

5a Cost of Empower vs Mission Square

Annual cost to participant

MissionSquare Proposal		w \$50K balance	w \$100K balance & advisory svc	w \$500K , investment advisory & RMD*	w \$500K and established RMD*
Administrative Fee - fixed fund lineup	1.9 basis points	\$ 9.50	\$ 19.00	\$ 95.00	\$ 95.00
Fees Based on Investments Offered	49 basis points	\$ 245.00	\$ 490.00	\$ 2,450.00	\$ 2,450.00
<i>* required minimum distribution</i>					
Managed Accounts		Annual Fee			
First \$100,000			\$ 500.00	\$ 500.00	
Next \$200,000				\$ 800.00	
Next \$200,000				\$ 600.00	
Over \$500,000				\$ 1,900.00	
In Service / Hardship Withdrawals	\$ -				
Unforeseeable Emergency Withdrawals	\$ -				
processing:	\$250 per party				
Distribution lump sum	\$ -			\$ -	\$ -
Distribution installment annual fee	\$ -			\$ -	\$ -
Separation from service/plan terminations	\$ -				
De minimus mandatory distribution	\$ -				
Loan Setup	\$75				
Loan maintenance:	\$50				
Wire transfer/EFT:	\$15				
Overnight or express delivery	varies				
Annual Cost		\$ 254.50	\$ 1,009.00	\$ 4,445.00	\$ 2,545.00
Additional costs / (savings)		\$ 90.25	\$ 230.50	\$ 1,227.50	\$ 877.50

27. Are your on-site participant service representatives, plan sponsor representative, and/or any other employees given incentives to sell the following products or services: online advice, managed accounts, guaranteed minimum withdrawal benefit options, IRA rollover, and/or managed payout options? (Yes/No) Complete the tables below. State additional products or services that apply.

Any Compensation Based on the Adoption of:	On-Site Rep	Plan Sponsor Rep	Other Employees
Fixed or General Account/Stable Value:	No	No	No
Managed Accounts:	Yes. On-site representatives who achieve or exceed asset-based goals for Managed Accounts enrollments have an enhanced incentive compensation opportunity.	No	No
Guaranteed Minimum Withdrawal Benefit:	No	No	No
Managed Payout Options:	No	No	No
Proprietary Mutual Funds:	No	No	No
Roth or traditional IRA or Rollover IRA:	Yes. On-site representatives who retain or roll in new assets to a MissionSquare administered plan or IRA have an enhanced incentive compensation opportunity.	No	No
Other Products:	Our representatives are compensated with a base salary and an opportunity to earn incentives that are tied directly to improving plan results. As such, our	No	No

Empower Proposal		Annual cost to participant			
		w \$50K balance	w \$100K balance & advisory svc	w \$500K , investment advisory & RMD*	w \$500K and established RMD*
Administrative Fee - fixed fund lineup	1.85 basis points	\$ 9.25	\$ 18.50	\$ 92.50	\$ 92.50
Fees Based on Investments Offered	31 basis points	\$ 155.00	\$ 310.00	\$ 1,550.00	\$ 1,550.00
<i>* required minimum distribution</i>					
My Total Retirement Accounts	Annual Fee		\$ 450.00	\$ 450.00	
Under \$100,000:	0.45%			\$ 525.00	
Next \$150,000 up to \$250,000:	0.40%			\$ 375.00	
Next \$150,000 up to \$400,000:	0.25%			\$ 150.00	
Over \$400,000:	0.15%			\$ 1,500.00	
In Service / Hardship Withdrawals	\$50				
Unforeseeable Emergency Withdrawals	\$50				
processing:	\$400				
Distribution lump sum	\$50			\$50	
Distribution installment annual fee	\$25			\$25	\$25
Separation from service/plan terminations	\$50				
De minimus mandatory distribution	\$25				
Loan Setup	\$95				
Loan maintenance:	\$50				
One-time ACH distributions	\$15				
Overnight or express delivery	\$40				
Annual Cost		\$ 164.25	\$ 778.50	\$ 3,217.50	\$1,667.50
Additional costs / (savings)		\$ (90.25)	\$ (230.50)	\$ (1,227.50)	\$ (877.50)

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No. Our field representatives are compensated based on market-competitive data, which varies based on geographical location, for similar positions within the industry. They do not receive commissions. In addition to annual salary, they may receive performance bonuses based on objectives established to incentivize quality service and to correspond with overall growth of the plan.

Is Any Compensation Based on the Adoption of:	On-Site Rep	Plan Sponsor Rep	Other Employees
Fixed or General Account/Stable Value:	No	No	No
Managed Accounts:	No	No	No
Guaranteed Minimum Withdrawal Benefit:	No	No	No
Managed Payout Options:	No	No	No
Proprietary Mutual Funds:	No	No	No
Roth or traditional IRA or Rollover IRA:	No	No	No
Other Products:	No	No	No