Notice of Investment Returns & Fee Comparison

515330-01 Mission Yogurt, Inc. 401(k) Plan

empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower at:

Empower

P.O. Box 173764 Denver, CO 80217-3764

Participant Call Center: 1-800-338-4015

SECTION	Document Summary
1	**Investment Rate of Return and Expense Information** - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	**Other Investment-Related Fees, Expense Information and Transfer Restrictions** - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	**Plan-Related Information** - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

Your Plan offers a Self-Directed Brokerage Account (SDBA) through Empower Brokerage. The SDBA allows you to select from securities and investments that have not been chosen by and are not monitored by your employer, fiduciary and/or the Plan Sponsor. What investments you may actually invest in depends on the specifics of your Plan design. These investment options are not offered through your retirement plan recordkeeper. You may invest through the SDBA by logging in to your Plan's web site and completing the SDBA enrollment process online.

The SDBA is for knowledgeable investors who acknowledge and understand the risks associated with many of the investments contained in the SDBA. By utilizing the account, you acknowledge that none of the available options in the SDBA have been selected for use in the Plan, reviewed for suitability or will be monitored by your employer, Plan Sponsor, SDBA provider, or retirement plan recordkeeper. You are solely responsible for determining the suitability and for the selection and ongoing monitoring of the investments that are available and utilized in the SDBA.

If you decide to use the SDBA, there may be an annual maintenance fee for using the SDBA as reflected in the Participant Elected Services Expenses table in this document. There may be additional expenses and fees associated with using Empower Brokerage, such as commissions and sales loads. More information regarding these fees is located in the SDBA pricing summary at the back of this notice. Before investing, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other important information and may be obtained by calling the SDBA provider. Investors should read prospectuses carefully before investing.

Transfers into and out of Empower Brokerage will be subject to minimum transfer restrictions. If your transfer request does not meet the minimum amount, your transfer will not be completed. You must initially transfer a minimum of $500. Subsequent transfers must be at least $500. You are also required to maintain a minimum balance of $2,500 in your core account. If your core account is below the minimum balance, any percentage of your future contribution investment elections allocated to the SDBA will be allocated pro-rata across your other investment elections (or to the Plan's default fund if 100% of your investment elections are allocated to the brokerage account) until the minimum balance is reached.

More detailed information about the SDBA is available on the Participant website.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments
Averaged Annualized Total Return‡ as of 09/30/2024

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
BlackRock LifePath Index Retirement K[2]	LIRKX	5.84%	9.62%	18.94%	2.08%	5.17%	5.16% $51.60 per $1,000	05/31/2011	0.13%/0.09% $1.30 per $1,000 Gross
S&P Target Date Retirement Income TR USD**		5.16%	8.81%	16.86%	2.84%	4.68%	4.52% $45.20 per $1,000	05/31/2011	
BlackRock LifePath Index 2030 K[2]	LINKX	6.28%	11.72%	22.39%	3.64%	7.36%	6.94% $69.40 per $1,000	05/31/2011	0.13%/0.09% $1.30 per $1,000 Gross
S&P Target Date 2030 TR USD**		5.97%	12.07%	22.17%	4.95%	8.10%	7.28% $72.80 per $1,000	05/31/2011	
BlackRock LifePath Index 2035 K[2]	LIJKX	6.58%	13.32%	24.85%	4.74%	8.65%	7.79% $77.90 per $1,000	05/31/2011	0.14%/0.09% $1.40 per $1,000 Gross
S&P Target Date 2035 TR USD**		6.25%	13.57%	24.56%	5.81%	9.25%	8.03% $80.30 per $1,000	05/31/2011	
BlackRock LifePath Index 2040 K[2]	LIKKX	6.80%	14.79%	27.24%	5.77%	9.83%	8.55% $85.50 per $1,000	05/31/2011	0.14%/0.09% $1.40 per $1,000 Gross
S&P Target Date 2040 TR USD**		6.49%	14.91%	26.62%	6.63%	10.17%	8.61% $86.10 per $1,000	05/31/2011	
BlackRock LifePath Index 2045 K[2]	LIHKX	7.05%	16.28%	29.37%	6.75%	10.89%	9.19% $91.90 per $1,000	05/31/2011	0.14%/0.09% $1.40 per $1,000 Gross
S&P Target Date 2045 TR USD**		6.69%	15.76%	27.95%	7.17%	10.75%	8.97% $89.70 per $1,000	05/31/2011	
BlackRock LifePath Index 2050 K[2]	LIPKX	7.10%	17.26%	30.75%	7.35%	11.48%	9.53% $95.30 per $1,000	05/31/2011	0.14%/0.09% $1.40 per $1,000 Gross
S&P Target Date 2050 TR USD**		6.74%	16.25%	28.68%	7.45%	11.06%	9.18% $91.80 per $1,000	05/31/2011	

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
BlackRock LifePath Index 2055 K[2]	LIVKX	7.13%	17.71%	31.26%	7.58%	11.66%	9.63% $96.30 per $1,000	05/31/2011	0.14%/0.09% $1.40 per $1,000 Gross
S&P Target Date 2055 TR USD**		6.82%	16.35%	28.82%	7.50%	11.14%	9.26% $92.60 per $1,000	05/31/2011	
BlackRock LifePath Index 2060 K[2]	LIZKX	7.12%	17.71%	31.24%	7.58%	11.65%	11.90% $119.00 per $1,000	02/29/2016	0.14%/0.09% $1.40 per $1,000 Gross
S&P Target Date 2055 TR USD**		6.82%	16.35%	28.82%	7.50%	11.14%	11.37% $113.70 per $1,000	02/29/2016	
International Funds									
iShares MSCI EAFE International Index K[2]	BTMKX	7.24%	13.17%	25.48%	5.89%	8.36%	5.77% $57.70 per $1,000	03/31/2011	0.05%/0.05% $.50 per $1,000 Gross
Morningstar Global Markets ex-US GR USD**		8.19%	14.28%	25.45%	4.40%	8.25%	6.20% $62.00 per $1,000	03/31/2011	
Fidelity Emerging Markets Index[2]	FPADX	7.71%	15.32%	24.17%	-0.11%	5.22%	3.76% $37.60 per $1,000	09/08/2011	0.08%/0.08% $.75 per $1,000 Gross
Morningstar Emerging Markets GR USD**		8.20%	16.50%	25.62%	2.03%	7.27%	5.13% $51.30 per $1,000	09/08/2011	
Specialty									
Empower Real Estate Index Inst[1,2]	MXSFX	15.44%	14.76%	33.19%	4.10%	4.10%	6.64% $66.40 per $1,000	05/01/2015	0.31%/0.30% $3.10 per $1,000 Gross
Morningstar US Real Estate PR USD**		15.93%	10.94%	29.40%	-0.82%	1.12%	3.28% $32.80 per $1,000	05/01/2015	
Small Cap Funds									
Fidelity Small Cap Index[2]	FSSNX	9.27%	11.21%	26.84%	1.97%	9.48%	8.93% $89.30 per $1,000	09/08/2011	0.03%/0.03% $.25 per $1,000 Gross
Morningstar US Small Cap TR USD**		8.48%	10.49%	26.04%	4.06%	9.82%	8.76% $87.60 per $1,000	09/08/2011	
SSgA Russell SC Growth Index NL Class C[1,2]	N/A	8.41%	13.22%	27.60%	-0.48%	8.64%	8.81% $88.10 per $1,000	09/04/2009	0.06%/0.05% $.58 per $1,000 Gross
Morningstar US Small Growth TR USD**		7.01%	10.90%	26.95%	-2.37%	7.75%	8.81% $88.10 per $1,000	09/04/2009	
SSgA Russell SC Value Index NL Class C[1,2]	N/A	10.13%	9.16%	25.78%	3.69%	9.29%	8.20% $82.00 per $1,000	09/04/2009	0.06%/0.05% $.59 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Small Value TR USD**		9.69%	8.83%	25.58%	6.98%	10.93%	7.96% $79.60 per $1,000	09/04/2009	
Mid Cap Funds									
iShares Russell Mid-Cap Index K[2]	BRMKX	9.19%	14.57%	29.29%	5.78%	11.31%	9.82% $98.20 per $1,000	05/13/2015	0.05%/0.05% $.50 per $1,000 Gross
Morningstar US Mid Cap TR USD**		8.83%	14.54%	29.25%	6.26%	11.84%	10.39% $103.90 per $1,000	05/13/2015	
Large Cap Funds									
Fidelity 500 Index[2]	FXAIX	5.88%	22.06%	36.33%	11.90%	15.96%	13.37% $133.70 per $1,000	05/04/2011	0.02%/0.02% $.15 per $1,000 Gross
Morningstar US Large Cap TR USD**		5.12%	23.87%	38.36%	12.26%	16.78%	13.88% $138.80 per $1,000	05/04/2011	
SSgA Russell LC Growth Index NL Class C[1,2]	N/A	3.19%	24.53%	42.22%	11.99%	19.70%	16.47% $164.70 per $1,000	06/30/2009	0.04%/0.04% $.42 per $1,000 Gross
Morningstar US Large Growth TR USD**		2.22%	17.31%	35.76%	2.19%	13.87%	13.63% $136.30 per $1,000	06/30/2009	
SSgA Russell LC Value Index NL Class C[1,2]	N/A	9.43%	16.64%	27.70%	8.98%	10.70%	9.25% $92.50 per $1,000	06/30/2009	0.04%/0.04% $.42 per $1,000 Gross
Morningstar US Large Value TR USD**		8.67%	17.64%	27.07%	12.38%	11.27%	10.01% $100.10 per $1,000	06/30/2009	
Bond Funds									
iShares U.S. Aggregate Bond Index K[1,2]	WFBIX	5.22%	4.65%	11.56%	-1.37%	0.35%	1.80% $18.00 per $1,000	07/02/1993	0.05%/0.05% $.50 per $1,000 Gross
Morningstar US Core Bond TR Hedged USD**		5.15%	4.54%	11.39%	-1.41%	0.30%	1.80% $18.00 per $1,000	07/02/1993	
State St US Infl Protct Bnd Idx SL Cl II[1,2]	N/A	4.13%	5.00%	9.78%	-0.59%	2.75%	2.58% $25.80 per $1,000	01/08/2007	0.04%/0.04% $.43 per $1,000 Gross
Morningstar US Treasury Inflation-Protec**		4.10%	5.12%	9.79%	-0.52%	2.53%	2.45% $24.50 per $1,000	01/08/2007	

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

Fixed Rate of Return Investments Table

This table looks at the investment options that have a fixed or set rate of return. It shows the current annual rate of return and the minimum annual rate of return. The rate shown reflects the rate in effect from the last available quarter. Your rate may vary depending on the quarter in which the transitioned plan is funded. The table also shows how often the rate of return may change and the term or length of time you will earn this rate of return, if applicable. The investment provider of the fixed account may change the rate in the future. You may visit the Web site listed above or call the Voice Response System to find the current rate.

Fixed Return Investments as of 10/24/2024				
Investment Option	**Current Fixed Rate**	**Minimum Rate**	**Frequency of Fixed Rate Setting**	**Term**
EI Fixed Account - Series Class I	1.45% $14.50 per $1,000	0.00%	Quarterly	12/31/2024

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

‡ Performance calculations for each of the plan's designated investment options are net of applicable investment contract fees, reducing the investment option's performance by the effect of such fees, including, for example, any applicable annuity separate account/program fees and other investment-level fees related to plan account maintenance and servicing.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor or other responsible Plan Fiduciary. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

Missing Participant Administrative Services. Upon request by the Plan Sponsor, Empower may perform certain administrative services that attempt to identify and locate missing and unresponsive participants. The administrative services may include, for example, performing Participant address searches using a commercial locator service, updating Participant address records and attempting to contact Participants using certified U.S. mail. If the plan incurs any administrative fees for these services, such expenses will be paid from the plan's assets and deducted from the applicable missing or unresponsive participant's account balance or from the proceeds of any uncashed benefit payment made by the plan to such participant. The missing participant administrative fees are estimated to range from $10 up to $75 per participant per year depending on the services elected by the Plan Sponsor.

General Administrative Services Expenses as of 10/24/2024				
Fee Type	**Annual Amount**	**Quarterly Amount**	**Frequency**	**Description**
Plan Administration Asset Based Fee	0.25% $2.50 per $1,000	0.0625% $.63 per $1,000	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.

Fee Type	Annual Amount	Quarterly Amount	Frequency	Description
Plan Administration Participant Account Fee	$45.00	$11.25	Quarterly	This fee is for costs associated with the plan such as plan underwriting, contribution processing, transaction processing, company enrollment meetings, and retirement plan education.

Variable Asset Charge, if applicable, is a fund service fee for administering certain plan investment options, such as insurance company separate accounts, which may include maintaining net unit values, as applicable. Fund service fees may be stated as investment management fees, mortality & expense fees, or administrative fees reflected in the unit price and included in the Gross Expense Ratio. Certain investments may also include recordkeeping revenue which may be made available to offset recordkeeping fees.

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 10/24/2024		
Investment Option	**Transfer Rule**	**Shareholder Type Fees^**
Empower Real Estate Index Inst	2	
SSgA Russell SC Growth Index NL Class C	1	
SSgA Russell SC Value Index NL Class C	1	
SSgA Russell LC Growth Index NL Class C	1	
SSgA Russell LC Value Index NL Class C	1	
iShares U.S. Aggregate Bond Index K	2	
State St US Infl Protct Bnd Idx SL Cl II	1	

Rule #1 - Fund company restriction: A transfer of $10000 or more into this fund will not be permitted if a prior transfer of $10000 or more was made out of this fund in the last 30 days.

Rule #2 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

Contract Discontinuance and Termination Services

If, at some point in the future, the Plan discontinues, in whole or in part, any investment/platform provider relationship with Empower, either by transitioning the Plan to a new recordkeeper or because of the termination of the Plan, additional fees may be charged to your Plan account. The type and amount of any such fees will depend on the terms of the Plan’s investment/contract agreement with Empower (or with respect to the terms of any investment contract/agreement issued by another provider that is administered by Empower) that is in effect at that time and/or may be assessed in connection with any services performed by Empower in conjunction with such discontinuance event.

When investment contracts are discontinued, participants’ accounts could be assessed contract surrender charges, termination asset charges and/or market value adjustments. Your Plan’s specific investment contract/agreement will identify which of these discontinuance fees and/or adjustments will apply. The discontinuance fees and/or adjustments may also be dependent upon the conditions of the market at the point in time the investment contract/agreement is discontinued.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan's Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent "market timing" (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses
as of 10/24/2024

Service	Fee Amount	Frequency	Description
Brokerage Account Maintenance	$25.00	Quarterly	This fee is for maintenance of self-directed accounts. This fee applies ONLY if you have a self-directed account.
Age 59 1/2 Disbursement Fee	$40 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Death Disbursement Fee	$40 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Mandatory Force Out Disbursement Fee	$65.00	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Disability Disbursement Fee	$40 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Other Disbursement Fee	$40.00	Per Distribution	This fee is for the processing of a distribution from your account.
Other Disbursement Fee	$0 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
Other Disbursement Fee	$25 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the Plan.
Hardship Disbursement Fee	$40 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Qualified Domestic Relations Order Processing Services	$400.00	Per Occurrence	Per QDRO fee for processing. This includes QDRO reviews, calculations, and distributions.
QDRO Disbursement Fee	$40 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Retirement Disbursement Fee	$65 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
Separation from Service Disbursement Fee	$65 for Empower $35 for your TPA	Per Distribution	This fee is for the processing of a distribution from your account. This fee is applied each time you request a distribution/withdrawal from the plan.
TPA Disbursement Fee	$500.00	Per Transaction	Qualified Domestic Relations Order (QDRO)
TPA Disbursement Fee	$35.00	Per Transaction	Hardship Benefit Fee
TPA Disbursement Fee	$35.00	Per Transaction	RMD is $35.00
ACH Special Handling Charge	$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.

Service	Fee Amount	Frequency	Description
Empower Advisory Services My Total Retirement	Up to $100K = 0.162500% Next $150K = 0.137500% Next $150K = 0.112500% Over $400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
EXPRESS Special Handling Charge	$40.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
WIRE Special Handling Charge	$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

If applicable to your plan:

Source: Bloomberg Index Services Limited. BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. and its affiliates (collectively "Bloomberg"). BARCLAYS® is a trademark and service mark of Barclays Bank Plc (collectively with its affiliates, "Barclays"), used under license. Bloomberg or Bloomberg's licensors, including Barclays, own all proprietary rights in the Bloomberg Barclays Indices. Neither Bloomberg nor Barclays approves or endorses this material, or guarantees that accuracy or completeness of any information herein, or makes any warranty, express or implied, as to the results to be obtained therefrom and, to the maximum extent allowed by law, neither shall have any liability or responsibility for injury or damages arising in connection therewith.

EMPOWER
What's Next

Empower Brokerage fee schedule

Please read carefully

This schedule contains information about the fees and charges that apply to Empower Brokerage accounts and transactions. Please note that fees and other information are subject to change without notice. Securities may not be available through all electronic trading channels. All investments may not be available based on a plan's rules and restrictions. The Empower Brokerage account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments available through the account.

Transaction	Electronic	Broker assisted
No transaction fee (NTF) mutual funds: Load and no-load[1]	$0	$0
Transaction fee mutual funds: Load and no-load[2]	$25 per buy or sell; $5 per exchange	$25 per buy or sell; $5 per exchange
Equities and exchange-traded fund(s)[3]	$0[4] for first 1,000 trades	$19.99
Certificates of deposit (CDs)	N/A	$0
Fixed income: Corporate and agency bonds	N/A	$20
Treasury auctions: Bills, bonds, notes, strips	N/A	$20
Options trades[5]	$0 plus $0.65 per contract	$19.99 plus $0.65 per contract; $0 on option assignments and exercises

Brokerage account services	Fee
Physical certificate safekeeping	$10 per position per month
Reorganization — mandatory[6]	$10 per event
Reorganization — voluntary[6]	$50 per event
Legal or restricted security transfers	$135 per transfer
Account documents (excluding tax forms)	Electronic delivery: free Paper delivery: $2 per month

1 Funds held 30 days or less may be subject to a short-term redemption fee of $50. An initial minimum purchase of $500 and subsequent minimum purchase of $1 applies to all NTF transactions.

2 Transactions in certain funds may result in an additional $10 surcharge, which will be displayed on the order preview screen before an order is placed. Please contact your service representative to learn which mutual fund transactions may result in the surcharge. The $10 surcharge plus the $25 transaction fee are not charged on periodic investments. Please contact your service representative for more details.

3 Although these securities are available commission-free, upon selling, regulatory fees will still apply.

4 The first one thousand trades (1,000 trades) placed online each calendar year are $0; thereafter, each online trade will be charged $6.95. The fee will be displayed on the order preview screen before an order is placed.

5 Options are not available for all investors.

6 Reorganizations may include stock splits, spin-offs, mergers, tender offers, or other corporate events.

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Be aware that certain mutual funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund's current prospectus for details.

Transaction fees may apply to certain mutual funds. Transaction fees, where applicable, will be noted during online order entry or via your registered representative during broker-assisted trades.

ETFs are a type of exchange-traded investment product that must register as either an open-end investment company (generally known as "funds") or a unit investment trust. ETFs are not mutual funds.

Unlike mutual funds, individual shares of ETFs are not redeemable directly with the issuer. ETF shares are a collection of securities bought and sold at market price, which may be higher or lower than the net asset value (NAV). Investment returns will vary based on market conditions and volatility so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETFs are subject to risks like those of their underlying securities.

Empower Financial Services, Inc. reserves the right to change and/or modify pricing.

Real-time quotes are available when the markets are open. Trades placed when the markets are closed will be submitted during the next trading session when the markets are open.

System availability and response times may vary due to market volatility, system performance, or other factors. Be aware that certain mutual funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund's current prospectus for details. Transaction fees may apply to certain mutual funds. Transaction fees, where applicable, will be noted during online order entry or via your registered representative during broker-assisted trades.

Options trading may increase the risk of principal loss and is not suitable for all investors.

Brokerage Products: Unless otherwise noted: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE