of your monthly retirement income as well as your estimated goal.

Step 2: See the Real-Time Potential Effects of Any Changes You Make to Your Account

Use the slider buttons to easily model changes to your contribution rate, retirement date, and investment mix.

Step 3: Put Your Savings in Context

From your account dashboard, click *How do I compare* at the top to see how your savings progress stacks up with that of your peers.

Step 4: Add in Other Assets Immediately

Want a better view of your retirement picture? Click the *Other Assets* category and then the *Add an account* button to enter any outside assets you may have, including a lump sum, monthly savings, or any money not from a retirement plan.

Don't Forget:

Your **5% Retirement Plus** contribution (available to Crewmembers below Manager level) will be made per pay period — not just quarterly. This helps you invest your money sooner.

Self-Directed Brokerage Account

Offered through Charles Schwab Personal Choice® Retirement Account

For more investment options beyond what's currently available in the core fund lineup, you can supplement your investment portfolio with a self-directed brokerage account (SDBA).

Consider opening an SDBA if you:

- Like to perform your own investment research.
- Understand risks associated with certain investments.

Please keep in mind that:

- There is a commission fee of \$3.95 per trade.
- Additional transaction fees may apply.
- You must maintain a \$100 minimum balance in the core account.

Securities no longer available in SDBAs. In order to prevent the Plan from potentially being subject to unrelated business taxable income (UBTI), investments in securities that generate UBTI will no longer be available for purchase once accounts transfer to Schwab. These types of securities include master limited partnerships (MLPs), commodity exchange-traded funds (ETFs), and other securities that meet IRS requirements for partnership taxation.

If you have any questions, contact Schwab at **1-888-383-PCRA (7272)** or visit **schwab.com**.

Questions?

Online: blueretirement.com

Phone: 1-844-728-3258

Instant messenger: Online chat at blueretirement.com

WE'RE HERE WHEN YOU NEED US

Anytime, Anywhere

For more information on your Benefits through **BlueRetirement**, visit lifeisbetterinblue.com/blueretirement.



blueretirement.com

Log in to access your account.



1-844-728-3258

Empower associates are available weekdays from 8 a.m. to 10 p.m. Eastern Time to assist you. The TTY number for the hearing impaired is 1-800-345-1833.

The automated phone line is available 24 hours a day, seven days a week.



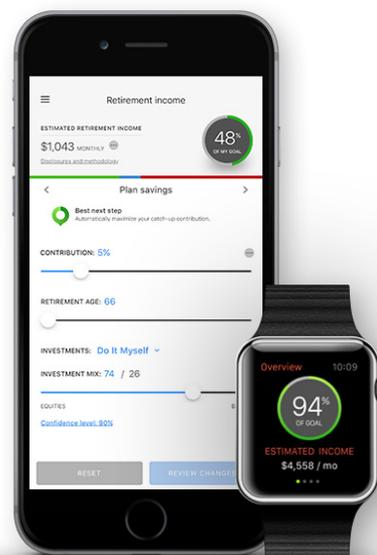
Online Chat

Use our instant messenger at **blueretirement.com** to get in touch with an Empower associate. Associates are available weekdays from 8 a.m. to 10 p.m. Eastern Time.

Have an Apple® device? There's an App for That!

Download the Empower app for your iPhone® or Apple Watch® today.

If you have another mobile device, you will automatically be directed to a mobile-friendly version of the website when you log onto **blueretirement.com**.





Please consider the investment objectives, risks, fees, and expenses carefully before investing. For this and other important information, you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from blueretirement.com under *Investments* or by requesting one from your Empower representative. For prospectuses related to investments in your self-directed brokerage account (SDBA), contact your SDBA provider. Read these materials carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY; and their subsidiaries and affiliates.

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Securities available through Schwab Personal Choice Retirement Account® (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 1-888-393-7272. Charles Schwab & Co., Inc. and GWFS Equities, Inc. are separate and unaffiliated.

T. Rowe Price is not affiliated with GWFS Equities, Inc. or its parent company, Great-West Life & Annuity Insurance Company.

GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution and administrative services. Representatives of Empower Retirement do not offer or provide investment, fiduciary, financial, legal, or tax advice or act in a fiduciary capacity for any client unless explicitly described in writing. Please consult with your investment advisor, attorney, and/or tax advisor as needed.

Nothing contained herein should be construed as tax and/or financial advice to you. Please note that the plan is intended to qualify under Section 404(c) of the Employee Retirement Income Security Act. As such, because you have the discretion to direct the investments in your account, the fiduciaries of the plan are intended to be relieved to responsibility and liability with respect to your investment selections.

The investment summaries and information contained in this summary are intended only to help educate you regarding the plan offerings and your account. This is not intended as, and the plan and its fiduciaries are not providing you with, any investment advice.

The description of the plan and investment options is only an overview and does not describe every detail of the plan provision or investment option that may affect you. If there is any conflict between this guide and the official Plan documents or fund descriptions, the Plan documents and/or fund descriptions control. This summary shall have no legal effect.

As always, the plan trustees reserve the right to change the investment fund offerings at any time.

The plan fiduciaries are given the full discretionary authority to construe the terms of the plan and to make all determinations (including factual determinations) with respect to the plan. All such interpretations and determinations (including legal and factual determinations of the fiduciaries shall be final and binding upon all parties and persons affected thereby.

Any projections or examples provided on the Empower site are only intended as estimates and should not be viewed as a guarantee or a promise of returns or any level of benefit. The ultimate amount of your benefit will never be greater than the amount actually in your account on the date of distribution.

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BlueRetirement

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First-Class Mail
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