

Louisiana

PUBLIC EMPLOYEES DEFERRED COMPENSATION PLAN

Fee Comparison

Managing your retirement assets

Understanding the different fees and expenses for various retirement account options is important. Whether you are considering enrolling in the Louisiana Deferred Compensation Plan or moving your assets to another plan, take time to compare the fees listed below to your other retirement options. As with any financial decision, you are encouraged to discuss moving money between accounts, including rollovers, with your local retirement plan advisor and to consider costs, risks, investment options and limitations prior to investing.

Fee comparison

Even a small difference in annual administrative fees can drastically impact your account balance over time.

Fees for the Louisiana Deferred Compensation Plan are tiered based on account balance. See below for a full breakdown of the fees. The chart below right shows the potential difference in retirement savings between a 1% annual administrative fee versus tiered fees adding up to \$40 per year for a \$200,000 balance. Over 30 years, the account with the tiered fees based on account balance potentially ends up with a higher account balance.

LOUISIANA DEFERRED COMPENSATION PLAN ADMINISTRATIVE FEES ARE TIERED BASED ON ACCOUNT BALANCE:

- › Participants will pay a \$2.50 quarterly flat fee on the first \$5,000 of their balance or \$10 annually.
- › Participants will pay a 0.20% annual fee (0.05% quarterly) on the next balance amount of \$5,000.01 to \$50,000.
- › There is no fee on balances at \$50,000.01 and above.

Example 1: \$20,000 balance

Total fee is \$10 quarterly/\$40 annually

- › \$2.50 quarterly flat fee for first \$5,000
- › 0.05% for the remaining \$15,000 balance or \$7.50 quarterly ($\$15,000 \times 0.0005 = \7.50)
- › $\$2.50 + \$7.50 = \$10$ quarterly

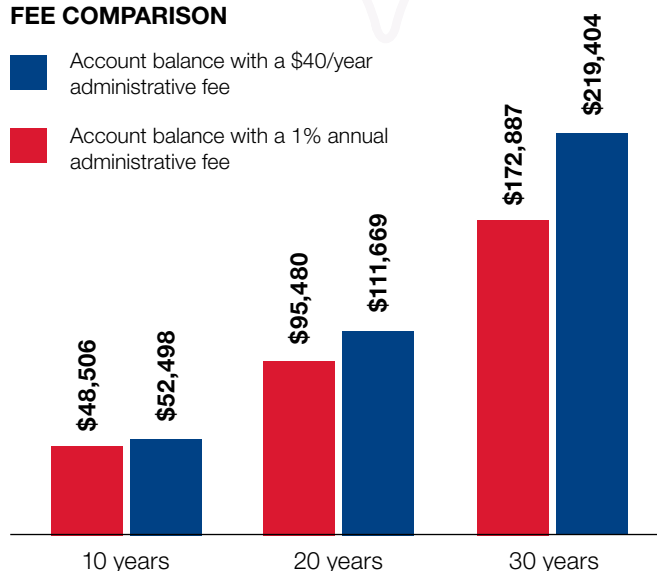
Example 2: \$100,000 balance

Total fee is \$25 quarterly/\$100 annually

- › \$2.50 quarterly flat fee for first \$5,000
- › 0.05% for the remaining \$45,000 balance or \$22.50 quarterly ($\$45,000 \times 0.0005 = \22.50)
- › No fees for the remaining \$50,000.01 balance
- › $\$2.50 + \$22.50 = \$25$ quarterly

FEE COMPARISON

- Account balance with a \$40/year administrative fee
- Account balance with a 1% annual administrative fee



FOR ILLUSTRATIVE PURPOSES ONLY. Based on a hypothetical 1% administrative fee typically seen for some large group retirement plans. This hypothetical illustration assumes a beginning account balance of \$20,000, contributions of \$50 semimonthly, reinvestment of earnings, no withdrawals and a hypothetical 6% annual rate of return. Actual rate of return may be more or less than shown and will depend upon a number of different factors, including a participant's choice of investment options. This hypothetical illustration does not represent the performance of any particular investment options. The illustration does not reflect any charges, expenses or fees (other than the annual administrative fee examples) that may be associated with your Plan. The tax-deferred accumulation shown above would be reduced if these fees had been deducted.

Other fees

Type of fee	Description	Louisiana DCP Fee
Withdrawal charges or surrender fees	Plan charge for withdrawing funds from an account before a predetermined time	No fees charged by the Plan. 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.
Fund operating expenses	An implicit mutual fund or variable annuity fee that pays the fund company for its services	These expenses range from 0.03–0.83%
Sales charges or loads	Usually in mutual funds; load charge is assessed on the value invested either upon initial investment or upon redemption	None
Loan fees	Plan charge for taking a loan from your account	\$50 origination fee for each loan, plus an ongoing quarterly maintenance fee of \$6.25. The loan origination fee is deducted from the principal balance of the loan proceeds. All loan payments are payroll deducted.
Empower Retirement Advisory Services fees	There is no guarantee provided by any party that participation in any of the advisory services will result in a profit. Not a complete list of fees. Other fees may apply.	Online Advice: Available at no additional cost. My Total Retirement: Fees are charged quarterly on a tiered basis, based on a percentage of your assets under management. Annual fees are as follows: 0.45% for assets less than \$100,000; 0.35% for assets between \$100,000–\$250,000; 0.25% for assets between \$250,001–\$400,000; and 0.15% for assets greater than \$400,000.

How do I get more information?

Contact your local Louisiana Deferred Compensation retirement plan advisor with questions, to enroll or to walk through the fee comparison. Set up a meeting that is convenient for you.

Call **800-937-7604** or go to **LouisianaDCP.com** > *Contact Us* to find your local advisor.

Investing involves risk, including possible loss of principal.

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