



Helping You Turn  
Over a New  
Retirement Leaf

## Retirement Account Fee Comparison

Investing in the WDC gives you access to a variety of investment options. To manage your retirement resources effectively, it's important to understand the fees and expenses associated with them. When comparing the costs of participating in the WDC to other retirement plans, refer to the information provided here to help you make informed decisions about investing your retirement money.

ADMINISTRATION AND RECORDKEEPING FEES				
Charged by the retirement plan to cover operating and administrative costs				
Fee Type	WDC Fees			Other Plan/IRA/ Account Fees
Annual Administrative Fee (\$)	Participants with a balance of \$5,001 or more in their accounts will pay a flat fee:			
	Account Balance	Monthly Fee	Annual Fee	
	\$0 to \$5,000	\$0	\$0	
	\$5,001 and over	\$3.90	\$46.80	
Annual Asset Fee (%)	None			
Contract Maintenance Fee	None			
Withdrawal Fee	None <sup>1</sup>			
OTHER FEES AND CHARGES				
Fee Type	WDC Fees			Other Plan/IRA/ Account Fees
Transaction Fees	None			
Commissions	None			
Mortality and Expense Risk Charge (variable annuities)	None			
Back-End Sales Charge (also called a Contingent Deferred Sales Charge)	None			
Front-End Sales Charge	None			

INVESTMENT MANAGEMENT FEES		
Charged by each investment option's management company before the daily price or performance is calculated		
Fee Type	WDC Fees	Other Plan/IRA/Account Fees
Fund Management or Operating Expenses	Vary by investment option; WDC's average expense ratio is 0.19% <sup>3</sup>	
OPTIONAL SERVICE FEES		
Fee Type	WDC Fees	Other Plan/IRA/Account Fees
<b>Empower Advisory Services</b>		
Online Advice	No additional cost to you	
My Total Retirement™	Annual fee (assessed quarterly) based on a percentage of assets under management: Up to \$100,000                      0.45% Next \$150,000                      0.35% Next \$150,000                      0.25% Greater than \$400,000              0.15%	
Charles Schwab Personal Choice Retirement Account® (PCRA) The PCRA is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments contained in the PCRA.	There is an annual fee of \$60 deducted at a rate of \$15 per quarter for all PCRA users.	
Financial Planning <sup>4</sup>	\$499 one-time fee; \$299 +\$29/mo. ongoing. Participant with Managed Accounts: \$399 one-time fee; \$199 plus \$15/mo. ongoing	

Other fees may apply. If the expenses are higher with the alternative retirement savings plan—or if you find you are being charged multiple times for the same thing—it might be time to make a change. Consider all your options. After all, it's your money.

If you are interested in rolling over your other assets to the WDC, it's EASY!

- 1

Call Workplace Planning and Advice (WPA) at **(877) 457-WDCP (9327)**. (Please allow 30 minutes for this call and have a recent statement available for the account you wish to roll over to the WDC.)
- OR -
- 2

Obtain an Incoming Transfer/Direct Rollover form from the WDC; fill it out and return it as directed on the form.  
  
Consider all your options and their features and fees before moving money between accounts.

**For more information, visit [wdc457.org](https://wdc457.org) or call **(877) 457-WDCP (9327)**.**

When asked for the reason for your call, please state it (e.g., say “Withdrawal” or “Distribution” to withdraw your money). If your request is not recognized, please press “0.” If prompted, we recommend you provide your Social Security number so your call can be routed to the appropriate representative.

1 Withdrawals may be subject to ordinary income tax. The 10% federal early withdrawal penalty does not apply to 457 plan withdrawals except for withdrawals attributable to rollovers from another type of plan or account.

2 Average gross expense ratio for mutual funds and collective investment trusts available in the WDC as of September 30, 2023. Gross expense ratios are the funds' total annual operating costs expressed as a percentage of the funds' average net assets over a given time period. They are gross of any fee waivers or expense reimbursements and are subject to change.

3 Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period.

4 Empower Advisory Group, LLC, a registered investment adviser, provides financial planning services using the MoneyGuidePro tool. MoneyGuidePro is not affiliated with Empower Retirement, LLC and its affiliates. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided.

Securities available through Schwab Personal Choice Retirement Account (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling 888-393-7272. Charles Schwab & Co., Inc. and Empower Financial Services, Inc. are separate and unaffiliated.

**Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC.** EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Investing involves risk, including possible loss of principal.

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.

IMPORTANT: The projections or other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. MoneyGuidePro results may vary with each use and over time. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided.

“EMPOWER” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

@2024 Empower Annuity Insurance Company of America. All rights reserved. 98971-FLY-WF-303025-1224(3803614) RO4096390-1224