



Fee Comparison Worksheet

The fee comparison worksheet below can assist you when researching and comparing program fees and options. The annual fee, investment fees, and features of the State of Alaska Retirement Plans are filled in for you, and space is provided for you to fill in the fees and features of any other plan or IRA you may be considering—providing you an at-a-glance comparison for simplified decisionmaking. You are encouraged to discuss rolling money from one account to another with your financial advisor/planner and to consider any potential fees and/or limitations of available investment options. This flier covers the fees for the State of Alaska 457 Deferred Compensation Plan (457 Plan), the Alaska Supplemental Annuity Plan (SBS) and the Alaska PERS IV/TRS III Defined Contribution Retirement Plan (DCR).



Description of Fees/Expenses	State of Alaska Defined Contribution Plans	Other Plan or IRA
Annual Fee Also known as an administrative and/or recordkeeping fee.	0.11% (assessed monthly at 0.009%, based on the total balance) + \$35 annual fee (\$25 for noncontributing participants) ¹	
Mortality and Expense Fee (M&E) Fee charged by insurance companies to cover the cost of death benefits and other expenses for variable annuities.	\$0	
Contingent Deferred Sales Charge (CDSC) Back-end load sales charge that is incurred if funds are withdrawn or transferred before the end of the holding period. Also called a redemption fee.	\$0	
Sales Charges or Loads A commission paid by investors on their investments. Sales charge is paid to the broker for selling the funds.	\$0	
Investment Management Fee A mutual fund or variable annuity fee that pays the fund company for its services. This is deducted from investment returns, so you will not see it on your account statement.	Varies by investment option between 0.01% and 0.60%. ² See Investment Performance sheet for specific fees.	
Transfer or Exchange Fee A transaction-based fee for transferring to other funds, usually to another fund family.	\$0	
Transaction Fee Assessed if you make fund transfers or request a distribution.	\$0	

Not a complete list of fees. Other fees may apply.



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1 For example, if your account balance is \$50,000, your account will be charged 0.009% each month, or \$4.50.
 2 Asset allocation funds may be subject to operating expenses for the fund and for each underlying fund.



Fee Comparison Worksheet Continued

Description of Fees/Expenses	State of Alaska Retirement Plans	Other Plan or IRA								
<p>Empower Advisory Services Fees, provided by Empower Advisory Group, LLC, a registered investment adviser.</p> <p>Optional investment advisory services based upon the level of involvement you desire in managing your investments.³</p> <p>There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.</p>	<p>Online Advice: No additional cost to you</p> <p>My Total Retirement™: Annual fee will be charged quarterly based on a percentage of your assets under management, as follows:</p> <table border="1"> <tr> <td>Up to \$100,000</td> <td>0.45%</td> </tr> <tr> <td>Next \$150,000</td> <td>0.35%</td> </tr> <tr> <td>Next \$150,000</td> <td>0.25%</td> </tr> <tr> <td>> \$400,000</td> <td>0.15%</td> </tr> </table>	Up to \$100,000	0.45%	Next \$150,000	0.35%	Next \$150,000	0.25%	> \$400,000	0.15%	
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Distribution Restrictions	Eligible for distribution once severance of employment is confirmed, among other distribution events									
Penalties for Distribution	<p>457 Plan: Generally, no early withdrawal penalty for the 457(b) Plan.⁴</p> <p>SBS and DCR: If you receive the payment before the calendar year in which you reach age 59½, you may have to pay an additional 10% tax penalty.</p>									
Local Anchorage Representatives	Salary-based, licensed education counselors available to serve the Plan. Contact them via email at AnchorageOffice@empower.com .									
Flexibility of Distribution	Flexibility is available with partial distributions, the ability to change payment stream, and the ability to specify order preference for investment liquidation.									
Website⁶: www.akdrb.com	24-hour access; no fee for phone or web-initiated transactions, such as fund transfers									
Voice Response System⁵: 1-800-232-0859	24-hour access to account information; speak to participant services Monday through Friday between 4 a.m. and 6 p.m. Alaska time, and Saturdays between 5 a.m. and 1:30 p.m. Mountain time.									

³ 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.

⁴ Withdrawals may be subject to income tax.

⁵ Transaction requests received in good order after the close of the New York Stock Exchange will be processed the next business day.

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