Capital Group EuroPacific Growth SA

An Empower Separate Account *Third Quarter 2026 Fund Fact Sheet*

Key Facts

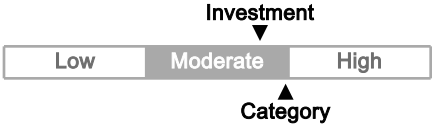
Asset Class	International - Large Growth
Primary Index	MSCI ACWI Ex USA NR USD
Net Assets	$5,774.1 Million
Inception Date	05/13/2019
Net Expense Ratio	0.51%
Morningstar Overall Rating™	★★★★
Overall # of Funds in Morningstar Category	353

Overall Morningstar Rating as of quarter ending 9/30/2026. The Morningstar Rating shown is for this expense ratio and assumes no contract charges are imposed. Other expense ratios may have different performance characteristics. ©2026 Morningstar, Inc. All Rights Reserved. Additional Morningstar information is available in this factsheet.

Key Facts - Underlying

Investment Advisor	Capital Research and Management Company
Net Assets	$9,986.2 Million
Inception Date	05/10/2019
Morningstar Category	Foreign Large Growth
Portfolio Manager(s)	Sung Lee ; Nicholas J. Grace CFA; Lawrence Kymisis ; Andrew B. Suzman ; Carl M. Kawaja

Morningstar Volatility Rank As of 09/30/2026



In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio make-ups or investment strategies.

Regional Allocation As of 09/30/2026

Europe	40.69%
Asia and Pacific Rim	40.25%
North America	11.94%
Other	3.65%
Africa and Middle East	0.85%

Regional allocations are ranked as a percentage of net assets and subject to change without notice

Description / Objective

The Separate Account (“Fund”) will wholly invest in the Capital Group EuroPacific Growth Trust (the Underlying C.I.T.), a collective investment trust, which aims to provide long-term growth of capital by investing in attractively valued companies in developed and emerging markets that are positioned to benefit from innovation, economic growth, increasing consumer demand, or a turnaround in business conditions. There is no assurance these objectives will be met. Portfolio-level data shown is of the Underlying C.I.T.

Effective 12/1/2026, the Fund will be renamed 'Capital Group EUPAC SA' to align with the prior rebranding of the underlying CIT.

There is no assurance the objectives will be met.

Investments in large cap funds are subject to market fluctuations and may lose value. The investment risks associated with these funds may be impacted by a variety of factors, including investment style, objective, holdings, and focus in particular industries. On average, investments in large cap funds may be considered more conservative than investments in small and mid-cap funds, potentially posing less overall volatility in exchange for less aggressive growth potential.

Foreign securities involve risks, such as currency fluctuations, economic changes, and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

C.I.T. Top Five Holdings As of 09/30/2026

Taiwan Semiconductor Manufacturing Co Ltd	7.02%
SK hynix Inc	4.02%
SoftBank Group Corp	2.58%
ASML Holding NV	1.98%
Samsung Electronics Co Ltd	1.59%

Top Five Countries As of 09/30/2026

Japan	16.09%
United Kingdom	10.05%
South Korea	8.53%
Taiwan	8.44%
Canada	8.21%

Holdings and Country allocations are ranked as a percentage of net assets and subject to change without notice.

C.I.T. Portfolio Allocation As of 09/30/2026



Non-US Stocks	93.46%
US Stocks	3.94%
Cash	1.91%
Other	0.66%
Preferred	0.02%

C.I.T. Characteristics As of 09/30/2026

	Fund	Index
Weighted Geometric Market Cap ($Bil)	103.57	--
Price/Earnings Ratio (Forward)	12.55x	13.81x
Price/Book Ratio	2.27x	2.44x
3-Year Earnings Growth Rate (%)	19.78	--
Number of Holdings - Long	362	1901

Annual Performance

	Fund	Primary Index
2025	29.13%	32.39%
2024	5.07%	5.53%
2023	15.73%	15.62%
2022	-22.73%	-16.00%
2021	2.87%	7.82%

For more information, go to www.Empower.com. All Plan Sponsors (or authorized representatives of Plan Sponsors) participating in the commingled accounts are generally provided with uniform written reports regarding these products. To the extent a Plan Sponsor requests additional information or perspective from the portfolio manager, we will make such information available to any Plan Sponsor who makes a similar request.

Miscellaneous. Frequent exchanging of investment options may harm long-term investors. Your plan and/or the Fund may have policies to detect and deter potentially abusive exchanges. The policies may require us to modify or terminate investment exchange privileges. Benchmarks are unmanaged and cannot be invested in directly. The index shown, if applicable, in the Characteristics chart refers to the Primary Index.

Performance (%)

As of 09/30/2026

	Cumulative Returns		Average Annual Total Returns				
	QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fund	-0.43	10.80	15.85	18.37	5.87	--	9.05
Primary Index	0.48	14.22	20.00	20.54	9.55	--	
Morningstar Rating™				★★★★	★★★★		
# of Funds in Category				353	333		

Fund Fees Reflected in Performance. The Separate Account was established 2/1/2023. Performance shown is that of the underlying C.I.T.'s longest operating share class after deducting its and the Separate Account's combined total net expense ratio 0.51%. Fee waivers of 0.00% are in place for this Fund. Actual performance shown reflects the imposition of the foregoing expenses and the benefit of any fee waivers and commission recaptures.

For actual performance and expense ratio information for the Separate Account offered to your plan, refer to the "fund performance" tab under Investments on your participant website.

Performance Risks. Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of this Fund and other plan investment options. The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance data current to the most recent month end, please call 1-877-778-2100. Actual performance may be affected by the manager not being able to invest directly in a country prior to satisfaction of that country's legal requirements. It is possible to lose money investing in securities. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Empower Retirement, LLC is the administrator for this Separate Account.

Morningstar Rating™ (Group Annuity- Variable Annuity Subaccounts) The Morningstar Rating™ is provided for those group variable annuities with at least a three-year history. Ratings are based on the group variable annuity's Morningstar Risk-Adjusted Return measure which accounts for variation in monthly performance, placing more emphasis on downward variations and rewarding consistent performance. Morningstar compares each group variable annuity's risk-adjusted return to the open-end mutual fund rating breakpoints for that category. The group variable annuity Morningstar Rating does not affect the retail mutual fund data published by Morningstar. Consistent with the open-end mutual fund ratings, the top 10% of group variable annuities in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for each group variable annuity is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics. Past performance is no guarantee of future results.

Possibility of Contract Charges. Your retirement plan may have agreed to contract charges. If so, these would reduce the performance (and possibly the Morningstar ratings) shown above. Any contract charges are included in the expense ratio shown in your statement and in the performance shown in your statement. The Fund fees and contract charges compensate us for the distribution and servicing associated with your plan. Other plan investment options may generate more or less revenue for us than the fees associated with this Fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

The Separate Account. Your retirement plan purchases units of a Separate Account established and made available as an investment option under group variable annuity contracts issued by Empower Annuity Insurance Company (EAIC), Hartford, CT. The Separate Account holds the investment securities, and exercises all rights in connection with these securities. For tax purposes, EAIC owns the assets in the Separate Account and receives any dividends-received deduction. Pursuant to CFTC Rule 4.5, EAIC has claimed an exclusion from registration as a commodity pool operator with respect to the Fund. The investment guidelines for this Separate Account prohibit leverage.

EAIC Separate Account Fund-of-Fund and Target Date Products: These separate accounts are manufactured by EAIC and may be comprised of one or more underlying investments. This type of Separate Account offered by EAIC is not part of the Manager of Manager's program, and therefore, unless otherwise noted, EAIC does not assume any responsibility with respect to the selection, monitoring, or replacement of an investment manager. Empower Annuity Insurance Company (EAIC) does not assume any responsibility for the plan's decision to invest in the funds,

to monitor their performance or to provide information regarding the fund. Each of those is the sole responsibility of the plan. To the extent EAIC provides such information, it makes no warranty as to the accuracy of such information and makes no undertaking to continue to provide such information unless EAIC agrees to continue to provide such information in writing. For fund-of-fund separate accounts for which EAIC serves as an ERISA 3(38) investment manager, EAIC is responsible for the selection, monitoring and replacement of underlying funds.

Fees Received by Empower Retirement, LLC or its affiliates. The Fund fees compensate us for the servicing associated with your plan. Other plan investment options may generate less revenue for us than the fees associated with this Fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other plans investing in the Fund may have lower fees, but these are not available to your plan in order to compensate us for distribution and plan servicing.

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For more information, go to www.Empower.com or call toll-free 1-877-778-2100.

Empower Annuity Insurance Company's Role. This fund is not part of Empower Annuity Insurance Company's Manager of Managers Program and Empower Annuity Insurance Company (EAIC) does not assume any responsibility for the plan's decision to invest in the funds, to monitor their performance or to provide information regarding the funds. Each of those is the sole responsibility of the plan. To the extent EAIC provides such information, it makes no warranty as to the accuracy of such information and makes no undertaking to continue to provide such information unless EAIC agrees to continue to provide such information in writing.

Data presented is as of the period specified for this report, unless otherwise specified within a table heading. Data and expense ratios presented are the most current made available at the time of production. For mutual funds, the fund company may have more recent data available on its website. Price corrections that impact performance data may occur after production of this material.

3-Year Earnings Growth Rate (%) A measure of how a stock's earnings per share (EPS) has grown over the last three years. Morningstar uses EPS from continuing operations to calculate this growth rate. For portfolios, this data point is the share-weighted collective earnings growth for all stocks in the current portfolio. The historical earnings growth rate can tell investors how quickly a company's profits are growing.

Indexes Investors cannot invest directly in an index.

Morningstar Volatility Rank The Morningstar Volatility Rank is an investment's 3-year standard deviation overall percentile rank within its US open-end, VA/L fund, or VA/L subaccount universe. The investment with the lowest standard deviation receives a rank of 1. We then classify investment portfolios as having one of three volatility levels relative to all types of mutual funds: Low, Moderate, and High. Investments with wider ranges of returns are labeled "high," as they are considered riskier than "low" volatility investments, which have had smaller ranges of returns.

MSCI ACWI Ex USA NR USD The MSCI ACWI ex USA Index captures large and mid cap representation across 22 of 23 Developed Markets (DM) countries (excluding the US) and 24 Emerging Markets (EM) countries*. With 2,228 constituents, the index covers approximately 85% of the global equity opportunity set outside the US.

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Net Assets Balance data presented is the most current data available at the time of receipt, however some information may be presented on a lag. The data is deemed reliable but the accuracy cannot be guaranteed. All balances are unaudited.

Net Expense Ratio The Total Net Expense Ratio represents fee charged against fund assets after adjustment for fee waivers if applicable. The Net Expense Ratio will equal the Gross Expense Ratio when no fee waivers are in place. Expense data is typically quoted with two

decimal places; however, three decimal places will be displayed when values are available.

Portfolio Allocation The pie chart illustrates how investment holdings breakdown into primary investment types.

Portfolio Manager The name of the person(s) who determines which stocks, bonds and cash equivalents belong in the investment portfolio.

Price/Book Ratio Calculated as a weighted average of the price/book ratios of all stocks in the portfolio. This ratio is used to compare a stock's market value to its book value. It is calculated by dividing the current closing price of the stock by the latest quarter's book value per share. A lower P/B ratio could mean that the stock is undervalued. However, it could also mean that something is fundamentally wrong with the company. As with most ratios, be aware that this varies by industry.

Price/Earnings Ratio (Forward) The price of a stock divided by next year's earnings per share estimate. P/E multiples enable investors to compare the relative value of stocks within a portfolio; they show how much an investor must pay for a company's earning power. A lower portfolio P/E ratio indicates that the stocks in a portfolio are not highly-valued relative to the market. Growth-oriented investments tend to have higher P/E ratios than value-oriented investments as investors expect higher earnings growth from the underlying companies and are therefore willing to pay a premium price.

Weighted Geometric Market Cap ($Bil) Calculated by raising the market capitalization of each stock to a power equal to that stock's weight in the portfolio. The resulting numbers multiplied together produce the geometric mean of the market caps of the stocks in the portfolio.

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