

Empower Fee Summary		
Fee Type	Payment process	Fee Amount
Basic Plan Administration Fee	payable quarterly based on average daily balance of plan assets	1.85 basis points (.0185%)
Periodic Payment Origination Fee (for Mandatory Distribution or other)	Deducted from Initial Payment	\$50 per set up
Annual Maintenance for Mandatory Distribution or other Regular Distribution	Deducted quarterly \$6.25 per quarter	\$25 per year
Distribution Withdrawal Fee	Netted from Distribution	\$50 per benefit distribution
Distribution Withdrawal Due to Severance from Employment	Netted from Distribution	\$50 per benefit distribution
In-Service Distribution at Age 70 1/2	Netted from Distribution	\$50 per benefit distribution
Automated Mandatory Distribution due to de Minimis Balance	Netted from Distribution	\$25 per distribution
Periodic payment setup fee	Deducted from first Payment	\$50 from first payment
Periodic payment maintenance fee	Deducted from Participant	\$25 per year in the amount of \$6.25 per quarter
Loan Origination Fee	Deducted from Loan	\$95 per loan
Loan Maintenance fee	Deducted from Participant	\$50 annually
Express Delivery Fee		\$40 per disbursement
ACH special handling fee		\$15 per disbursement
Self Directed brokerage	deducted quarterly \$12.50 per quarter.	\$50 per year
Distribution Withdrawal fee		\$50 per distribution
Empower Managed Account Advisory Services "My Total Retirement"	Deducted from Participant	Up to \$100K = 0.45% Next \$150K = 0.35% Next \$150K = 0.25% Over \$400K = 0.15%
One-Time Access to Certified Financial Planner (CFP) for Financial Plan	Paid by participant from non-Plan accounts	For Participants enrolled in Managed Account Service: \$399
		For Participants not enrolled in Managed Account Service: \$499
Ongoing Subscription for CFP Advisory Services	Paid by participant from non-Plan accounts	For Participants enrolled in Managed Account Service: \$199 initial fee + \$15/month
		For Participants not enrolled in Managed Account Service: \$299 initial fee + \$29/month