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Sheri Wilson, JD, CCAP, NCRT, Executive Director



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Annual Notice of Investment Returns & Fee Comparison

Dear Community Action of Southeast Iowa employee,

Community Action of Southeast Iowa offers an employer sponsored retirement plan to all employees. The 403b Plan is administered by Empower Retirement.

We are required to provide all plan participants as well as all current Agency employees with the following information regarding the Plan, even if you do not participate in the Plan.

It is important that you have information to help you understand your company sponsored retirement plan, the investment options available to you, and the tools you need to make informed decisions about your retirement.

Disclosure regulations issued by the Department of Labor (“DOL”) require that Plan Fiduciaries provide you with, among other things, annual disclosures of specific plan, expense and investment information. The enclosed “Notice of Investment Returns & Fee Comparison” provides detailed information about the Plan, fees that you may incur through the Plan, and the investment options available through the Plan. The plan notice is segmented into three sections:

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.

Please note that nothing in this notice is intended to serve as a substitute for investment, fee and expense information that may be available to you in a summary plan description, prospectus, or in other notice or disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this notice.

Further information can be found by contacting Empower at 855-756-4738 or by visiting their website at <https://participant.empower-retirement.com/participant/#/login>

Sincerely,

Sheri Wilson, JD, CCAP, NCRT
Executive Director