Empower Advisory Services

BENEFITS AND FEATURES

The County of Orange Defined Contribution Program (the Program) offers several advisory services, available through Empower Advisory Group, LLC, a registered investment adviser, to assist you with your saving and retirement planning.

Empower Advisory Services is a suite of services designed to help meet the unique needs of diverse participants. Advisory Services provides assistance to all investor types through My Total Retirement™ and Online Advice. 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.

My Total Retirement

This service provides you ongoing professional asset management that is personalized to your unique time frame, individual retirement goals and information, and household financial picture. This service is designed to determine what you have today and what you may need in retirement, and then determines an individual strategy. My Total Retirement is available online using the Program website or via phone and paper enrollment. There is a fee for this service based on a percentage of your assets under management, as shown in the table below.

Assets Under Management	Annual Fee (Please note, this fee is charged quarterly.)
Up to $100,000	0.45% (0.1125% quarterly)
Next $150,000	0.35% (0.0875% quarterly)
Next $150,000	0.25% (0.0625% quarterly)
Amounts in excess of $400,000	0.15% (0.0375% quarterly)

Online Advice

This service provides you with fund-specific recommendations based on your goals using the investment lineup available in the Program. Online Advice is available at no additional cost to you.

With My Total Retirement, our experienced professionals create an investment strategy just for you. Then we monitor your account and make adjustments as your situation changes.

The result is a retirement strategy that is:

- *Personalized – We develop an investment strategy that is unique to you and your needs and goals.*
- *Comprehensive – We look at your saving, investing and retirement income needs.*
- *Convenient – We do the work for you and help you stay on track for the future.*
- *One-to-one – You have ongoing access to investment adviser representatives.*

Retirement Readiness Review[1]

As you approach retirement, you might be thinking about the following questions:

- How much should I save?
- Which investments should I choose?
- What will my retirement income look like?

If you have thought about these questions, you are not alone. These are the questions that many people often identify as the most challenging topics when it comes to planning for retirement. An EAG investment adviser representative can assist you with a review to make sure that you are on track to meet your retirement goals. To discuss these types of questions, simply call the voice response system at **(866) 457-2254** and say, “Empower Advisory Group.” This service is available at no additional cost to you.

1 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.

Comprehensive Financial Planning Services[2]

Financial planning is a complex process and unique to every individual. An investment adviser representative can guide you in considering questions and addressing concerns that can help you and your family work toward reaching their financial goals. Financial planning consultations are conducted by an EAG investment adviser representative who has specialize certifications in financial planning and who can provide financial advice. This service is available at no additional cost to you.

Additional services include:

- Investment strategy and evaluating your goals, time frame, risk tolerance and investment strategy.
- Retirement planning and which retirement or savings plans you have and how you are invested.
- Income planning and what you can do to protect your family's income. What are you doing to take inflation into account?
- Risk management and if you want to provide any financial assistance to your parents, children and/or grandchildren.

If you are interested in this service, you will need to gather some personal information to help the investment adviser representative complete your personalized plan.

Some of the things you will need to gather include pension information, outside assets and investments, real estate, banking information and tax returns for you and your spouse.

You can send a message to the local Retirement Plan Advisors by emailing **OC_Reps@empower.com**, and they can help you get started with gathering the information you will need for this process.

You can also call the voice response system at **(866) 457-2254** and say, "Empower Advisory Group" to get started, or you can contact the EAG education team directly at **(844) 302-2448**. From saving to spending, 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.

Getting started is easy

*For information about these services and any applicable fees, please visit the website at **www.countyoforangedcplan.com** or speak with an investment adviser representative at **(626) 376-4878**, or email them at **OC_Reps@empower.com**.*

2 Empower Advisory Group, LLC, a registered investment adviser, provides financial planning services using the MoneyGuidePro tool. MoneyGuidePro is not affiliated with Empower Retirement, LLC and its affiliates. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided.

IMPORTANT: The projections and other information generated by PlanVisualizer are hypothetical in nature and are not guarantees of future results. The results may vary with each use, over time, and as your inputs change.

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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. Past performance is not indicative of future returns. You may lose money.