



Empower

*Clarity in a Complex World:
Plan Fee Disclosure for Plan Fiduciaries*

Fee Disclosure

Community Action 403(b) Plan

744615-01

As of March 31, 2026



Introduction

This report will help you as plan fiduciaries better understand the costs associated with your retirement plan - for both you as a plan sponsor and for your plan participants. The report is designed to meet the ERISA fee disclosure regulations of the United States Department of Labor (DOL).

We have summarized the plan cost components, and have provided a description of the services provided for those costs. We feel that the more you know about the costs in your plan - including all fees and expenses - the better you will understand the value of Empower.

Fee transparency is a sponsor and participant right

Sponsors and participants are entitled to clear information about the fees and expenses associated with their retirement plans.

Fee transparency is integral to meeting fiduciary responsibilities

We believe that understanding the relationship between cost and benefit is a crucial part of a plan sponsor's fiduciary responsibilities.

ERISA Requirements

DOL regulations require certain service providers that receive more than \$1,000 in compensation to make explicit disclosures to certain retirement plans that they serve. For more information, please visit the DOL Employee Benefits Security Administration's website (www.dol.gov/ebsa).

What This Report Contains

This report provides an estimate of the fees paid by your plan.

As your plan's Recordkeeper, we may make payments to other plan service providers on behalf of the plan. We are not responsible for the disclosures of any unrelated service providers.

This document begins with a high-level summary of the estimated fees and becomes detailed throughout each section. All the information shown is in dollar figure estimates, where appropriate. To simplify readability, superscript letters identify dollar figures that carry over from one section and appear in another section as a line item.

Some of the services and fees described may not be applicable to your plan but are representative of available services.

Report Sections

- A. Summary of Fee and Expense Estimates
- B. Explanation of Services
- C. Estimated Cash Flow Summary
- D. Disclosures
- E. Itemized Services and Costs

A. Summary of Fee and Expense Estimates

Estimates presented are based on information as of March 31, 2026 on the following:

Total Assets	\$3,233,556
Unallocated Plan Assets	\$0
Participant Assets	\$3,193,002
Loan Balances	\$40,554
Number of Participants	34

As the fees and expenses contained in this disclosure are estimates based on the above information at a point in time, they will not necessarily match the actual amounts paid or the amounts contained in any financial report, such as an Annual Plan Summary.

Total Assets are the sum of Unallocated Assets, Participant Assets and Loan Balances. **Plan Unallocated Assets** consist of plan assets that are not allocated to plan participants. This might include unclaimed participant balances, amounts received but not yet allocated to participants, forfeitures, and amounts set aside for plan expenses. **Participant Assets** are amounts held in participants' accounts. **Loan Balances** equal the outstanding loan amounts for participants. **Number of Participants** includes participants with an account balance as of the month-end.

In this document, estimates provided may not match amounts billed to the Plan Sponsor or debited from participant accounts and may not match financial reports. These **annual estimates** are generally based on month-end projections that are annualized over a 12-month period and rounded to the nearest dollar.

CATEGORY OF SERVICE	ANNUAL ESTIMATE	ESTIMATED AVERAGE COST PER PARTICIPANT	ESTIMATED PERCENTAGE OF TOTAL ASSETS
Payments to Investment Providers (IP)	^(Q) \$6,353	\$187	0.20%
Payments to Recordkeeper (RK)	^(X) \$18,593	\$547	0.58%
Payments to Others	^(Z) \$3,205	\$94	0.10%
Total Estimate	^(K) \$28,151	\$828	0.88%

Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

Empower Retirement LLC. (Empower) and its affiliates do not provide fiduciary services, except in the case(s) where the fiduciary status is specifically and affirmatively disclosed below.

If Empower Advisory Group, LLC provides services to the Plan under an agreement with Plan Sponsor, it may be a fiduciary and Registered Investment Advisor to the Plan to the extent provided in such agreement.

B. Explanation of Services

The services reflected may not be applicable to all plans, but are representative of available services.

SERVICE CODE	Investment Providers (IP)
1.1	Investment Management Services: Includes all Plan investments selected by Plan Sponsor for which the Recordkeeper provides recordkeeping services.
SERVICE CODE	Recordkeeper (RK)
2.1	Plan Services: Performing the duties necessary for the plan to comply with legal, regulatory and the plan's own requirements. Some of these duties include plan document service, compliance service and distribution tax reporting. Plan services would also include plan communication, education, enrollment, website and voice response system.
2.2	Participant Services: Creating and maintaining records of all participant and beneficiary accounts and the transactions and changes affecting them. This may include participant loan initiation, loan maintenance, fund transfers, distributions or hardship withdrawals. Participant services would include communications to the participant - quarterly statements and newsletters.
2.3	Additional Services: These plan level transactional services are available to the Plan Sponsor and can be requested in writing to the Recordkeeper.
SERVICE CODE	Others
3.1	Financial Professional Services: A Financial professional provides services for participants on various financial issues.
3.2	Participant Advice: Empower Advisory Group, LLC offers investment advice and/or discretionary managed account services to plan participants if your plan contracts for these services. In providing these services, Empower Advisory Group, LLC acts as a registered investment adviser under the Investment Advisor Act of 1940, and as a fiduciary under ERISA. Additional information may be provided in your service agreement with Empower Advisory Group, LLC and other service-related documents, such as Empower Advisory Group, LLC's Form ADV, any of which may be provided and/or amended from time to time. Empower Advisory Group, LLC is an affiliate of Empower Retirement LLC..

For a listing of your Plan services please refer to your Service Agreement and/or Schedule of Services.

C. Estimated Cash Flow Summary

This section lists each investment manager and service provider that collects fees directly or indirectly from your Retirement Plan, from participants or from the employer, and all remittances paid out on behalf of your Plan.

Payments to Investment Providers (IP)

SERVICE CODE	INVESTMENT PROVIDER	ESTIMATED GROSS PAYMENTS TO IP	ESTIMATED PAYMENTS FROM IP	ESTIMATED NET PAYMENTS TO IP
1.1	Alger	\$27	(\$11)	\$16
	AllianceBernstein	\$380	(\$177)	\$203
	American Century Investments	\$312	(\$149)	\$163
	BNY Mellon	\$560	(\$380)	\$180
	BlackRock	\$500	(\$550)	(\$50)
	Calvert Research and Management	\$513	(\$250)	\$263
	Capital Group	\$9,548	(\$6,881)	\$2,667
	Columbia Threadneedle	\$334	(\$148)	\$186
	Eaton Vance	\$526	(\$250)	\$276
	Fidelity Investments	\$0	(\$0)	\$0
	Franklin Templeton Investments	\$340	(\$189)	\$151
	Goldman Sachs	\$0	(\$0)	\$0
	Hartford Mutual Funds	\$851	(\$397)	\$454
	Invesco	\$743	(\$372)	\$371
	Janus Henderson	\$1,048	(\$474)	\$574
	Lord Abbett	\$238	(\$102)	\$136
	MFS	\$673	(\$429)	\$244
	Nomura	\$128	(\$70)	\$58
	PIMCO	\$492	(\$207)	\$285
	Talcott Resolution Insurance Company	\$0	(\$0)	\$0
Victory Capital Management Inc.	\$317	(\$141)	\$176	
Total Estimate		\$17,530	^(v) (\$11,177)	^(q) \$6,353

Payments to Recordkeeper (RK)

SERVICE CODE	SERVICE PROVIDED	ESTIMATED DIRECT PAYMENTS TO RK [A]	ESTIMATED PAYMENTS FROM IP TO RK [B]	ESTIMATED PAYMENTS TO RK [A + B = C]
2.1	Plan Services	^(v) \$9,773	^(v) \$11,177	\$20,950
2.2	Participant Services	^(w) \$848		\$848

SERVICE CODE	SERVICE PROVIDED	ESTIMATED DIRECT PAYMENTS TO RK [A]	ESTIMATED PAYMENTS FROM IP TO RK [B]	ESTIMATED PAYMENTS TO RK [A + B =C]
2.3	Additional Services	\$0		\$0
Payments to Others				^(Z) (\$3,205)
Total Estimate				^(X) \$18,593

Payments to Others

SERVICE CODE	SERVICE PROVIDED	ESTIMATED NET PAYMENTS TO OTHERS
3.1	Financial Professional Services	\$3,205
3.2	Participant Advice	\$0
Total Estimate		^(Z) \$3,205

Note: This section may include amounts that are not paid to or by the Recordkeeper, but paid to another party through the recordkeeping system.

Total Annual Net Cost Estimate	^(K) \$28,151
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Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

D. Disclosures

This document contains estimates of plan expenses and is intended to provide a detailed summary of fees being charged to the plan or its participants to the extent such information is in the Recordkeeper's possession. While it is intended to provide information regarding all material fees, this document may not be comprehensive, and it may not include full information on fees associated with some specially negotiated services or with certain investment options, such as Self-Directed Brokerage Accounts, Life Insurance, Employer Stock, etc. For further fee information, please refer to the relevant service agreements and/or prospectuses, including information that may be needed to comply with Participant Disclosure obligations. As your Recordkeeper, we make no representation as to the completeness or accuracy of materials, such as prospectuses, created and/or provided by a third-party investment provider.

Additional Compensation Paid to Recordkeeper for Correction of Transactional Errors:

Participant, Trading and Plan Transaction Errors. If the Recordkeeper does not accurately process contribution or investment instructions provided in good order by a Participant or the Plan Sponsor (e.g., investment allocation of Plan contributions, investment exchanges or transfers) or does not accurately process a Plan transaction as instructed by a Participant or directed by the Plan Sponsor (e.g. timely processing a Plan distribution or processing a Participant's direct rollover request as a lump sum) and the error is brought to the Recordkeeper's attention or identified by the Recordkeeper, the Recordkeeper will, at its own expense, correct the error by adjusting the Participant's account to the financial position where it would have been had the error not occurred.

If a correction to adjust the Participant's account to the financial position where it would have been if the error had not occurred is made at the Recordkeeper's expense and results in a transactional net loss, the Recordkeeper will bear the transaction loss. However, if the correction results in a transactional net gain, the Recordkeeper will retain the transaction gain as compensation for services provided to the plan and to defray costs of servicing the plan.

Float Disclosure:

If the Plan's assets pass through a bank account held by Empower Retirement LLC. (Empower) or its affiliates/subsidiaries (Empower Trust Company, LLC), it may earn credits and/or interest on Plan assets awaiting investment or pending distribution. Plan Sponsor acknowledges that it has received and reviewed the Float Disclosure. Plan Sponsor agrees that, as additional compensation for its services hereunder, ETC, Empower, and/or its affiliates shall retain float consistent with the terms of the Float Disclosure.

Actuarial and/or Plan Consulting Services:

This category describes certain actuarial and/or consulting administrative services provided to the Plan Sponsor, including but not limited to preparation of the Plan's annual ERISA funding valuation report with required employer contributions, actuarial certification of the Plan's funded status, annual PBGC premium filings and preparation of Schedule SB/MB to the Form 5500. In addition, we may make certain other consulting services available to the Plan Sponsor related to the design, management or financial impact of the Plan. These consulting services may include for example, accounting measurements, asset/liability modeling, funding strategy, regulatory changes, merger and acquisition, plan design, nondiscrimination testing and certain plan termination services. Due to the variable nature of service arrangements, for more information on the services and fees specific to the Plan, please see your service agreement.

Investments

Mutual Fund Expense Ratio & Collective Investment Trust (CIT) Expense:

The Service Provider has entered into agreements with certain mutual funds/CITs (or their service providers, including advisors, administrators or transfer agents, and underwriters) whereby the Service Provider provides shareholder and/or distribution services and receives compensation from the mutual fund/CIT (or their service providers) based on the value of the plan's investment in the fund/CIT. This compensation may include fees for administrative and other expenses and/or fees paid under a plan of distribution under SEC Rule 12b-1 ("12b-1 fees"). The fees received by the Service Provider are included in the expense ratio described in the applicable fund's prospectus or similar disclosure document, and reduce the investment option's net asset value (NAV). Generally, fees and expenses included in the expense ratio are deducted at regular intervals based on a percentage of the investment option's average daily net assets. For CITs, an investment company may include other fees that are not disclosed in this fee disclosure document but are provided in a separate disclosure under separate cover.

Redemption Fees:

Redemption fees are charged by mutual fund companies to discourage investors from making a short-term "round trip" (i.e. a purchase, typically a transfer, followed by a sale within a short period of time). Most mutual fund companies that charge redemption fees will impose the fee upon the purchase and subsequent sale occurring within a specified time frame. Please refer to your mutual fund prospectuses for specific redemption fee details.

Additional Fund Compensation:

The Service Provider may receive additional revenue as a finder's fee from non-affiliated fund companies as shown in the prospectus and other regulatory documents for each of the funds held by the plan. Empower Annuity Insurance Company of America ("Empower") receives payments from some investment fund families through the Empower Fund Partnership Program ("EFPP"). Under the EFPP, fund families receive several services based on the EFPP tier in which they participate. These services are provided directly to fund families and include: (i) consideration for inclusion in Empower products developed for some segments of the retirement and IRA market, (ii) inclusion on the Empower Select investment platform, which is available in the small plan recordkeeping market, (iii) a waiver of the connectivity fee described below, (iv) enhanced marketing opportunities, (v) additional reporting capabilities, (vi) collaboration in thought leadership opportunities, (vii) access to meetings with Empower leadership, Empower staff, and the third party advisory and brokerage firms through whom Empower distributes its services, and (viii) access to conferences put on by Empower. The yearly fees for EFPP participation are up to \$1,200,000 for tier 1 and up to \$600,000 for tier 2. These fees do not vary based on an Empower client's use of the funds offered by the fund family. For additional information about fund families that participate in the fund partner program, please visit <https://docs.empower.com/advisor/Empowering-Fund-Partnership-Disclosure.pdf>.

Empower also receives payments from fund families through a connectivity program (the "Connectivity Program"). The Connectivity Program charges fund families for the cost of administering funds on Empower investment platforms, and for building and maintaining data connections between Empower and the fund family. Effective January 1, 2024, the Connectivity Program generally charges \$1200 per investment fund used on recordkeeping and IRA investment platforms. Additionally, a small or medium sized retirement plan may have an investment access fee of \$1,000 charged to the plan, if they select a fund that is not part of the Empower Fund Partner Program or Connectivity Program. Depending on plan selection of the non-participating fund family, the investment access fee charge may be more or less than the fees received under the Connectivity Program from the fund family.

Investment Access Fee:

Empower charges an investment access fee if the plan's fiduciary selects a fund for the plan's investment lineup from a fund provider that does not participate in the Connectivity Program, under which the fund provider compensates Empower or its related companies for costs associated with providing and maintaining the fund on the investment platforms (the "Investment Access Fee"). The investment access fee is a charge

per plan of \$1,000 annually and is billed quarterly to the plan sponsor. On an annual basis, Empower will review all plans being assessed an investment access fee. If no investment access fee funds are being used, the investment access fee will not be assessed to your plan. If investment access fee funds are used in future years, or are added through fund changes, the investment access fee will be added or reinstated at that time. Empower reserves the right to change the Investment Access Fee, at any time, upon ninety (90) days' advance written notice to the plan sponsor.

Rollover Programs:

Empower may receive payments of up to \$35 per rollover under separate agreements with certain rollover providers (including Inspira Financial and SS&C Retirement Solutions, LLC) for providing transaction and administrative services. Any such payments are not fees for distribution services to the plan under the plan's administrative services agreement with Empower.

Stable Value Discontinuation Provisions:

The terms of any applicable group annuity expense schedule are hereby incorporated by reference.

General Account Fund and Guarantee Provisions:

General Account crediting rates are net of cost of capital and expenses, fund and guarantee provisions and any contract series charge, to the extent applicable.

Cost of Capital is the return Empower Retirement LLC. (Empower) earns on Empower capital. Empower is required by regulators to hold capital for the purpose of ensuring Empower can meet all of its obligations associated with the General Account Fund. The amount of Empower's capital and required return will fluctuate over time based on regulatory requirements, capital market conditions and the competitive environment.

The Fund Provision covers the range of investment expenses that are netted from the crediting rate, such as investment and operating expenses. The Fund Provision is calculated annually in aggregate for all General Account fixed funds offered by Empower and does not reflect any product or plan specific underwriting adjustments.

The Guarantee Provision covers the range of insurance expenses that are netted from the crediting rate, such as asset defaults, cost of insurance guarantees, and other expenses. The Guarantee Provision is calculated annually in aggregate for all General Account fixed funds offered by Empower and does not reflect any product or plan specific underwriting adjustments.

A Contract Series Charge may apply to the general account option selected by the plan sponsor. This charge will be explicitly described in the Empower Investments Fixed Account group annuity contract and is meant to cover expenses related to contract administration, investment management and other services that are provided to the plan pursuant to a separate agreement with the plan. There may be an adjustment to the credited interest rate which is used to reduce the amount for plan recordkeeping/administration services that would otherwise be charged to the plan.

For more information on the General Account Fixed Funds, including termination options, please see your Group Annuity Contract.

5500 Schedule C

As applicable, the disclosures herein are intended to satisfy the eligible indirect compensation ("EIC") requirements for Form 5500 Schedule C purposes.

Direct Compensation:

As your Recordkeeper, Empower tracks and reports all direct fee compensation (such as the standard fees and non-standard fees that are paid from plan assets during the plan year) as part of the plan-level reporting in your Annual Plan Summary. A detailed list of direct fees are provided in the Fee and Withdrawal report as well as summarized in the supplemental report section containing the Information for Completing Form 5500 Schedule C.

Indirect Compensation:

The listed expenses and costs are the types of eligible indirect compensation that may have been received either by (i) the Recordkeeper for their services or (ii) mutual fund companies whose funds are investment options in your Plan. The disclosures herein are intended to satisfy the EIC requirements for Form 5500 Schedule C purposes, as applicable.

Other Investment-Related Fees:

The investment funds offered by your Plan may have fees that are retained by the fund company or other investment provider as payment for ongoing management of the fund and other services. The fee amounts will vary from fund to fund and are generally charged as a percentage of the fund's value.

Please refer to the latest investment materials such as **prospectuses and other regulatory disclosures for each of the funds** held by your Plan (as provided by your Plan's investment advisor or directly from the fund companies or investment firms) for details regarding services and fees.

The latest prospectus and other regulatory documents for each of the funds held by the plan can be found within the Investment section of the Plan Service Center.

This list of investment fees is intended to give the plan a list of the most important fees being charged to the plan or its participants. It is intended to provide information regarding all material fees, but may not be comprehensive and may not include information on fees such as Self Directed Brokerage Accounts, Life Insurance, Employer Stock, etc. For other fee information, please refer to all other plan documents including service agreement and/or prospectus, including information that may be needed to comply with participant Disclosure obligations. As your Recordkeeper, we make no representation as to the completeness or accuracy of materials, such as prospectuses, created and/or provided by a third-party investment provider.

Affiliates and Subcontractors

We are required to disclose certain fees paid between Empower Retirement LLC. (Empower) and its related parties (affiliates/subsidiaries and subcontractors). This includes compensation paid in connection with the services Empower or its affiliates/subsidiaries have agreed to provide to the Plan, if the compensation is set on a transaction/incentive basis (such as commissions, soft dollars, or finder's fees) or if the compensation is charged directly against a plan investment and reflected in the investment's net value.

The fees disclosed are not in addition to previously disclosed fees; rather, this information is intended to increase transparency about how Empower uses the fees it receives.

Affiliates:

The following entities are affiliates of the Recordkeeper, in that they directly or indirectly control, are controlled by, or are under common control with the Recordkeeper. These affiliates may receive fees from the plan, or from the Recordkeeper or another affiliate for performing certain services for the plan.

Refer to the Itemized Services and Cost section for details regarding affiliate payments.

Empower Financial Services, Inc. is an affiliate that receives payments from the Investment Provider. Payments are first paid to Empower Financial Services, Inc. which in turn pays the Recordkeeper.

Affiliates: The following are affiliates or subsidiaries of Empower Retirement LLC. (Empower), but not all Empower affiliates or subsidiaries may pertain to your Plan.

- Empower Advisory Group, LLC
- Empower Financial Services, Inc.
- Empower Retirement, LLC
- Empower Capital Management, LLC
- Empower Funds, Inc.
- Empower Annuity Insurance Company
- Empower Trust Company, LLC
- Empower Life & Annuity Insurance Company of New York

Empower is affiliated with Great-West Lifeco Inc. (“Lifeco”) who entered into a transaction to sell Putnam Investments, LLC to Franklin Resources, Inc. (“Franklin”). As a result of the transaction, Empower’s affiliate owns approximately 6% of Franklin as of January 1st, 2024. As a part of the transaction, Lifeco entered into arrangements with Franklin under which Lifeco has committed to allocate assets over a period of time to be managed by Franklin’s investment managers and has agreed to support the availability of Franklin and its affiliates’ products and services on enterprise platforms. If certain Franklin revenue thresholds are achieved under those arrangements, Lifeco will receive contingent transaction consideration and other financial benefits. Franklin also includes Alcentra, Benefit Street Partners, Brandywine Global, Clarion Partners, ClearBridge Investments, Franklin Templeton Investments, K2 Lexington Partners, Martin Currie, Putnam Investments, Royce Investment Partners and Western Asset Management as of January 1st, 2024.

Subcontractors:

A subcontractor is any person or entity that is not an affiliate of Empower, which is expected to receive \$1,000 or more in compensation for performing one or more services for the plan under a contract or arrangement with Empower.

COMPANY SUBCONTRACTOR	PROVIDED SERVICE
None	

E. Itemized Services and Costs

This section details how each service expense is calculated. Totals here are presented in the Summary of Fee and Expense Estimates section. **Estimates** presented are based on expenditures and activity in the 12 month period ending March 31, 2026 and on the following:

Total Assets	\$3,233,556
Unallocated Plan Assets	\$0
Participant Assets	\$3,193,002
Loan Balances	\$40,554
Number of Participants	34

The **annual estimates** displayed in this document will not match actual financial reports such as the Annual Plan Summary.

Payments to Investment Providers (IP)

SERVICE CODE 1.1							
INVESTMENT	BASIS FOR ESTIMATE	GROSS/NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP [estimate X net expense ratio]	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP [(12b1 X estimate)+ (Admin X estimate)]	ESTIMATED NET PAYMENTS [gross prmts-pmts from IP]
Alger							
Alger Mid Cap Growth Institutional I	\$2,094 Assets in fund	1.4000%	\$27	0.25%	0.30%	(\$11)	\$16
		1.2700%					
Total for Alger	\$2,094		\$27			(\$11)	\$16
AllianceBernstein							
AB International Value A	\$31,378 Assets in fund	1.6100%	\$370	0.25%	0.30%	(\$172)	\$198
		1.1800%					
AB Sustainable Intl Thematic A	\$989 Assets in fund	1.0400%	\$10	0.25%	0.30%	(\$5)	\$5
		1.0400%					
Total for AllianceBernstein	\$32,367		\$380			(\$177)	\$203
American Century Investments							
American Century Heritage A	\$24,943 Assets in fund	1.2500%	\$312	0.25%	0.35%	(\$149)	\$163
		1.2500%					
Total for American Century Investments	\$24,943		\$312			(\$149)	\$163
BNY Mellon							
BNY Mellon MidCap Index Inv	\$23,782 Assets in fund	0.5100%	\$119		0.30%	(\$71)	\$48
		0.5000%					
BNY Mellon S&P 500 Index	\$88,155 Assets in fund	0.5100%	\$441		0.35%	(\$309)	\$132
		0.5000%					

INVESTMENT	BASIS FOR ESTIMATE	GROSS/NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP [estimate X net expense ratio]	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP [(12b1 X estimate)+ (Admin X estimate)]	ESTIMATED NET PAYMENTS [gross prmts-pmts from IP]
Total for BNY Mellon	\$111,937		\$560			(\$380)	\$180
BlackRock							
BlackRock Global Allocation Inv A	\$0 Assets in fund	1.1400%	\$0	0.25%	0.30%	(\$0)	\$0
		1.1100%					
BlackRock LifePath(R) Dyn 2030 Inv A	\$0 Assets in fund	1.0000%	\$0	0.25%	0.30%	(\$0)	\$0
		0.5000%					
BlackRock LifePath(R) Dyn 2040 Inv A	\$99,962 Assets in fund	0.8600%	\$500	0.25%	0.30%	(\$550)	(\$50)
		0.5000%					
BlackRock LifePath(R) Dyn Ret Inv A	\$0 Assets in fund	0.9400%	\$0	0.25%	0.30%	(\$0)	\$0
		0.5000%					
Total for BlackRock	\$99,962		\$500			(\$550)	(\$50)
Calvert Research and Management							
Calvert Income A	\$55,746 Assets in fund	0.9300%	\$513	0.25%	0.20%	(\$250)	\$263
		0.9200%					
Total for Calvert Research and Management	\$55,746		\$513			(\$250)	\$263
Capital Group							
American Funds American Balanced R3	\$744,628 Assets in fund	0.8900%	\$6,627	0.50%	0.15%	(\$4,840)	\$1,787
		0.8900%					
American Funds Fundamental Invs R3	\$216,223 Assets in fund	0.9300%	\$2,011	0.50%	0.15%	(\$1,405)	\$606
		0.9300%					
American Funds Growth Fund of Amer R3	\$97,873 Assets in fund	0.9300%	\$910	0.50%	0.15%	(\$636)	\$274
		0.9300%					
Total for Capital Group	\$1,058,724		\$9,548			(\$6,881)	\$2,667
Columbia Threadneedle							
Columbia Select Mid Cap Value A	\$29,535 Assets in fund	1.1300%	\$334	0.25%	0.25%	(\$148)	\$186
		1.1300%					
Total for Columbia Threadneedle	\$29,535		\$334			(\$148)	\$186
Eaton Vance							
Eaton Vance Large-Cap Value A	\$5,192 Assets in fund	1.0000%	\$52	0.25%	0.30%	(\$29)	\$23
		1.0000%					

INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP	ESTIMATED NET PAYMENTS
			[estimate X net expense ratio]			[[12b1 X estimate)+ (Admin X estimate)]	[gross prmts-pmts from IP]
Eaton Vance Worldwide Health Sci A	\$40,195 Assets in fund	1.2100%	\$474	0.25%	0.30%	(\$221)	\$253
		1.1800%					
Total for Eaton Vance	\$45,387		\$526			(\$250)	\$276
Fidelity Investments							
Fidelity Advisor Leveraged Co Stk M	\$0 Assets in fund	1.2300%	\$0	0.50%	0.12%	(\$0)	\$0
		1.2300%					
Total for Fidelity Investments	\$0		\$0			(\$0)	\$0
Franklin Templeton Investments							
Franklin Core Plus Bond A	\$798 Assets in fund	0.8500%	\$6	0.25%	\$12.00 per participant	(\$15)	(\$9)
	1 Participants in fund	0.7200%			0.10%		
Franklin Income A1	\$901 Assets in fund	0.6100%	\$5	0.15%	0.10%	(\$14)	(\$9)
	1 Participants in fund	0.6100%			\$12.00 per participant		
Templeton Growth A	\$31,961 Assets in fund	1.0300%	\$329	0.25%	0.10%	(\$160)	\$169
	4 Participants in fund	1.0300%			\$12.00 per participant		
Total for Franklin Templeton Investments	\$33,660		\$340			(\$189)	\$151
Goldman Sachs							
Goldman Sachs High Yield A	\$0 Assets in fund	1.1100%	\$0	0.25%	0.30%	(\$0)	\$0
		0.9800%					
Total for Goldman Sachs	\$0		\$0			(\$0)	\$0
Hartford Mutual Funds							
Hartford Capital Appreciation R5	\$55,739 Assets in fund	0.8100%	\$451	0.25%	0.25%	(\$139)	\$312
		0.8100%					
Hartford Dividend and Growth HLS IB	\$940 Assets in fund	0.9100%	\$9	0.25%	0.25%	(\$4)	\$5
		0.9100%					

INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP	ESTIMATED NET PAYMENTS
			[estimate X net expense ratio]			[[12b1 X estimate)+ (Admin X estimate)]	[gross prmts- pmts from IP]
Hartford Total Return Bond HLS IB	\$50,828 Assets in fund	0.7700%	\$391	0.25%	0.25%	(\$254)	\$137
		0.7700%					
Total for Hartford Mutual Funds	\$107,507		\$851			(\$397)	\$454
Invesco							
Invesco Gold & Special Minerals A	\$0 Assets in fund	1.0500%	\$0	0.25%	0.30%	(\$0)	\$0
		1.0500%					
Invesco International Bond A	\$48,123 Assets in fund	1.1800%	\$515	0.25%	0.30%	(\$264)	\$251
		1.0700%					
Invesco Main Street Mid Cap A	\$0 Assets in fund	1.0400%	\$0	0.25%	0.30%	(\$0)	\$0
		1.0400%					
Invesco Real Estate A	\$0 Assets in fund	1.3800%	\$0	0.25%	0.30%	(\$0)	\$0
		1.3800%					
Invesco Small Cap Equity A	\$893 Assets in fund	1.2500%	\$11	0.25%	0.30%	(\$5)	\$6
		1.2500%					
Invesco Small Cap Growth A	\$18,708 Assets in fund	1.1600%	\$217	0.25%	0.30%	(\$103)	\$114
		1.1600%					
Total for Invesco	\$67,724		\$743			(\$372)	\$371
Janus Henderson							
Janus Henderson Forty S	\$57,049 Assets in fund	1.0500%	\$599	0.25%	0.25%	(\$286)	\$313
		1.0500%					
Janus Henderson Overseas S	\$37,756 Assets in fund	1.1900%	\$449	0.25%	0.25%	(\$188)	\$261
		1.1900%					
Total for Janus Henderson	\$94,805		\$1,048			(\$474)	\$574
Lord Abbett							
Lord Abbett Value Opportunities A	\$20,520 Assets in fund	1.1600%	\$238	0.25%	0.25%	(\$102)	\$136
		1.1600%					
Total for Lord Abbett	\$20,520		\$238			(\$102)	\$136
MFS							
MFS Government Securities R3	\$46,090 Assets in fund	0.7800%	\$355	0.25%	0.30%	(\$253)	\$102
		0.7700%					

INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP	ESTIMATED NET PAYMENTS
			[estimate X net expense ratio]			[(12b1 X estimate)+ (Admin X estimate)]	[gross prmts- pmts from IP]
MFS Research International R3	\$32,142 Assets in fund	1.0000%	\$318	0.25%	0.30%	(\$176)	\$142
		0.9900%					
Total for MFS	\$78,232		\$673			(\$429)	\$244
Nomura							
Nomura Large Cap Growth Y	\$12,851 Assets in fund	0.9700%	\$114	0.25%	0.25%	(\$64)	\$50
		0.8900%					
Nomura Natural Resources Y	\$0 Assets in fund	1.4800%	\$0	0.25%	0.25%	(\$0)	\$0
		1.2200%					
Nomura Science And Technology Y	\$1,217 Assets in fund	1.1800%	\$14	0.25%	0.25%	(\$6)	\$8
		1.1700%					
Total for Nomura	\$14,068		\$128			(\$70)	\$58
PIMCO							
PIMCO Real Return A	\$51,750 Assets in fund	0.9500%	\$492	0.25%	0.15%	(\$207)	\$285
		0.9500%					
Total for PIMCO	\$51,750		\$492			(\$207)	\$285
Victory Capital Management Inc.							
Victory Sycamore Small Company Opp A	\$25,738 Assets in fund	1.2300%	\$317	0.25%	0.30%	(\$141)	\$176
		1.2300%					
Total for Victory Capital Management Inc.	\$25,738		\$317			(\$141)	\$176

Blank fields in the table above can be assumed to be not applicable or zero.

Not all 12b-1 and/or Admin fees may flow through the Recordkeeper. A third party may be receiving the 12b-1 and/or Admin fees directly. Due to this, the amount shown in the Estimated Net Payments column may be overstated.

Empower may provide unit valuation and custody services for certain of the above investment options under an agreement with the plan sponsor. Any unit valuation and custody fees received by Empower are described in the plan's administrative services agreement but are not reflected in the Payments to Recordkeeper estimates in this document.

SERVICE CODE 1.1						
INVESTMENT	BASIS FOR ESTIMATE	FEE ESTIMATE	ESTIMATED GROSS PAYMENTS TO IP	ALLOCATION TO RK	ESTIMATED PAYMENTS TO RK	ESTIMATED NET EXPENSE
			[basis X fee estimate]		[basis X allocation to RK]	[payments from IP - allocation to RK]
Talcott Resolution Insurance Company						

INVESTMENT	BASIS FOR ESTIMATE	FEE ESTIMATE	ESTIMATED GROSS PAYMENTS TO IP [basis X fee estimate]	ALLOCATION TO RK	ESTIMATED PAYMENTS TO RK [basis X allocation to RK]	ESTIMATED NET EXPENSE [payments from IP - allocation to RK]
General Account	\$1,238,303 Assets in fund		\$0		(\$0)	\$0
Total for Talcott Resolution Insurance Company	\$1,238,303		\$0		(\$0)	\$0

For an explanation of the Fee Estimate, please see the "General Account Fund and Guarantee Provisions" disclosure in the Disclosure Section of this document.

Total Annual Payment Estimate to Investment Providers (IP) ^(Q) \$6,353

Payments to Recordkeeper (RK)

Plan Services Fees

SERVICE CODE	FEE TYPE	PAID BY	ANNUAL FEE	BASIS FOR ESTIMATE	GROSS PAYMENTS
2.1	Variable Asset Charge	Built into the price	0.50%	\$1,954,699 Variable Assets in Plan	\$9,773

Total Annual Payment Estimate for Plan Services ^(Y) \$9,773

Variable Asset Charge, if applicable, is a fund service fee for administering certain plan investment options, such as insurance company separate accounts, which may include maintaining net unit values, as applicable. Fund service fees may be stated as investment management fees, mortality & expense fees, or administrative fees reflected in the unit price and included in the Gross Expense Ratio. Certain investments may also include recordkeeping revenue which may be made available to offset recordkeeping fees.

Participant Services Fees

SERVICE CODE	FEE TYPE	PAID BY	FEE	GROSS PAYMENTS
2.2	Empower Advisory Services My Total Retirement	Deducted from Participant	Up to \$100K = 0.650000% Next \$150K = 0.550000% Next \$150K = 0.450000% Over \$400K = 0.350000%	\$0
	Participant Loan Maintenance Fee	Deducted from Participant	\$50	\$138
	Other Disbursement Fee ‡	Netted from Distribution	\$75 Per Distribution*	\$75
	Other Disbursement Fee ‡	Netted from Distribution	\$50 Per Distribution*	\$350
	Other Disbursement Fee	Netted from Distribution	\$10 Per Distribution	\$0

SERVICE CODE	FEE TYPE	PAID BY	FEE	GROSS PAYMENTS
	Loan Origination Fee	Deducted from Loan	\$95 Per Loan	\$285

Distributions of dividends or similar payments may be charged a reduced Benefit Disbursement Fee of at least \$10 or the balance amount, if lower.

Overnight/ACH/Wire requests may be subject to a fee of up to \$50 per transaction.

The Plan Sponsor may direct Empower and its affiliates ("Empower") to perform certain administrative services on an annual basis that attempt to identify and contact missing or unresponsive Participants with respect to their available Plan benefits. The specific services chosen by the Plan Sponsor and the associated service fees are reflected in the services agreement.

The service fee paid to Empower is variable depending on the services elected by the Plan Sponsor and may range from \$30 to \$75 per missing or unresponsive Participant per year, deducted from the Participant's account balance or from the proceeds of any uncashed benefit check, as applicable.

Total Annual Actual Payments for Participant Services	(W) \$848
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See the Administrative Service Agreement for the fees for any participant services not reflected above.

Participant Service Fees displayed above are the actual assessed fees to date based on a rolling twelve month period.

Additional Services

Currently your plan has no Actual Additional Services payments.

Total Annual Actual Payment for Additional Services	\$0
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Contract Termination Fee:

Contract Termination Fees may apply. For more information, refer to your annuity contract and/or fee schedule.

Payments to Others

SERVICE CODE	SERVICE PROVIDER	SERVICE DESCRIPTION	FEES	BASIS FOR ESTIMATE	GROSS PAYMENTS
Financial Professional Services					
3.1	CETERA WEALTH SERVICES LLC	Financial Professional	0.10%	\$3,205,416 Assets as of Commission Date	\$3,205
				Total	\$3,205
Participant Advice					

SERVICE CODE	SERVICE PROVIDER	SERVICE DESCRIPTION	FEES	BASIS FOR ESTIMATE	GROSS PAYMENTS
3.2	Empower Advisory Group, LLC	Empower Advisory Services My Total Retirement	Up to \$100K = 0.650000% Next \$150K = 0.550000% Next \$150K = 0.450000% Over \$400K = 0.350000%	Actual Expenses	\$0
				Total	\$0

Total Annual Payment Estimate for Others	⁽²⁾ \$3,205
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Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

* Participant loan set up and distribution fees may not reflect additional fees charged by a third party. Third parties should be disclosing the amounts they receive in a separate document.

‡ Distribution Charge for participants may vary by the reason the distribution is taken and by fund. See your contract for details.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc. (EFSI), Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Effective December 31, 2020, Empower acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business, which includes group insurance retirement business issued by Talcott Resolution Insurance Company (Talcott) previously purchased by MassMutual. Empower administers the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. MML Distributors, LLC is the principal underwriter for the Talcott group insurance contracts. Empower is not affiliated with MassMutual, Talcott, or any of their respective affiliates.