EMPOWER PREMIER IRA AND PREMIER INVESTMENT ACCOUNT

Fees and minimums

An IRA helps you save money for retirement — and an investment account helps you invest for all your other financial goals. Related fees can be an important factor in your choice of accounts. The lower the fees you pay, the more money that stays in your account and the greater your potential to generate more earnings from your investments.

With the Empower Premier IRA and Premier Investment Account, you get innovative features and a wide choice of investment options — all for a competitive cost. Consider all your options and their features and fees before moving money between accounts.

Fee schedule

Setup fee	$0
Annual administration fee	$0
Transaction fees[1]	$0
Account closure fee	$0

Account document delivery fee

Electronic	$0
Paper	
Premier IRA	$2.50/quarter
Premier Investment Account	$2.50/month

Miscellaneous fees

Miscellaneous fees may be charged for special services, including but not limited to wires, overnight delivery services, stop payments on checks, insufficient funds checks, and additional statement copies. Each investment option has its own operating expenses.

Empower Retirement Advisory Services[2]

Point-in-time Online Advice: No fee

My Total Retirement™ managed account annual fee charged quarterly based on your assets under management[3]

Assets under management	My Total Retirement annual rate
Up to $100,000	0.50%
Next $150,000	0.40%
Next $150,000	0.30%
Greater than $400,000	0.20%

My Total Retirement looks at a wide range of factors to develop a more in-depth picture of who you are before creating a strategy to fit your individual needs.

Investing involves risk, including possible loss of principal.

Initial investment, distribution, and account balance minimums

- Minimum initial investment: None
- Minimum distribution: $50
- Minimum balance required: $0

The fee schedule and initial investment, distribution, and account balance minimums are subject to change upon 30 days of written notice to Empower IRA and Investment Account owners.

If you have any questions about our fees and minimums, please contact an Empower consultant at **866-317-6586** weekdays between 6 a.m. and 6 p.m. Mountain time.

1 Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

2 Online Advice and My Total Retirement are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser. Past performance is not indicative of future returns. You may lose money.

3 Assets under management are determined based on total assets managed in similar account types.