DEFERRED COMPENSATION PLAN
Supplemental Benefit

DEFERRED COMPENSATION PLAN - SUPPLEMENTAL BENEFIT

EMPOWER ADVISORY SERVICES

Retirement planning is a journey. The reality is, many participants aren't retirement planning experts, nor do they want to be. You may have your own investing style and want help that accommodates your personal needs.

Empower Advisory Services are offered by Empower Advisory Group, LLC, a registered investment adviser, to meet the unique needs of diverse participants. Empower Advisory Services is based on the philosophy that individual participants typically fall into one of three common investor types: do-it-for-me, help-me-do-it, and do-it-myself. My Total Retirement™ and Online Advice can provide assistance for investors who are looking for advice and help with their investments. You have the opportunity to choose the level of assistance you want as you build a retirement strategy that is tailored to and designed specifically for you.[1]

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

Do-it-for-me investor

If you are a do-it-for-me investor, you might choose My Total Retirement to have investment professionals make investment choices for you based on your personal goals and financial situation.

My Total Retirement provides you with a personalized and strategically designed retirement portfolio that is monitored, and investment changes are made for you each quarter, as necessary.

The annual fee for this service is charged quarterly and is based on a percentage of your assets under management as shown below.

My Total Retirement™ provides:

- Professional portfolio monitoring and management
- Retirement Readiness Review[2]
- Personalized savings strategies
- A dedicated team of investment adviser representatives for consultations

Participant assets under management	Annual My Total Retirement™ fee
Less than $100,000	0.45%
Next $150,000	0.35%
Next $150,000	0.25%
Amounts in excess of $400,000	0.15%

Please note the fees in this chart are subject to change. Please log in to your account to view the most updated fee schedule.

Help-me-do-it investor

If you are a help-me-do-it investor, you might choose Online Advice when you want assistance with managing your account. Online Advice provides fund-specific portfolio and savings rate recommendations based on your needs using the core funds available to you as part of your Plan. These recommendations reflect your unique financial information, retirement time frame, goals, and financial situation. You must implement any recommendations and monitor your account on a periodic basis.

Do-it-myself investor

If you are a do-it-myself investor, you can use the available online tools at **www.SERS.pa.gov** to select your own investment options. You can get asset allocation and savings rate information that reflects your unique financial information, retirement time frame, goals, and financial situation.

Spend-down advice

Empower Advisory Services also recognizes that your strategy doesn't end at retirement. So when you participate in any of the advisory services options, you are provided with the added benefit of spend-down advice, which assists you when you retire and begin taking distributions from your retirement account.

With the goal of building financial assets to provide sustainable income in retirement, the spend-down advice feature takes into consideration all of your income sources you provide us and determines how much sustainable income you may have throughout your retirement years. This is done by calculating your maximum sustainable spending rate based on your wealth, your spouse's wealth, and each of your respective retirement time horizons.

From saving to spending, Empower Advisory Services can help

Empower Advisory Services can help you build your portfolio during your saving and retirement years by recommending a strategy specific to your needs and unique situation.

SAVING FOR YOUR FUTURE IS A LIFETIME ENDEAVOR.

To learn more about what Advisory Services can do for you, visit www.SERS.pa.gov or call 1.866.737.7457.

1 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.

2 The Retirement Readiness Review is provided by an Empower representative registered with Empower Advisory Group, LLC and may provide investment counseling and/or recommendations at no additional cost to participants. There is no guarantee provided by any party that use of the review will result in a profit.

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