EMPOWER PREMIER IRA

Fees and minimums

An IRA helps you save money for retirement — and fees can be an important factor in your choice of IRAs. 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 savings.

With the Empower Premier IRA, 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
Transfer-in/rollover-in fee	$0
Annual administration fee	$0
Investment management fees[1]	$0
Transaction fees[2]	$0
Asset holding fees	$0
Account closure fee	$0
Sales charge	$0

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.

Empower Retirement Advisory Services[3]

Online Advice: No fee

My Total Retirement™ annual fee charged quarterly based on percentage of your assets under management:

Assets under management	My Total Retirement annual rate
Up to $100,000	0.55%
Next $150,000	0.45%
Next $150,000	0.35%
Greater than $400,000	0.25%

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.

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

Investing involves risk, including possible loss of principal.

Initial investment, distribution and account balance minimums

- Minimum initial investment: $500
- Minimum distribution: $50
- Minimum balance required: $50

The custodian and service provider reserve the right to change the fee schedule and initial investment, distribution and account balance minimums upon 30 days of written notice to Empower IRA owners. Minimum initial investment exceptions may apply.

The minimum initial investment requirement may be waived for incoming rollovers initiated by a retirement plan due to mandatory distribution provisions under an eligible retirement plan.

If you have any questions about our fees and minimums, please contact an Empower consultant at **866-317-6586** weekdays between 8 a.m. and 8 p.m. Eastern time.

1 Each investment option has its own operating expenses.

2 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.

3 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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