



# Stay in the plan

## Here's how we can keep helping you reach your goals

Thank you for trusting us with your retirement savings. Did you know that as your career and life change, you can keep your assets in your plan and take advantage of the personalized service and resources we offer?¹



### Receive the same personalized service

You still have access to representatives who can provide you with the ongoing support and education you need.



### Keep up with your complete financial picture

Continue to use the same plan website to view your estimated monthly retirement income, and take advantage of all the online educational material and interactive calculators. Connect all your financial accounts so you can review your complete financial picture in one place.



### Potentially pay lower fees

You participate along with many other people in this plan, which may mean paying less in fees.

*Consider all your options and their features and fees before moving money between accounts.*

## Make an informed decision

Complete the worksheet to help you compare fees and expenses. It's important to know this information before you decide what to do with your account.\*

Fee type	This plan	Other plan or broker
Recordkeeping fees	\$7.25 per quarter each for the 401(a) Plan and the 457(b) Plan	
Contract maintenance fees	None	
Withdrawal fees	None	
Fund management and/or operating expenses	Vary depending on investment option**	
<b>Fees other providers might charge</b>		
Broker/advisor/financial planner fees	None	
Mortality and expense risk charge	None	
Front-end sales charge	None	
Back-end sales charge	None	

\* This chart is intended to show some of the common fees and expenses associated with a retirement plan. There may be plan-related fees other than the ones shown. The chart does not reflect fees that may be associated with some additional plan services like loans.

\*\* Exact percentages are available on your statement or by contacting your local representative.

### ► Contact your local representative if you need help or more information

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1 Plan provisions may provide for the automatic distribution of small balances.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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