Notice of Investment Returns & Fee Comparison

510155-01 TargetCW 401(k) Plan

empowermyretirement.com

Your employer-sponsored retirement savings plan allows eligible employees to invest for their retirement. These plans can be valuable in helping participants reach their retirement savings goals. The goal is to build your account through additional contributions and investment returns in your plan. Fees and expenses related to your plan can affect the overall long-term value of your account. The investment options you choose also affect your account. It is important for you to have a clear understanding of the investment options available through your plan and the fees and expenses that are part of your plan.

This notice includes information to help you understand plan costs and compare your retirement plan's investment options. It was designed to meet the participant fee disclosure regulations of the United States Department of Labor (DOL).

For more information on the plan's investment options including investment objectives or goals, principal strategies and risks, portfolio turnover rate, current returns and expenses, please visit the participant website listed above. This website also includes educational information and tools designed to help you with making investment decisions.

Additional information on the plan's investment options is also available on the participant website which may include prospectuses or similar documents, fund reports to the extent applicable, and fund share/unit valuations.

Paper copies of the investment related information available on the participant website can be obtained at no cost by contacting Empower Retirement at:

Empower Retirement

P.O. Box 173764 Denver, CO 80217-3764

Participant Call Center: 1-800-338-4015

SECTION	Document Summary
1	**Investment Rate of Return and Expense Information** - Shows investment return information for your plan's investment options. It shows past performance, investment management expenses and General Administrative Services Expenses. The General Administrative Services Expenses table shows non-investment expenses that pay for operating your Plan.
2	**Other Investment-Related Fees, Expense Information and Transfer Restrictions** - Shows any fees and expenses that are in addition to the investment management expenses in Section 1. This section also shows any investment restrictions.
3	**Plan-Related Information** - Shows your Plan Related information and Participant Elected Services Expenses tables. The Participant Elected Services Expenses table shows expenses for optional services available through your Plan that may be charged to your individual account for the services you use.

Your Plan offers a Self-Directed Brokerage Account (SDBA) through Empower Brokerage. The SDBA allows you to select from securities and investments that have not been chosen by and are not monitored by your employer and/or the Plan Sponsor. What investments you may actually invest in depends on the specifics of your Plan design. These investment options are not offered through your retirement plan recordkeeper. You may invest through the SDBA by logging in to your Plan's web site and completing the SDBA enrollment process online.

The SDBA is for knowledgeable investors who acknowledge and understand the risks associated with many of the investments contained in the SDBA. By utilizing the account, you acknowledge that none of the available options in the SDBA have been selected for use in the Plan, reviewed for suitability or will be monitored by your employer, Plan Sponsor, SDBA provider, or retirement plan recordkeeper. You are solely responsible for determining the suitability and for the selection and ongoing monitoring of the investments that are available and utilized in the SDBA.

If you decide to use the SDBA, there may be an annual maintenance fee for using the SDBA as reflected in the Participant Elected Services Expenses table in this document. There may be additional expenses and fees associated with using Empower Brokerage, such as commissions and sales loads. More information regarding these fees is located in the SDBA pricing summary at the back of this notice. Before investing, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses contain this and other important information and may be obtained by calling the SDBA provider. Investors should read prospectuses carefully before investing.

Transfers into and out of Empower Brokerage will be subject to minimum transfer restrictions. If your transfer request does not meet the minimum amount, your transfer will not be completed. You must initially transfer a minimum of $500. Subsequent transfers must be at least $500. You are also required to maintain a minimum balance of $2,500 in your core account. If your core account is below the minimum balance, any percentage of your future contribution investment elections allocated to the SDBA will be allocated pro-rata across your other investment elections (or to the Plan's default fund if 100% of your investment elections are allocated to the brokerage account) until the minimum balance is reached.

More detailed information about the SDBA is available on the Participant website.

1 – Investment Rate of Return and Expense Information

Variable Rate of Return Investments Table

This table looks at the rates of return from investments that increase and decrease in value. The table shows how these investments have performed over time. You can compare each investment option to a benchmark. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the Web site listed above.

Variable Return Investments
Averaged Annualized Total Return as of 09/30/2021

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Asset Allocation									
BlackRock LifePath Index Retirement K[2]	LIRKX	-0.38%	4.15%	11.16%	8.84%	7.47%	7.14% $71.40 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date Retirement Income TR USD**		-0.03%	3.06%	8.14%	6.88%	5.94%	5.80% $58.00 per $1,000	05/31/2011	
BlackRock LifePath Index 2025 K[2]	LIBKX	-0.52%	5.48%	14.24%	9.48%	8.89%	9.04% $90.40 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2025 TR USD**		-0.33%	6.57%	16.17%	8.95%	9.01%	9.42% $94.20 per $1,000	05/31/2011	
BlackRock LifePath Index 2030 K[2]	LINKX	-0.63%	7.09%	17.72%	10.38%	9.99%	9.93% $99.30 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2030 TR USD**		-0.46%	7.82%	19.16%	9.64%	9.93%	10.25% $102.50 per $1,000	05/31/2011	
BlackRock LifePath Index 2035 K[2]	LIJKX	-0.83%	8.54%	21.08%	11.22%	11.01%	10.76% $107.60 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2035 TR USD**		-0.61%	9.24%	22.56%	10.43%	10.88%	11.01% $110.10 per $1,000	05/31/2011	
BlackRock LifePath Index 2040 K[2]	LIKKX	-0.98%	9.94%	24.23%	11.93%	11.89%	11.52% $115.20 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2040 TR USD**		-0.70%	10.23%	24.96%	10.98%	11.54%	11.55% $115.50 per $1,000	05/31/2011	
BlackRock LifePath Index 2045 K[2]	LIHKX	-1.12%	11.01%	26.69%	12.53%	12.57%	12.12% $121.20 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2045 TR USD**		-0.75%	10.82%	26.36%	11.29%	11.93%	11.90% $119.00 per $1,000	05/31/2011	

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
BlackRock LifePath Index 2050 K[2]	LIPKX	-1.16%	11.57%	27.99%	12.85%	12.84%	12.54% $125.40 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2050 TR USD**		-0.80%	11.10%	27.11%	11.43%	12.19%	12.16% $121.60 per $1,000	05/31/2011	
BlackRock LifePath Index 2055 K[2]	LIVKX	-1.23%	11.62%	28.10%	12.89%	12.88%	12.78% $127.80 per $1,000	05/31/2011	0.15%/0.09% $1.50 per $1,000 Gross
S&P Target Date 2055 TR USD**		-0.81%	11.27%	27.47%	11.50%	12.33%	12.33% $123.30 per $1,000	05/31/2011	
BlackRock LifePath Index 2060 K[2]	LIZKX	-1.20%	11.59%	28.11%	12.91%	12.89%	14.29% $142.90 per $1,000	02/29/2016	0.16%/0.09% $1.60 per $1,000 Gross
S&P Target Date 2055 TR USD**		-0.81%	11.27%	27.47%	11.50%	12.33%	13.51% $135.10 per $1,000	02/29/2016	
BlackRock LifePath Index 2065 K[2]	LIWKX	-1.23%	11.59%	27.97%	N/A	N/A	17.48% $174.80 per $1,000	10/30/2019	0.39%/0.09% $3.90 per $1,000 Gross
S&P Target Date 2060 TR USD**		-0.83%	11.15%	27.33%	N/A	N/A	16.14% $161.40 per $1,000	10/30/2019	
International Funds									
MFS Intl Diversification R6[1,2]	MDIZX	-2.39%	4.39%	18.64%	10.28%	10.94%	9.71% $97.10 per $1,000	10/02/2017	0.75%/0.73% $7.50 per $1,000 Gross
Morningstar Global Markets ex-US GR USD**		-2.28%	7.05%	25.62%	8.93%	9.73%	8.62% $86.20 per $1,000	10/02/2017	
BlackRock EAFE Equity Index Fee Cl 6[2]	N/A	-0.39%	8.58%	26.10%	7.93%	9.12%	8.22% $82.20 per $1,000	02/27/2006	0.08%/0.08% $.80 per $1,000 Gross
Morningstar Global Markets ex-US GR USD**		-2.28%	7.05%	25.62%	8.93%	9.73%	8.62% $86.20 per $1,000	02/27/2006	
Specialty									
BlackRock Health Sciences Opps Instl[2]	SHSSX	-2.29%	5.14%	13.74%	12.44%	15.20%	18.26% $182.60 per $1,000	10/16/2000	0.84%/0.84% $8.40 per $1,000 Gross
Morningstar US Healthcare Sector TR USD**		0.37%	11.57%	22.21%	12.79%	14.70%	17.60% $176.00 per $1,000	10/16/2000	
BlackRock Technology Opportunities K[2]	BTEKX	-2.09%	5.34%	29.99%	32.37%	33.34%	25.06% $250.60 per $1,000	12/10/2019	0.84%/0.84% $8.40 per $1,000 Gross
Morningstar US Technology Sector TR USD**		1.95%	15.71%	32.58%	27.23%	28.05%	22.47% $224.70 per $1,000	12/10/2019	

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Cohen & Steers Real Estate Securities Z[2]	CSZIX	1.59%	23.05%	36.03%	14.20%	9.86%	13.48% $134.80 per $1,000	10/01/2014	0.78%/0.78% $7.80 per $1,000 Gross
Morningstar US Real Estate Sector PR USD**		-0.00%	17.87%	27.01%	7.01%	3.76%	6.92% $69.20 per $1,000	10/01/2014	
Small Cap Funds									
AB Small Cap Growth Z[2]	QUAZX	-0.35%	7.77%	36.53%	20.68%	25.54%	19.90% $199.00 per $1,000	06/30/2015	0.82%/0.82% $8.20 per $1,000 Gross
Morningstar US Small Growth TR USD**		-4.50%	-0.35%	27.66%	12.76%	16.67%	15.98% $159.80 per $1,000	06/30/2015	
Small Cap Value Fund Fee Class R1[2]	ASTSV	-1.22%	24.84%	62.19%	N/A	N/A	16.96% $169.60 per $1,000	08/09/2019	0.45%/0.45% $4.50 per $1,000 Gross
Morningstar US Small Value TR USD**		-2.06%	25.35%	67.25%	N/A	N/A	17.98% $179.80 per $1,000	08/09/2019	
Mid Cap Funds									
Mid Cap Growth Fund Fee Class R1[2]	N/A	2.33%	11.86%	34.37%	N/A	N/A	35.14% $351.40 per $1,000	03/02/2020	0.50%/0.50% $5.00 per $1,000 Gross
Morningstar US Mid Core TR USD**		-0.13%	16.00%	36.22%	N/A	N/A	24.08% $240.80 per $1,000	03/02/2020	
BlackRock Mid Cap Equity Index Fee Cl 6[2]	N/A	-1.81%	15.47%	43.57%	11.07%	12.94%	14.19% $141.90 per $1,000	04/10/2006	0.07%/0.07% $.73 per $1,000 Gross
Morningstar US Mid Cap TR USD**		-0.48%	15.20%	37.13%	14.94%	15.21%	16.07% $160.70 per $1,000	04/10/2006	
Large Cap Funds									
Fidelity Advisor Growth Opportunities I[2]	FAGCX	-1.39%	11.56%	32.43%	33.11%	32.32%	23.90% $239.00 per $1,000	07/03/1995	0.81%/0.81% $8.10 per $1,000 Gross
Morningstar US Large Growth TR USD**		2.35%	17.26%	27.69%	23.05%	24.01%	20.29% $202.90 per $1,000	07/03/1995	
Large Cap Value Fund Class R1[2]	N/A	0.13%	18.71%	36.86%	N/A	N/A	17.69% $176.90 per $1,000	12/10/2018	0.29%/0.29% $2.90 per $1,000 Gross
Morningstar US Large Value TR USD**		-1.26%	12.89%	29.39%	N/A	N/A	11.28% $112.80 per $1,000	12/10/2018	
BlackRock Equity Index Fee Cl 6[2]	N/A	0.57%	15.92%	30.01%	16.02%	16.90%	16.43% $164.30 per $1,000	07/31/2006	0.04%/0.04% $.35 per $1,000 Gross

Investment Option	Ticker	3 mos	YTD	1 year	3 year	5 year	Since Start Date/10yr	Start Date	Gross/Net Investment Expenses~
Morningstar US Large Cap TR USD**		0.51%	15.05%	28.17%	16.96%	17.81%	16.99% $169.90 per $1,000	07/31/2006	
Balanced Funds									
American Funds American Balanced R6[2]	RLBGX	-0.51%	8.98%	17.40%	10.64%	10.77%	11.62% $116.20 per $1,000	05/01/2009	0.26%/0.26% $2.60 per $1,000 Gross
S&P Target Risk Moderate TR USD**		-0.43%	4.23%	10.94%	8.30%	7.20%	6.97% $69.70 per $1,000	05/01/2009	
Bond Funds									
Federated Hermes Instl High Yield Bd IS[2]	FIHBX	0.76%	4.18%	9.92%	6.56%	5.98%	7.26% $72.60 per $1,000	11/01/2002	0.56%/0.50% $5.60 per $1,000 Gross
ICE BofA US High Yield TR USD**		0.94%	4.67%	11.46%	6.62%	6.36%	7.30% $73.00 per $1,000	11/01/2002	
Western Asset Core Bond I[1,2]	WATFX	0.16%	-1.68%	0.27%	6.09%	3.79%	4.06% $40.60 per $1,000	09/04/1990	0.55%/0.46% $5.50 per $1,000 Gross
Morningstar US Core Bond TR Hedged USD**		-0.05%	-1.63%	-0.98%	5.30%	2.92%	2.97% $29.70 per $1,000	09/04/1990	
Stable Value Fund									
Putnam Stable Value Fund[2]	N/A	0.55%	1.66%	2.30%	2.39%	2.24%	2.05% $20.50 per $1,000	02/28/1991	0.34%/0.34% $3.40 per $1,000 Gross
USTREAS Treasury Bill Constant Maturity **		-0.10%	-0.80%	-0.79%	3.38%	1.61%	1.02% $10.20 per $1,000	02/28/1991	

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read them carefully before investing.

1 Additional information on this Investment Option can be found in Section 2.

2 Investment Funds. The start date may be that of the fund's original share class. If your Plan offers a different share class of the fund with a more current start date, the performance returns have been adjusted to reflect the fees and charges associated with the actual share class.

* Performance returns not available at time of production.

N/A - Performance returns are not applicable.

~ Gross Total Annual Operating Expenses are the gross fees potentially charged to the investment option and are displayed above in accordance with fee disclosure regulations. The Net Total Annual Operating Expenses, also displayed above as supplementary information, are the actual amounts charged by the investment option and may be different from the Gross Expenses due to certain fee waivers or additional expenses charged by other service providers. Expenses reduce the return of the investment option. Part of these fees may be shared with the plan's service providers to help pay for plan administration and/or recordkeeping fees. Part of these fees may be shared with the plan's service providers and, under an agreement with the applicable plan fiduciaries, may be used to help pay for plan administration and/or recordkeeping fees. The plan's fiduciaries may make changes to the plan's investments at any time subject to applicable notice requirements. Please see the participant website for more information.

** A benchmark index is not actively managed. It does not have a defined investment objective and does not incur fees or expenses. You cannot invest directly in a benchmark index.

General Administrative Services Expenses Table

This table shows expenses that pay for operating the Plan. These expenses are described below. Fees and expenses for general plan administrative services (for example, recordkeeping services and custodial services) may be charged to the Plan. These fees and expenses may be charged to your individual account to the extent not paid by the Plan Sponsor, deducted from other Plan assets (such as the Plan's forfeiture account) and/or included in investment-related fees and expenses. How the expenses are charged to participant accounts will depend on the nature of the expense. For example, some fees may be charged as a fixed dollar amount per participant or as a percentage amount spread across the account balances, as determined by the Plan Sponsor. The amount of any general plan administrative expenses actually deducted from your account will be reflected on your account statement.

General Administrative Services Expenses as of 10/26/2021				
Fee Type	**Annual Amount**	**Quarterly Amount**	**Frequency**	**Description**
Asset Based Charge	0.71%	0.1775%	Quarterly	This fee is for administrative costs associated with the plan and is deducted from your account balance. This fee may not apply to all investments offered under your plan; please see your plan administrator for additional information.
	$7.10 per $1,000	$1.78 per $1,000		

2 – Other Investment-Related Fees, Expense Information and Transfer Restrictions

Other Investment-Related Fees, Expense Information and Restrictions

This table looks at fees, expenses and transfer restrictions that are in addition to the Investment Expenses in Section 1. Fees and expenses are only one of many things to think about when deciding to invest. You may also want to think about whether an investment in a particular investment option, along with your other investments, will help you reach your financial goals.

Other Investment-Related Fees and Restrictions as of 10/26/2021		
Investment Option	**Transfer Rule**	**Shareholder Type Fees^**
MFS Intl Diversification R6	1	
Western Asset Core Bond I	2	

Rule #1 - Fund company restriction: A transfer of $5000 or more into this fund will not be permitted if a prior transfer of $5000 or more was made out of this fund in the last 30 days.

Rule #2 - Due to the frequent trading policy and procedures regarding market timing and excessive trading, if 2 round trips have been processed INTO the fund there may be transfer restrictions. Given the fund's frequent trading policy and procedures and previous warnings, you may be restricted from transferring money into this fund for 30 days.

^ Shareholder/Shareholder-Type Fees are fees paid directly from your investment in this option (e.g., sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees).

NOTE: More current information about the Plan's investment options, including fees, expenses and performance updates, may be available at your plan's website.

3 – Plan-Related Information

Plan-Related Information is an explanation of general plan information. It includes a description of non-investment management fees and expenses that may be charged to your account. This section also includes a list of the Participant Elected Services Expenses.

General Information

Non-Investment Management Fees and Expenses: Includes recordkeeping, accounting, legal, consulting or other administrative fees that may be charged to your account. The dollar amount actually charged to your account during the previous quarter for such administrative or individual expenses will be reported to you on your quarterly statement. If you have additional questions related to fees on your account, please contact the Voice Response System or your Plan Administrator.

Investment Instructions: Your plan lets you direct the investment of your account in the investment options listed in Section 1. You may make changes to your investment options via the plan’s Web site or by calling the Voice Response System.

Limitations on Investments: Limits on making changes to your investment choices may be imposed by the Plan Administrator or by a manager of an investment option. Any limits or restrictions made by a fund manager are described in the prospectus for the fund. They include restrictions intended to prevent “market timing” (i.e., rapid trading in and out of a fund). If these restrictions apply then they will be listed in Section 2. In addition to the limits and restrictions described in the prospectus, the Plan Administrator may have other restrictions on making changes to your investment choices. If the Plan Administrator has additional limits, they will be described in a separate document that will be provided to you by your Plan Administrator.

Voting, Tender, and Similar Rights: The appropriate Plan fiduciaries, or an individual or an institution designated by the Plan fiduciaries, will exercise any voting or other rights associated with ownership of the Designated Investment Alternatives offered in your Plan.

Your plan uses the following designated investment manager(s): Eric Blofsky, KORNERSTONE, INC.

Participant Elected Services Expenses Table

This table shows expenses for optional services available through your plan. Certain fees may be charged to your individual account for optional services you use.

Participant Elected Services Expenses as of 10/26/2021

Service	Fee Amount	Frequency	Description
Loan Maintenance Fee	$12.50	Quarterly	This fee is for annual maintenance of your existing loan. If you have more than one loan, you will be assessed the fee for each outstanding loan.
Loan Origination Fee	$75.00	Per Loan	This fee is for the processing of your loan. This fee is applied each time you request a loan from your retirement account and is taken from the proceeds prior to distribution.
Brokerage Account Maintenance	$25.00	Quarterly	This fee is for maintenance of self-directed accounts. This fee applies ONLY if you have a self-directed account.
Benefit Disbursement Fee	$50.00	Per Distribution	This fee is for the processing of a distribution from your account.
Qualified Domestic Relations Order Processing Services	$400.00	Per Occurrence	Per QDRO fee for processing. This includes QDRO reviews, calculations, and distributions.
ACH Special Handling Charge	$15.00	Per Distribution	Automated Clearing House. This fee is for transferring your distribution directly into your bank account.
Empower Retirement Advisory Services My Total Retirement	Up to $100K = 0.162500% Next $150K = 0.137500% Next $150K = 0.112500% Over $400K = 0.087500%	Quarterly	This fee applies if you are enrolled in the service and is deducted from the assets within the service.
Approval Fee	$75.00	Per Distribution	Fee for requesting approval services against your plan balance. This fee is deducted from the withdrawal proceeds. If you initiate more than one approval you will be assessed the fee for each new approval.
EXPRESS Special Handling Charge	$30.00	Per Distribution	This fee is for sending your distribution via 1- to 2-day express delivery.
Periodic Payment Maintenance Fee	$6.25	Quarterly	This fee is for the annual maintenance of your existing systematic scheduled withdrawal. If you have more than one systematic withdrawal, you will be assessed the fee for each systematic withdrawal.
Periodic Payment Origination Fee	$50.00	Per PPAY Set Up	Periodic Payment Origination Fee
WIRE Special Handling Charge	$40.00	Per Distribution	This fee is for sending your distribution to your bank account via electronic wire.

For further information regarding these potential fees, please contact the Participant Call Center at the number listed on the first page of this document.

Fees and expenses do add up and can have a big impact on your retirement savings. Fees and expenses are only two of many other factors to think about when you make investment decisions.

You can visit the Department of Labor website for an example showing the long-term effect of fees and expenses - https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees.

Visit your plan's website listed in the title for a glossary of investment terms relevant to the investment options under this plan.

EMPOWER RETIREMENT®

Empower Brokerage fee schedule

Please read carefully

This schedule contains information about the fees and charges that apply to Empower Brokerage accounts and transactions. Please note that fees and other information are subject to change without notice. Securities may not be available through all electronic trading channels. All investments may not be available based on a plan's rules and restrictions. The Empower Brokerage account is intended for knowledgeable investors who acknowledge and understand the risks associated with the investments available through the account.

	Electronic	Broker assisted
No transaction fee (NTF) mutual funds: Load and no-load[1]	$0	$0
Transaction fee mutual funds: Load and no-load[2]	$25 per buy or sell; $5 per exchange	$25 per buy or sell; $5 per exchange
Equities and exchange-traded fund(s)[3]	$0	$19.99
Certificates of deposit (CDs)	N/A	$0
Fixed income: Corporate and agency bonds	N/A	$20
Treasury auctions: Bills, bonds, notes, strips	N/A	$20
Options trades[4]	$0 plus $0.65 per contract	$19.99 plus $0.65 per contract; $0 on option assignments and exercises

Orders executed over multiple days may result in separate transaction fees for each trading day. Regulatory and American depositary receipt (ADR) fees as well as financial transaction taxes are separate and in addition to the posted commission.

Brokerage account services	
Physical certificate safekeeping	$10 per position per month
Reorganization — mandatory[5]	$10 per event
Reorganization — voluntary[5]	$50 per event
Legal or restricted security transfers	$135 per transfer

1 Funds held 30 days or less may be subject to a short-term redemption fee of $50. An initial minimum purchase of $500 and subsequent minimum purchase of $1 applies to all NTF transactions.

2 Transactions in certain funds may result in an additional $10 surcharge, which will be displayed on the order preview screen before an order is placed. Please contact your service representative to learn which mutual fund transactions may result in the surcharge. The $10 surcharge plus the $25 transaction fee are not charged on periodic investments. Please contact your service representative for more details.

3 Although these securities are available commission-free, upon selling, regulatory fees will still apply.

4 Options are not available for all investors.

5 Reorganizations may include stock splits, spin-offs, mergers, tender offers or other corporate events.

Securities available through Empower Brokerage are offered by GWFS Equities, Inc., Member FINRA/SIPC and a subsidiary of Great-West Life & Annuity Insurance Company. Clearing, settlement, custody and other brokerage services are provided by Pershing LLC, Member FINRA/NYSE/SIPC and a wholly owned subsidiary of The Bank of New York Mellon Corporation. Additional information may be obtained by calling 877-788-6261. GWFS and Pershing are separate and unaffiliated brokerage firms. Accounts are subject to review and approval of GWFS.

GWFS Equities, Inc. may receive a fee from mutual fund companies participating in the Empower Brokerage service, for providing certain distribution, administrative, and shareholder services.

Securities offered and/or distributed by GWFS Equities, Inc., Member FINRA/SIPC. GWFS is an affiliate of Empower Retirement, LLC; Great-West Funds, Inc.; and registered investment advisers, Advised Assets Group, LLC and Personal Capital. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Be aware that certain mutual funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund's current prospectus for details.

Transaction fees may apply to certain mutual funds. Transaction fees, where applicable, will be noted during online order entry or via your registered representative during broker-assisted trades.

ETFs are a type of exchange-traded investment product that must register as either an open-end investment company (generally known as "funds") or a unit investment trust. ETFs are not mutual funds.

Real-time quotes are available when the markets are open. Trades placed when the markets are closed will be submitted during the next trading session when the markets are open.

System availability and response times may vary due to market volatility, system performance or other factors. Be aware that certain mutual funds may be subject to separate and additional redemption fees imposed by the particular fund. Refer to that fund's current prospectus for details. Transaction fees may apply to certain mutual funds. Transaction fees, where applicable, will be noted during online order entry or via your registered representative during broker-assisted trades.

Options trading may increase the risk of principal loss and is not suitable for all investors.

Brokerage Products: Unless otherwise noted: NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE