State of Alaska
DEFINED CONTRIBUTION PLANS

Empower Retirement Advisory Services

In the Spirit of Alaska

RETIREMENT PLANNING IS A JOURNEY

The reality is, many retirement plan participants aren't retirement planning experts, nor do they want to be. You may have your own investing style and want help that accommodates your personal needs.

Empower Retirement Advisory Services is a suite of services provided by Advised Assets Group, LLC, a registered investment adviser, to help meet the unique needs of diverse participants. Advisory Services is based on the philosophy that individual participants typically fall into one of three common investor type categories: do-it-for-me, help-me-do-it and do-it-myself. Advisory Services provides assistance to participants who want help with their investing strategies, through My Total Retirement™ and Online Advice. You have the opportunity to choose the level of assistance you want as you build a retirement strategy that is tailored to and designed specifically for you.

There is no guarantee that participation in any of the advisory services will result in a profit.

DO-IT-FOR-ME INVESTOR

If you are a do-it-for-me investor, you might choose My Total Retirement, giving AAG the ability to make investment choices based on your personal goals and financial situation. My Total Retirement provides you with a personalized and strategically designed retirement portfolio that is monitored, and investment changes are made for you each quarter as necessary.

The annual fee for this service is charged quarterly and is based on a percentage of your account balance as shown below.

My Total Retirement™ provides:

- Professional portfolio monitoring and management
- Financial readiness reviews
- Personalized savings strategy
- A designated team of investment adviser representatives for consultation.

Participant Account Balance	Annual Service Fee
Up to $100,000	0.45%
Next $150,000	0.35%
Next $150,000	0.25%
Greater than $400,000	0.15%

HELP-ME-DO-IT INVESTOR

If you are a help-me-do-it investor, you might choose Online Advice when you want assistance with managing your account. Online Advice provides fund-specific portfolio and savings rate recommendations based on your needs using the core funds available to you as part of your Plan. These recommendations reflect your unique financial information, retirement time frame, goals and financial situation. You must implement any recommendations and monitor your account on a periodic basis.

Online Advice is available at no additional cost to you.

DO-IT-MYSELF INVESTOR

If you are a do-it-myself investor, you can visit **www.akdrb.com** and use the available online tools to select your own investment options. You can get asset allocation and savings rate information that reflects your unique financial information, retirement time frame, goals and financial situation.

Online Advice and My Total Retirement™ are part of the Empower Retirement Advisory Services suite of services offered by Advised Assets Group, LLC, a registered investment adviser.

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EMPOWER
RETIREMENT™

State of Alaska
DEFINED CONTRIBUTION PLANS

Empower Retirement *Advisory Services* Continued

In the Spirit of Alaska

SPEND-DOWN ADVICE

Advisory Services also recognizes that your strategy doesn't end at retirement. So when you participate in either of the Advisory Services options, you are provided with the added benefit of spend-down advice, which assists you when you retire and begin taking distributions from your retirement account.

With the goal of building financial assets to provide sustainable income in retirement, the spend-down advice feature takes into consideration all of your income sources you provide and determines how much sustainable income you may have throughout your retirement years. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth and each of your respective retirement time horizons.

FROM SAVING TO SPENDING, ADVISORY SERVICES CAN HELP

Advisory Services can help you build your portfolio during your saving and retirement years by recommending a strategy specific to your needs and unique situation.

SAVING FOR YOUR FUTURE IS A LIFETIME ENDEAVOR.

To learn more about what Advisory Services can do for you, visit www.akdrb.com or call 1-800-232-0859.

EMPOWER RETIREMENT™