

Frequently asked questions about the Radiology Partners retirement plans transition to Empower

The move to Empower

1. What is changing?

- Recordkeeping and related services for the following Radiology Partners retirement plans will move from Schwab Retirement Plan Services, Inc., to Empower. The effective date of this change is January 1, 2026, and the transition is expected to be completed during the week of January 11, 2026.
 - Radiology Partners, Inc. 401(k) Profit Sharing Plan
 - Radiology Partners, Inc. Associate Plan
 - Radiology Partners, Inc. Partner Plan

Radiology Partners routinely monitors and evaluates third-party service providers for Radiology Partners benefit plans to ensure providers are meeting or exceeding teammates' needs, delivering exceptional service, and keeping up with industry trends, including technological advances. After a thorough review process, the Radiology Partners retirement committee chose to partner with Empower.

2. Why Empower?

Empower serves more than 19 million individuals and over 88,000 plans.¹ Its core operating principles are trust and integrity, and its sole focus is helping Americans achieve the future they imagine. Empower strives to meet the unique needs of each person they serve and embrace the opportunity to inspire them along their journey. Visit **empower.com** to learn more about Empower. **You can also watch this [video](#) ».**

¹ As of June 30, 2025.

3. What are some highlights of the move?

- Peace of mind: Your account, including self-directed brokerage (SDB) accounts, and managed accounts, will transfer automatically.
- You'll have continued access to a broad range of investment choices to help you build a diversified portfolio, including access to Creative Planning FinanceGPS Managed Account.
- You'll also have access to enhanced and simplified financial education resources, such as tools to help you easily model different saving and investing scenarios to help determine future healthcare spending. All resources are supported by Empower financial professionals dedicated to helping you improve your financial health.
 - **Watch this [video](#) » to learn more about the new online experience with Empower you'll enjoy after the transition.**
- In addition to your dedicated Financial Wellness Consultant at Creative Planning, you'll be able to schedule virtual one-on-one consultations with Empower Retirement Plan Counselors to get straightforward answers and practical steps to help you meet your financial goals at no additional cost to you.

The Retirement Readiness Review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide tailored retirement education and guidance at no additional cost to participants.

Preparing for the transition

4. Do I need to do anything to transfer my plan account to Empower?

No. Your account balance, managed account, contribution elections, investment elections, contact information, and beneficiary elections will move to Empower automatically. You don't need to do anything now unless you want to make changes through Schwab to your current account and elections prior to the transition. If you currently hold investments in a Schwab Personal Choice Retirement Account® (PCRA), your account will remain active at Schwab.

5. What dates do I need to be aware of?

Important date	What's happening
Mid-late November 2025	Review the Transition guide sent to your work email or mailbox with information on what you need to know about the transition.
December 22, 2025	This is the final day Schwab will accept requests in good order for distributions or loans.
December 26, 2025, at 3 p.m. CT	<p>Transaction cutoff date at Schwab for your 401(k) Plan account. This is the last day to request the following transactions:</p> <ul style="list-style-type: none">• Move money between funds• Change the funds you invest your money in• Change the amount of each paycheck you invest• Make unscheduled loan payments <p>Contact: workplace.schwab.com or 800-724-7526</p> <p>Note: The blackout period does not impact PCRA's.</p>
December 26, 2025, at 3 p.m. CT	<p>Blackout period begins</p> <p>Accounts are valued as of market close on this day, and the transition to Empower begins.</p>
January 1, 2026	Account asset transfer to Empower begins.
Week of January 11, 2026	<p>Blackout period is expected to end</p> <p>Enjoy full access to your account at Empower online and via the mobile app.</p> <p>Contact: empower.com/radpartners » or 800-RAD-1046 (800-723-1046)</p>

Dates and times are subject to change. You will be informed should this occur.

6. What is the 401(k) blackout period?

The blackout period is the time during which you will not be able to access your plan account or request any transactions as the plan transitions from Schwab to Empower. The blackout period is needed to transfer your account information to the new Empower system. The blackout period begins December 26, 2025, at 3 p.m. CT and is expected to end the week of January 11, 2026. You will be notified when you have access to your plan account at Empower.

You are encouraged to review your plan account and request any changes before the blackout period begins by contacting Schwab at workplace.schwab.com or 800-724-7526.

7. What happens to my payroll deductions and company contributions during the blackout period?

Your payroll deductions (including PCRA contributions and loan repayments) and any employer contributions will continue during the blackout period and deposited in your plan account or applied to your loan (if applicable) the week of January 11, 2026.

8. When will I be able to make changes again to my 401(k) plan account?

You can continue to make changes through Schwab at workplace.schwab.com or by calling 800-724-7526 up to the blackout period, which starts on December 26, 2025, at 3 p.m. CT. After the blackout period, which is expected to end the week of January 11, 2026, you will be able to access your plan account through Empower. You will be notified once access is available.

Getting started with your 401(k) plan at Empower

9. How will I access my plan account through Empower, and who can I call with questions about my account?

- **Online – empower.com/radpartners »** – To access your account at Empower for the first time, 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. View your account in Spanish with a click of a button.
 - **If you're an active teammate, access your account through Okta single sign-on (SSO) at radpartners.okta.com ».** You won't need to enter a username or password if you're connected to the Radiology Partners network.

NOTE: You are encouraged to register your account so that you can also access the site easily through a personal device.
- **By phone – 800-RAD-1046 (800-723-1046)** – Representatives are available weekdays from 7 a.m. to 9 p.m. CT (excluding most financial market holidays) and Saturdays from 8 a.m. to 4:30 p.m. CT. Live translators are available for 140+ other languages.
- **Mobile – Empower app** – View and manage your account in English or Spanish anywhere, anytime with the Empower app for your mobile device or Apple Watch®. The app is available in the [App Store® from Apple®](#) » or on [Google Play™](#) ».

10. Can you tell me more about the Empower app?

The Empower mobile experience puts your retirement plan at your fingertips. Use it to access and manage your Empower accounts when you're on the go. From the app, you can:

- Quickly check balances.
- Change your investment elections.
- Customize your communication preferences.
- Change your contribution rate.
- Update your beneficiary.
- Review your account in Spanish.



Download the free Empower mobile app and connect to your plan. Simply search for “Empower” and look for this image in the [App Store® from Apple®](#) » or on [Google Play™](#) ».

11. Can I leave my 401(k) plan account at Schwab or withdraw my account balance before the transfer to Empower?

No. Since the plan is an employer-sponsored plan, all 401(k) plan accounts will move to Empower. Your plan account will automatically transfer and cannot be left with Schwab. Your account also cannot be withdrawn, rolled over, or moved to another plan or provider solely as a result of the transition, unless you qualify to take a distribution.

Note: If you have retired or separated from service and have a full distribution available, you may choose to move your plan account to an individual retirement account (IRA) prior to the transition. You must submit your distribution in good order no later than December 22, 2025. In this case, your plan account would not transfer to Empower because it would be invested in your IRA and no longer part of the 401(k) plan.

12. Can other accounts be rolled into my plan account with Empower?

If you have assets from a prior employer, or an IRA eligible for rollover, you may be able to transfer them into your plan account with Empower. After the transition is complete in January, if you are interested in the possibility of a rollover into the plan, contact Empower and speak with an experienced retirement consultant to review your options and discuss consolidating your retirement assets into one account. Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.

13. Will this transition have any tax implications for me?

No. The transfer of your plan account from Schwab to Empower does not constitute a taxable distribution of your account and will not impact the tax treatment of your account. However, if you have an existing W-4P-eligible installment, a withholding update is required. Please see question 30 for more information.

14. What about my beneficiary election(s) under the plan?

Your current beneficiary election(s) will automatically transfer to Empower. If you do not have a beneficiary election on file with Schwab or want to update your beneficiary, you are encouraged to either do so with Schwab prior to the start of the blackout period or provide this information to Empower after the end of the blackout period, which is expected to occur during the week of January 11, 2026.

To add or update your beneficiary information after the transition, log into your account, use the *I want to* menu on the right side of the homepage (or within *Account Overview*), and click on *Beneficiaries*, then add or update your election.

15. How will fees work after the transition to Empower?

Effective January 1, 2026, your administrative/recordkeeping fee will be 0.0175% of your account balance per year, assessed on a monthly basis. Your first fee will be assessed in February 2026, and disclosed in your quarterly statement. The goal is to provide you with a clear picture of what you pay for account maintenance, investment expenses, and plan administration. For a complete listing of investment options and fees available in the 401(k) plan, please refer to the Notice of Investment Returns and Fee Comparison.

Note that every individual in the Radiology Partners retirement plans currently pays fees, even if you haven't noticed them. These fees cover management of the investments within your plan and administrative fees, which cover expenses such as recordkeeping, accounting, and legal fees. The fund managers for the plan's investment options also charge fees to cover the costs of managing their respective funds.

16. How does Empower ensure that my data is secure?

At Empower, data security is always a top priority. Empower layers its internal controls with a rigorous information security program based on industry standards and best practices. In addition, all vendor partners are subject to significant information technology (IT) security reviews and requirements.

Empower has a number of protections in place to prevent fraudulent activity, including 2FA (two-factor authentication), Pindrop (voice biometrics and device verification), and participant security alerts. Empower also stands behind its online security with the Empower Security Guarantee. This guarantee states that Empower will restore losses from your account that occur as a result of unauthorized transactions that occur through no fault of your own. It is important to follow current and prudent online security practices, review your accounts regularly for any unusual activity, maintain strong passwords, and more.

Your retirement account is entrusted to a company that wants to help you keep it safe and secure. [Click here »](#) for more information regarding account security, including the Empower Security Guarantee.

17. Will my new account statements be mailed to my home address?

You will be enrolled in paperless document delivery during the transition. Your Empower statement will be delivered electronically and will include your full account balance. If you prefer to receive printed copies of your statements, once the transition is complete, you can request printed copies be mailed to you at no charge. To request printed statements, after the transition, call **800-RAD-1046 (800-723-1046)** or log in to your Empower account. Click your name in the top right corner, scroll down to the *Communication preference* section, and click *Change*. Then unselect the box marked *E-delivery* and click *Save*.

Investments

18. What is happening with my investments, and are they changing?

As part of the transition to Empower, your account balance will either be transferred in kind and remain invested in the same fund as your current elections at Schwab or liquidated and invested in a fund with a similar objective to 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 Schwab before the blackout begins at 3 p.m. CT on December 26, 2025. You can also make changes at Empower after the blackout period ends. You are encouraged to review your account prior to and/or after the blackout period and make adjustments to your asset allocation if necessary.

Please refer to the Transition guide for details.

19. Where can I find fund information for the investment lineup under the plan at Empower?

For a list of all the available investment options in your plan, refer to the Notice of Investment Returns and Fee Comparison. After the transition, you may log in to your account to access the list, as well as fund fact sheets, investment returns, and prospectuses.

20. What if I have my investments automatically rebalanced? Does Empower have this feature?

Automatic rebalance elections will not transfer to Empower. If you have a rebalance that is scheduled to happen between December 26, 2025, and the week of January 11, 2026, it will not be processed. If you are interested in this feature, you can elect it following the transition:

- Select *View/Manage investments* from the *I want to* dropdown on your account dashboard.
- Select *Change my investments/Do it myself/Rebalance my current balance*.
- Enter the required information. You will have the option to rebalance your account one time or on a recurring basis annually, semi-annually, or quarterly.

Since markets fluctuate over time, rebalancing your portfolio to its original mix on a recurring basis helps your portfolio allocations stay on track with your retirement strategy.

Asset allocation, diversification, or rebalancing does not ensure a profit or protect against loss.

21. What if my plan account is invested in FinanceGPS at Schwab?

If you are currently enrolled in FinanceGPS program at Schwab, you will be automatically enrolled in FinanceGPS at Empower when the blackout period ends.

If you do not want to be enrolled in FinanceGPS, simply unenroll from the FinanceGPS program at Schwab before the blackout period begins on December 26, 2025. Contact Schwab at 800-724-7526 or access your account online at workplace.schwab.com.

If you unenroll before the transition, you will not be automatically enrolled in FinanceGPS. You also have the option to unenroll from FinanceGPS after the blackout period ends by contacting Empower at **800-RAD-1046 (800-723-1046)**.

22. Is there a fee for participating in the FinanceGPS program at Empower?

Yes. There is a fee to participate in FinanceGPS. Fees are calculated and deducted quarterly from your plan account. The annual fee is based on your assets under management while participating in FinanceGPS. Please refer to the chart below or the Notice of Investment Returns and Fee Comparison for information about fees.

Assets under management	Annual fee percentage
Amounts up to and including \$150,000	0.32%
Amounts of \$150,000.01 up to \$250,000	0.28%
Amounts over \$250,000	0.24%

Self-directed brokerage (Schwab Personal Choice Retirement Account® – PCRA)

23. Will my account number or login credentials change?

No. You will continue to use your existing Schwab account number and login credentials directly at schwab.com. No new setup is required.

24. How do I access my brokerage window after the transition?

You can log in directly at schwab.com to manage your brokerage window. You can also access your PCRA through your Empower online retirement account — just follow the link provided on your account dashboard.

25. Will I be able to trade during the blackout period?

Yes. Trading is allowed within the brokerage window during the blackout period. You can access your account by logging in directly to the Schwab brokerage site.

26. Will contributions to my Schwab PCRA continue?

Yes. Contributions made directly to your Schwab PCRA will continue under Empower.

27. Will I be able to see my past transaction history in Empower?

Limited historical data will transfer to Empower. Items such as year-end balances, year-to-date (YTD) contributions, and YTD withdrawals will be available. However, detailed transaction history from Schwab — including deposits and individual trades — will not be provided or loaded. If you'd like to keep a record of your 2024 and prior-years' transactions or other details, please log in to your Schwab account and download that information before the transition takes place. You'll still be able to access your closed Schwab account for up to six months through Schwab's online portal. After that time, if you need a past statement or transaction detail, you'll need to contact Schwab directly to request it.

Loans, distributions, and withdrawals

28. What if I have an outstanding loan in the plan at Schwab?

Existing loans in the retirement plans at Schwab will automatically transfer to Empower.

- If you're currently making loan repayments through payroll — no action is needed.
- If you're currently making loan repayments by way of an automated bank payment (ACH deposit), you'll need to set up ACH loan repayments through Empower after the blackout ends. Please contact Empower at 800-RAD-1046 (800-723-1046) to establish loan repayments via ACH.

To avoid default, continue making payments according to your loan agreement. If your loan defaults, the balance will be treated as a taxable distribution and may be subject to income tax and penalties.

29. What if I pay off my loan during the blackout period?

Your loan payments will continue during the blackout period, even if your loan is paid off during the blackout period. Once the blackout period is lifted, which is expected to occur the week of January 11, 2026, Empower will apply your loan payments and refund any overpayment to you by mailing you a check to your home address on record.

30. What if I am receiving distribution payments?

- If you receive paper checks, those will continue uninterrupted.
- If you are currently receiving installment payments via ACH, those instructions will not transfer to Empower. If you have a payment that is due during or shortly after the blackout period, it will be processed after the transition.
- If you are interested in receiving automatic payments to your bank account, Empower makes this easy to set up. Following the transition, simply visit the *Account Overview* menu and select *Manage bank accounts* under *Account Information*. Follow the steps to provide the information and then go to *Withdrawals* within *Account Overview*. There, select your outstanding installment and assign *Direct Deposit* as your payment method.
- If you have an existing W-4P-eligible installment, a withholding update is required. To comply with IRS regulations, we will update your federal and state income tax withholding on your periodic payments to the IRS and your state's default withholding rate of single with no adjustments (regardless of your marital status). This change will occur upon the transition of your account balance to Empower and will be effective on payments that you receive after the transition. To make federal income tax-withholding elections other than the default withholding, complete and return the updated IRS Form W-4P to Empower once you have access to your account. You can download the form by visiting irs.gov, typing "W-4P Form" into the search bar, and clicking on the corresponding PDF link. Mail the form to: Empower, ATTN 401(k) Department, PO Box 173764, Denver, CO 80217-3764.

31. Can I take a plan withdrawal or loan if I need one?

If eligible, you may submit a request in good order for a withdrawal or loan from Schwab by December 22, 2025. You will not be able to request any types of withdrawals or loans until the blackout period ends. Once the blackout period ends, if eligible, you can request a withdrawal or loan by contacting Empower at **800-RAD-1046 (800-723-1046)** or logging on to your account.

Advisory services

32. Can I still contact our dedicated Financial Wellness Consultant at Creative Planning?

Yes, your dedicated Financial Wellness Consultant, Carl Barton, CFP®, is a benefit provided by Radiology Partners and is available now and after the transition. With more than 30 years of experience, Carl can assist with a wide range of financial topics to help you make informed decisions, such as:

- | | |
|------------------------------------|----------------------------------|
| • Retirement savings strategies | • Roth vs. pre-tax contributions |
| • Tax-efficient investing | • College saving |
| • Insurance and estate planning | • Retirement readiness |
| • Debt and student loan management | • Contribution planning |




Scan the QR code or [click here »](#) to book a confidential appointment with Carl.

33. What types of financial wellness resources will be available?

The following chart summarizes many of the financial wellness tools available through Empower. After the transition, take advantage of these new website tools and features or call Empower, where noted, for assistance.

Type	Name	Features	Cost	How to get started
Financial planning tools	My Financial Path	Access personalized, actionable solutions that may help you reduce financial stress, take control of your finances, and stay on track to reach your goals.	No additional cost	Go to <i>Planning</i> dropdown menu at empower.com/radpartners »
	Learning Center	Get the help you need with retirement, savings, and investing with access to financial education resources, including on-demand videos, articles, tools, calculators, and more.	No additional cost	Within My Financial Path, click <i>Find answers</i> .
	Next Step Evaluator	Get a financial action plan specifically for you and your situation by answering a short series of yes or no questions. Many of the outcomes provide the opportunity to consult with a financial wellness representative.	No additional cost	Within My Financial Path, click <i>Start now</i> .
	Workplace Planning and Advice	Consultative conversations to help you consolidate your retirement accounts OR Discussions about finding ways to save outside of your employer plan	No additional cost	Call Empower at 800-RAD-1046 (800-723-1046) to connect to the appropriate team to assist you.
Retirement advisory services	FinanceGPS by Creative Planning	A personalized retirement strategy implemented and managed by investment professionals	The amount is based on your assets under management (see question 22).	To enroll in the program, go to <i>Investment help</i> and select <i>Get your personalized strategy</i> . If you are participating in the FinanceGPS at Schwab, you will be automatically enrolled.
	Online Advice*	You retain control over your investment transactions. Personalized saving and investing suggestions are generated based on information you provide about your situation and goals. * Point-in-time advice provided by an Empower representative may include savings, investment allocation, distribution, and rollover advice, including advice on consolidating outside retirement accounts.	No additional cost	Within your account, go to <i>Investment help</i> , and select <i>Get started with Online Advice</i> .
Retirement planning service	Financial wellness review*	Talk with a representative about your retirement goals, assets, income sources, and similar information and receive feedback about ways to potentially increase your retirement readiness, such as by increasing your savings rate, using funds and advisory services available under the plan, addressing how claiming Social Security affects your benefits, and similar topics. This is estimated to take 30-45 minutes. * The financial wellness review is provided by an Empower representative registered with Empower Financial Services, Inc. and may provide tailored retirement education and guidance at no additional cost to participants.	No additional cost	Call Empower at 800-RAD-1046 (800-723-1046) to be connected to the appropriate team to assist you.

Type	Name	Features	Cost	How to get started
Education	Education by Empower series	Monthly topical education on hot topics, with multiple days of offerings and recordings	No additional cost	Look for quarterly email invitations from Empower.
	One-on-one session	<p>Meet with an Empower representative for an individualized account review. You'll have the opportunity to:</p> <ul style="list-style-type: none"> Evaluate your readiness for a successful retirement. Review your savings and investment strategy. Discuss rolling over outside retirement assets. <i>Consider all your options, including taxes, fees and expenses, before moving money between accounts. Assess all benefits of current accounts before moving money.</i> Learn more about the valuable tools and resources available through Empower. Ask questions such as, "Am I saving enough for my personal and retirement goals?" "Am I considering my other assets and liabilities?" "How can I reduce my debt to save more for retirement?" 	No additional cost	<p>Call Empower at 800-RAD-1046 (800-723-1046), scan the QR code, or click here » to schedule a virtual and confidential one-on-one session after the transition.</p> 

34. What is the difference between Online Advice and an advisor managed account through FinanceGPS?

Online Advice, which is available at no additional cost, is a non-discretionary advice service for individuals to get objective forecast, savings, and investment recommendations. FinanceGPS is a fee-based personalized retirement strategy implemented and managed by investment professionals. The chart below can help you identify which approach might be best for you, depending on your investment style.

	If this describes you ...	Cost
Online Advice	<ul style="list-style-type: none"> You're interested in investing and managing your account on your own. You like reviewing plan investments and tracking performance. You seek advice or a second opinion before executing investment decisions on your own. 	No additional cost to you.
FinanceGPS	<ul style="list-style-type: none"> You don't have the time, desire, or knowledge to invest on your own. You don't mind paying a fee to have your account managed for you. 	Additional fees apply. The amount is based on your assets under management (see question 22).

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. Once the transition is complete, please review the information for each fund on the plan website.

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Investing involves risk, including possible loss of principal.

Online Advice and FinanceGPS are part of the Creative Planning FinanceGPS Managed Account offered by Creative Planning, LLC. Empower Advisory Group, LLC (EAG) provides subadvisory services. Creative Planning, LLC and EAG are unaffiliated registered investment advisers. Creative Planning, LLC may pay some or the entire participant FinanceGPS fees to EAG. Past performance is not indicative of future returns. You may lose money.

Point-in-time advice is provided by an Empower representative registered with Empower Financial Services, Inc. at no additional cost to account owners. There is no guarantee provided by any party that use of the advice will result in a profit.

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 888-393-7272. Charles Schwab & Co., Inc. and Empower Financial Services, Inc. are separate and unaffiliated.

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