

Your retirement. At your service.

Prince George's County Deferred Compensation Plan and Trust may be the best way to work toward your personal retirement goals. But saving for retirement can be both challenging and complicated, depending on your financial situation. This guide can help make complicated choices about retirement and saving for it, simple. Take control of your retirement now by turning your dreams into plans.

Prince George's County Deferred Compensation Plan and Trust offers tax advantages, a variety of investment choices, and other features to make saving for retirement simple.

- The payroll deduction feature makes contributions easy and convenient.
- Flexible investment choices allow you to choose how much to contribute and where to invest your contributions.
- Pre-tax contributions reduce your current taxable income before federal income taxes are withheld.
- Automatic rebalancing helps to keep your portfolio in line with your investment goals through periodic rebalancing. Periodic rebalancing of your account helps ensure your investments stay aligned over time with the selected strategy you originally selected. For your convenience, you can initiate or discontinue this service at any time. Auto rebalancing is not recommended when using an asset allocation investment option.
- Your vested account balance is always yours to take with you should you change employers. You may also have access to your account savings before you reach retirement age.

Achieving a successful retirement.

The main goal of the plan is to help you build toward a comfortable income during retirement. This guide provides important information on how to use features of the plan and make them work best for you. Be sure to read it carefully, and feel free to contact us if you have any questions.



Online:

www.retiresmart.com



Mobile App:

Download the Empower RetireSMARTSM app to keep tabs on your account. Search for "RetireSmart" or "Empower" in your Apple App Store[®] or Google Play[™].



Phone:

1-800-743-5274

Dedicated customer service representatives available Monday - Friday, 8 a.m. to 8 p.m. ET or automated phone line 24/7.



Rollover Specialists:

1-888-526-6905

Get help rolling in accounts from a prior retirement account, Monday – Friday, 8 a.m. to 8 p.m. ET. You are encouraged to compare the benefits and features of the different plans before consolidating your accounts. Things to consider include each plan's available investment options, guarantees, fees and expenses.



For your local financial office:

Widmann Financial Services
4321 Northview Drive
Bowie, MD 20716
1-301-262-2919

Enrolling in the plan is easy.

- The paper forms that are applicable to your plan have been enclosed. Complete the information required, sign and date the form. Follow the return instructions on the form.
- Once your enrollment is processed, Empower will send you a confirmation report. You should keep this for your records.
- After you've received your confirmation, you can access your account and take advantage of all of our online tools at www.retiresmart.com. Select "Register for Online Access" to create your Username, Password and PIN. You will use this PIN on our voice response phone system.

Choosing investments that are right for you.

Following the simple steps outlined in this guide may help you become more confident with your investment decisions.

If you don't make a choice, your plan will invest your contributions in an asset allocation option on your behalf. This option is selected based on your date of birth and a projected retirement age of 65. (You may want to consider a different option if this is not your intended retirement age.) Offering professional management and monitoring as well as diversification all in one investment, it becomes more conservative as your retirement date approaches. You can change this option any time you wish.

Generally target retirement date (lifecycle) investment options are designed to be held beyond the presumed retirement date to offer a continuing investment option for the investor in retirement. The year in the investment option name refers to the approximate year an investor in the option would plan to retire and likely would stop making new contributions to the investment option. However, investors may choose a date other than their presumed retirement date to be more conservative or aggressive depending on their own risk tolerance.

Target retirement date (lifecycle) investment options are designed for participants who plan to withdraw the value of their accounts gradually after retirement. Each of these options follows its own asset allocation path ("glide path") to progressively reduce its equity exposure and become more conservative over time. Options may not reach their most conservative allocation until after their target date. Others may reach their most conservative allocation in their target date year. Investors should consider their own personal risk tolerance, circumstances and financial situation. These options should not be selected solely on a single factor such as age or retirement date. Please consult the prospectus (if applicable) pertaining to the options to determine if their glide path is consistent with your long-term financial plan. Target retirement date investment options' stated asset allocation may be subject to change. A target date fund may not achieve its objective and/or you could lose money on your investment in the fund. You may experience losses near, at, or after the target date. There is no guarantee of the fund's principal value, including at the target date, or that the fund will provide adequate income at and through your retirement.

Understanding asset allocation.

Determining your asset allocation is an important first step in choosing investment options in your workplace retirement plan. Asset allocation is how you divide your savings among different investment types such as stocks, bonds, and short-term investments. Here we highlight **four** basic steps in developing your asset allocation strategy.

Step 1 – Understand the asset classes.

Consider that your choices generally focus on three things: stocks, bonds and short-term investments. These three types of investments are known as the basic “asset classes”:

- **Stocks**, also called equities, are shares of ownership in a company.
- **Bonds**, also called fixed income investments, are loans made to governments or corporations.
- **Short-term investments**, also known as cash equivalents, are designed to maintain their dollar value. Examples include money market funds, certificates of deposit and Treasury bills.

Although the investment menu in your workplace plan may have many options, most will fall into these basic groups, or a combination of them. Please note that asset allocation doesn’t ensure a profit or protect against loss in a declining market, but it may be a sound strategy.

Why it’s important.

Each asset class has different characteristics you should be aware of. Historically speaking, stocks have posed greater investment risk than the other asset classes, but have offered the potential for the highest return. Short-term

investments have offered lower returns in exchange for low investment risk. Bonds have tended to fall somewhere in the middle.

Step 2 – Know your tolerance for risk.

How much risk you are comfortable with is an important consideration in choosing your asset allocation strategy. How do you feel about investment risk – the chance that your investments could lose money? You also need to think about inflation risk – the risk that conservative investments such as short-term investments may not keep pace with inflation.

Investing in more than one asset class – or a blend of them – may help to balance your risk. Mixing the various investment types can provide a balance of growth with preservation, because the markets for each investment don’t always move in the same direction as each other.¹

Step 3 – Establish your time horizon.

Your tolerance for risk must be considered in the context of your time horizon. Do you have quite a bit of time until you retire or are you getting closer? In the short term, the most volatile investments, such as stocks, can rise and fall dramatically. **Past performance is not indicative of future performance.**

If you need your money within the next few years, you might want to avoid putting a large percentage into a single asset class that could dip in value in the short term. On the other hand, assuming you have six years or more before you will need your money, you may consider investing a percentage of your savings in investments that offer greater potential for return. That’s because you have

more time to potentially ride out short-term fluctuations in the value of your investments.

Step 4 – Determine your asset allocation strategy.

The participant website offers tools and resources to help. To determine which strategy may be right for you, check out the Risk Quiz. Log into your account » My Account » Investment Selection » Risk Quiz.

Revisit your strategy once a year and after major life events to ensure it is still in line with your current needs and outlook. You may want to consider adjusting the proportions of stocks, bonds and short-term investments as you get closer to retirement. Remember, everyone's situation will differ, and you should consult a financial advisor about your own particular situation.

Learn more.

The right asset allocation strategy can help you maintain your confidence through market ups and downs. You can learn more about asset allocation at **www.retiresmart.com**. If you have questions, call **1-800-743-5274**.

¹ <http://www.sec.gov/investor/pubs/assetallocation.htm>

Past performance is no guarantee of future results. The information provided is not written or intended as specific tax or legal advice. Empower, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Your plan's investment options.

Looking for an investment allocation solution designed especially for your plan? CustomChoice Strategies use the range of investment options available in your plan to create allocation strategies based on risk and/or retirement date. Choose the strategy that's right for you; your account will be allocated accordingly, and rebalanced over time to keep your savings aligned with that strategy. If you need help determining your strategy, visit the participant website and take our risk quiz.

These are the CustomChoice Strategies available in your plan*:

ASSET CATEGORY	INVESTMENT NAME	CUSTOMCHOICE™ STRATEGIES				
		Conservative	Moderate Conservative	Moderate	Aggressive	Ultra Aggressive
Stable Value	SF Guaranteed	66%	46%	20%	9%	
Short Term Bond	Lord Abbett Short Dur IncM Fd					
Intermediate Term Bond	PIMCO Real Return Fund	2%	2%	3%	3%	
Intermediate Term Bond	Hartford Total Rtrn Bd HLS Fd	2%	2%	3%	3%	
Multi Sector Bond	PIMCO Income Fund	5%	5%	7%	5%	5%
Intl/Global Bond	Templeton Global Bond Fund	5%	5%	7%	5%	5%
Asset Allocation/ Lifestyle	American Cent Strt Allc Con Fd					
Asset Allocation/ Lifestyle	Invesco Equity and Income Fund					
Asset Allocation/ Lifestyle	American Cent Strt Allc Mod Fd					
Asset Allocation/ Lifestyle	American Cent Strt Allc Agr Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2010 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2015 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2020 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2025 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2030 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2035 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2040 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2045 Trgt Dt Ret Fd					

Your plan's investment options.

ASSET CATEGORY	INVESTMENT NAME	CUSTOMCHOICE™ STRATEGIES				
		Conservative	Moderate Conservative	Moderate	Aggressive	Ultra Aggressive
Asset Allocation/ Lifecycle	Amrcn Fnds 2050 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2055 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	Amrcn Fnds 2060 Trgt Dt Ret Fd					
Asset Allocation/ Lifecycle	American Fund 2065 TgtDt Rt Fd					
Large Cap Value	American Century Equity Inc Fd	9%	7%	8%	11%	13%
Large Cap Core	Vanguard 500 Index Fund		8%	10%	11%	13%
Large Cap Core	JP Morgan US Equity Fund					
Large Cap Growth	MassMutual Blue Chip Growth Fd	6%		6%		
Large Cap Growth	AmerCentury Ultra Fund		5%		9%	11%
Mid Cap Value	Victory Sycamore Est Value Fd		3%	5%	5%	5%
Mid Cap Core	Columbia Mid Cap Index Fund		4%	5%	5%	6%
Mid Cap Growth	JPMorgan Mid Cap Growth Fund					
Small Cap Value	American Century Sm Cap Val Fd		3%	4%	4%	3%
Small Cap Core	Columbia Small Cap Index Fund					3%
Small Cap Growth	Delaware Ivy Smll Cap Grwth Fd			3%	4%	3%
Intl/Global Large Core	Northern Intl Equity Index Fnd		3%	4%	5%	7%
Intl/Global Large Core	Hartford Intl Opp HLS Fd	5%	4%	4%	6%	7%
Intl/Global Large Growth	AmerFunds EuroPacific Gr Fund		3%	4%	5%	6%
Emerging Market Equity	Invesco Developing Markets Fd			4%	6%	8%
REITs	Invesco Real Estate Fund			3%	4%	5%

*Investment allocation strategies are a convenient way of allocating your account among certain of the plan's individual investment options. Any investment allocation strategies included in these materials are not intended to be investment advice or recommendations to you and may or may not be appropriate for your circumstances. In applying investment allocation strategies to your individual circumstances, you should consider your other assets, income and investments as well as your risk tolerance. If you direct your contributions or current account balance to an investment allocation strategy, your contributions or account balance will be invested in each of the individual investment alternatives in the percentages indicated for the strategy. The plan may offer other investment options not included in the strategies and the individual investment alternatives included in the strategies may also be available on a stand-alone basis. The Asset Allocation Strategies chart lists asset classes, along with their weightings in the allocation strategy.

RISK DISCLOSURES FOR CERTAIN ASSET CATEGORIES – PLEASE NOTE THAT YOUR PLAN MAY NOT OFFER ALL OF THE INVESTMENT TYPES DISCUSSED BELOW.

Please consider an investment option's objectives, risks, fees and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses or summary prospectuses, if any, or fact sheets for the investment options listed, which are available from your plan sponsor, the participant website at www.retiresmart.com or by contacting our Participant Information Center at 1-800-743-5274 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing.

If a retirement plan fully or partially terminates its investment in the Guaranteed Interest Account (GIA), Super Flex (SF) Guaranteed, Fixed Interest Account or Separate Account Guaranteed Interest Contract (SAGIC) investment options, the plan receives the liquidation value of its investment, which may either be more or less than the book value of its investment. As a result of this adjustment, a participant's account balance may be either increased or decreased if the plan fully or partially terminates the contract with Empower.

Government/Retail Money Market Funds:

You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Money Market Floating NAV:

You could lose money by investing in the fund. Because the share price of the fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions

or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Risks of investing in bond and debt securities investments include the risk that a bond issuer will default by failing to repay principal and interest in a timely manner (credit risk) and/or the risk that the value of these securities will decline when interest rates increase (interest rate risk).

Risks of investing in inflation-protected bond investments include credit risk and interest rate risk. Neither the bond investment nor its yield is guaranteed by the U.S. Government.

High yield bond investments are generally subject to greater market fluctuations and risk of loss of income and principal than lower yielding debt securities investments.

Investments in value stocks may remain undervalued for extended periods of time, and the market may not recognize the intrinsic value of these securities.

Investments that track a benchmark index are professionally managed investments. However, the benchmark index itself is unmanaged and does not incur fees or expenses and cannot be purchased directly for investment.

Investments in growth stocks may experience price volatility due to their sensitivity to market fluctuations and dependence on future earnings expectations.

Investments in companies with small or mid market capitalization ("small caps" or "mid caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

International/global investing can involve special risks, such as political changes and currency fluctuations. These risks are heightened in emerging markets. Other trading restrictions may apply. Please see the investment's prospectus for more details.

A significant percentage of the underlying investments in aggressive asset allocation portfolio options have a higher than average risk exposure. Investors should consider their risk tolerance carefully before choosing such a strategy.

An investment with multiple underlying investments (which may include MassMutual RetireSmart and any other offered proprietary or non-proprietary asset-allocation, lifestyle, lifecycle or custom blended investments) may be subject to the expenses of those underlying investments in addition to those of the investment itself.

Investments may reside in the specialty category due to 1) allowable investment flexibility that precludes classification in standard asset categories and/or 2) investment concentration in a limited group of securities or industry sectors. Investments in this category may be more volatile than less-flexible and/or less-concentrated investments and may be appropriate as only a minor component in an investor's overall portfolio.

Participants with a large ownership interest in a company or employer stock investment may have the potential to manipulate the value of units of this investment option through their trading practices. As a result, special transfer restrictions may apply. This type of investment option presents a higher degree of risk than diversified investment options under the plan because it invests in the securities of a single company.

Investments that invest more of their assets in a single issuer or industry sector (such as company stock or sector investments) involve additional risks, including unit price fluctuations, because of the increased concentration of investments.

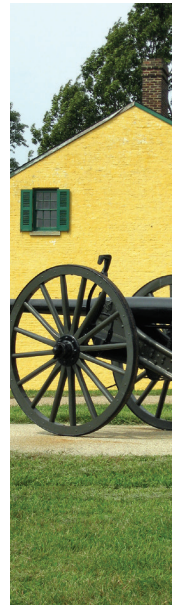
A participant will be prohibited from transferring into most mutual funds and similar investments if they have transferred into and out of the same investment within the previous 60 days. Certain stable value, guaranteed interest, fixed income and other investments are not subject to this rule. This rule does not prohibit participants from transferring out of any investment at any time.

Excessive Trading Policy: Empower strongly discourages plan participants from engaging in excessive trading. The Empower Excessive Trading Policy helps protect the interests of long-term investors like you. If you would like to view the Empower Excessive Trading Policy, please visit Empower's participant website at www.retiresmart.com. In addition, you cannot transfer into any investment options if you have already made a purchase followed by a sale (redemption) involving the same investment within the last sixty days.

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Effective on the closing date of the transaction, Empower Retirement (Empower) acquired the Massachusetts Mutual Life Insurance Company's (MassMutual) retirement business. Through this transaction, business written by MassMutual is reinsured by Great-West Life & Annuity Insurance Company (GWLA) and in New York by Great-West Life & Annuity Insurance Company of New York. Concurrently, MassMutual retroceded business it reinsures from a cedent, which MassMutual assumed in a previous transaction. On the closing date of the transaction, Empower will administer the business on MassMutual's behalf, with certain administrative services being performed by MassMutual and its affiliates during a temporary transition period. Additionally, GWFS Equities, Inc., will be the distributor of the MassMutual insurance products sold on Empower's platform. Empower Retirement refers to the products and services offered by GWLA and its subsidiaries. GWFS Equities is a subsidiary of GWLA and an affiliate of Empower Retirement, LLC; Great-West Funds, Inc., and registered investment advisers Advised Assets Group, LLC and Personal Capital. Empower is not affiliated with MassMutual or its affiliates. Empower RetireSmartSM is a registered service mark of Empower.



Plan highlights for the Prince George's County 457 Deferred Compensation Plan

Contact information

If you would like to schedule an appointment to meet with an Empower education consultant to discuss your retirement plan, please contact Diana Pounds at d.pounds@empower.com.

If you have general questions about obtaining forms, making investment changes, taking a distribution or other related topics, please call **800-743-5274** weekdays from 8 a.m. to 8 p.m. Eastern time or log in to your account at empower.com/pgcounty.

Joining the plan

Eligible employees may begin participating in the plan at any time.

Making contributions

- The IRS limits the total amount of pretax contributions you may make each calendar year. For 2022, this limit is \$20,500.
- If you reach age 50 anytime during the calendar year or are over 50, you may make additional pretax contributions above and beyond normal plan and legal limits. For 2022, you can make up to \$6,500 in additional contributions — which was the same limit for 2021.
- If you are within three years of your normal retirement age, you may be eligible to contribute an additional amount of up to the lesser of either twice the normal contribution limit for the current tax year or the contribution limit for the year plus unused deferral amounts from 2019 to the present.

- You may be able to roll over your existing retirement savings into this plan. Consolidating your retirement savings can help you continue benefiting from tax-deferred growth — despite any disruptions that may occur during your working life. Make sure to consider all your options and their features and fees before moving money between accounts.
- To learn more about making rollover contributions to this plan, call **888-526-6905** and a retirement specialist will assist you.

How are my contributions invested?

You direct where your account is invested, and a wide range of investment options is available as part of your plan. Log in to your retirement account for specific details and plan offerings. You may change how your account is invested at any time.

How does vesting (ownership) apply to my account?

You are always 100% vested in your contributions plus any earnings.

When may I withdraw money from the plan?

Distributions are available in the following situations:

- Termination*
- Retirement*

- Age 70½ for an in-service withdrawal, including rollovers
- Death of participant
- Unforeseeable emergency

* If you reached 70½ in 2020 or later, you must take your first required minimum distribution after you reach age 72.

Beneficiary

You must select a beneficiary for your account. If you do not designate a beneficiary, your retirement plan rules will determine who will receive your assets should you pass away. You can view or change your beneficiary information by logging in to your account at **empower.com/pgcounty**.

Consolidating your retirement assets

Rollovers from other qualified plans (401(k), 403(b), etc.) and IRAs are allowed at any time. Empower's rollover team is ready to assist you. You can reach them by either:

- Calling **888-526-6905** for one-on-one assistance.
- Logging in to your account at **empower.com/pgcounty**.

Prior to any rollovers, you should be aware of any possible transfer fees, loss of vested benefits and/or surrender charges that may be imposed by the current plan when funds are rolled over.

Securities, when presented, are 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 adviser, Advised Assets Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

On December 31, 2020, Empower Retirement acquired the retirement business of Massachusetts Mutual Life Insurance Company. Following an initial transition period, Empower Retirement will become the sole administrator of this business. Empower Retirement refers to the products and services offered by Great-West Life & Annuity Insurance Company and its subsidiaries, including Empower Retirement, LLC. Empower Retirement is not affiliated with MassMutual or its affiliates.

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Enrollment Form

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Prince George's County
61313-1-1



This form is for first time enrollments only. Return the completed form by one of the following methods: Mail to: OHRM, Pensions and Investments Division, 1400 McCormick Drive, Suite 125, Largo, MD 20774 Email to: PGCDDeferredComp@co.pg.md.us
Fax to: (301)-883-6031

1

Enter your personal information (Please print clearly)

- ☐ Employee ☐ Surviving Beneficiary (attach notice of death form)
☐ Alternate Payee (attach a QDRO form)

Participant's Name (First, Middle Initial, Last)

Participant's Social Security Number (SSN)

Street Address

Apt. No

Birthdate: mm - dd - yyyy

City

State

Zip

()

()

Daytime Phone

Evening Phone

Email Address

Marital Status: ☐ Married ☐ Single or Legally Separated ☐ Check here to sign up for email notification*

Plan Administrator Use Only

(Form cannot be processed without this required information and signature)

Hire Date ____/____/____ Plan Entry Date ____/____/____

Payroll Frequency: ☐ Monthly (12/Yr) ☐ Semi-Monthly (24/Yr) ☐ Bi-Weekly (26/Yr) ☐ Weekly (52/Yr)

Years of credited services as of last plan year end: _____ (if this information is **NOT** provided, Empower will assume the employee has completed a year of service for each year since hire date.)

As Plan Administrator, I acknowledge receipt, accuracy, completeness including participant's signature.

Plan Administrator Signature

Date

2

Choose your payroll deduction method

- ☐ **Before-Tax Contribution:** \$_____ of my compensation each pay period for deposit to my before-tax account. Each before-tax contribution amount cannot exceed any applicable limit set by the Plan. In addition, total before-tax contributions to all qualified retirement plan(s) you participate in cannot exceed \$20,500 for the 2022 calendar year.

If you reach age 50 any time during the calendar year or are over 50, you may be eligible to contribute up to an additional \$6,500 as a catch-up contribution for the 2022 calendar year. Please check with your Plan Administrator.

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- ☐ **Decline Plan Participation:** I elect to make no contributions (0%) at this time. I understand I may revoke this election at any time or I may change this election as allowed by the Plan.

3

Choose one of the investment strategies below

Your investment strategies are outlined on the following pages. **Choose the selection that works for you.**

IMPORTANT NOTE: This investment election applies to your rollover and all future contributions. Investment allocation strategies are a convenient way of allocating your account among certain of the plan's individual investment options. Any investment allocation strategies included in these materials are not intended to be investment advice or recommendations to you and may or may not be appropriate for your circumstances. In applying investment allocation strategies to your individual circumstances, you should consider your other assets, income and investments as well as your risk tolerance. If you direct your contributions or current account balance to an investment allocation strategy, your contributions or account balance will be invested in each of the individual investment alternatives in the percentages indicated for the strategy. The plan may offer other investment options not included in the strategies and the individual investment alternatives included in the strategies may also be available on a stand-alone basis. The Investment Portfolio chart lists asset classes, along with their weightings in the allocation strategy. Additional investment options may exist that are not included in the portfolio. When selecting your investments, choose only **ONE** portfolio from any of the strategies, sign the form and you're done **OR** you can select individual investment options (under Option C) and build your own portfolio. See below for a complete list of options. The investment options available in this plan may change at the direction of the Plan Sponsor. Elections made on this form may be modified to follow the intent of those changes.

If you are currently invested in a CustomChoice Strategy and you change your investments, you will no longer be invested in the strategy.

Until you make your investment selection, your contributions will be invested in the Target Asset Allocation Investment Option listed below which has the target retirement date closest to your 65th birthday. If you are near, at or past your 65th birthday, your contributions will be invested in the target asset allocation investment option that shows no target retirement date. Following your enrollment, you will receive a transaction confirmation that will tell you specifically in which Target Asset Allocation Option your contributions have been invested. Subject to certain restrictions, you may redirect your contributions to any other investment option under the Plan at any time.

A: Age-Based Investment Option

(If you make a selection here, do not make a selection under any other option. If multiple Investment Options are selected, you will be defaulted as instructed above.)

If you select one of these Asset Allocation investment options, based on the date closest to the year you plan to retire, you're almost done! Check the appropriate box and go to Step 4.

- | | | | |
|--|--|--|--|
| <input type="radio"/> Amrcn Fnds 2010 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2015 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2020 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2025 Trgt Dt Ret Fd |
| <input type="radio"/> Amrcn Fnds 2030 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2035 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2040 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2045 Trgt Dt Ret Fd |
| <input type="radio"/> Amrcn Fnds 2050 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2055 Trgt Dt Ret Fd | <input type="radio"/> Amrcn Fnds 2060 Trgt Dt Ret Fd | <input type="radio"/> American Fund 2065 TgtDt Rt Fd |

Target Asset Allocation Investment Options are single solutions that offer professional management and monitoring as well as diversification – all in one investment. Each investment option has an automatic process that invests more

Enrollment Form

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61313-1-1

conservatively as retirement nears and the options are named to coincide with a particular retirement date. Your plan is designed to invest your contributions into one of these options as the default investment based on your date of birth and a projected retirement age of 65. You may always choose new investment options at any time.

or

B: Custom Portfolio Investment Option

(If you make a selection here, do not make a selection under any other option. If multiple Investment Options are selected, you will be defaulted as instructed above.)

Custom portfolios, based on different risk tolerances, have been arranged using the individual funds available to your plan. The amounts of each individual fund contained in the different Custom Portfolio options are shown on the right side of the following fund list. If you select one of these Custom Portfolio investment options, you're almost done! Check the appropriate box and go to Step 4.

- ☐ Conservative
- ☐ Moderate Conservative
- ☐ Moderate
- ☐ Aggressive
- ☐ Ultra Aggressive

or

C: Individual Fund Option(If you enter selections here, do not make a selection under any other option above. If multiple Investment Options are selected, you will be defaulted as instructed above.)

First, select the individual funds in which you wish to invest. Then, enter the percentage of your contributions to be invested in each of those funds in the space provided. Make sure selections are whole percentages and total 100%. If the percentages below are not whole percentages or do not total 100%, your contributions will be invested in the plan's default fund detailed above. When they add up to 100%, you're almost done! Go to Step 4.

Investment Options	All Contributions	Breakdowns for Custom Portfolio Options				
		Conservative	Moderate Conservative	Moderate	Aggressive	Ultra Aggressive
SF Guaranteed	_____%	66%	46%	20%	9%	
Lord Abbett Short Dur Incm Fd	_____%					
PIMCO Real Return Fund	_____%	2%	2%	3%	3%	
Hartford Total Rtrn Bd HLS Fd	_____%	2%	2%	3%	3%	
PIMCO Income Fund	_____%	5%	5%	7%	5%	5%
Templeton Global Bond Fund	_____%	5%	5%	7%	5%	5%
American Cent Strt Allc Con Fd	_____%					
Invesco Equity and Income Fund	_____%					
American Cent Strt Allc Mod Fd	_____%					
American Cent Strt Allc Agr Fd	_____%					
Amrcn Fnds 2010 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2015 Trgt Dt Ret Fd	_____%					

Enrollment Form

Prince George's County Deferred Compensation Plan and Trust
 Prince George's County
 61313-1-1

Investment Options	All Contributions	Breakdowns for Custom Portfolio Options				
		Conservative	Moderate Conservative	Moderate	Aggressive	Ultra Aggressive
Amrcn Fnds 2020 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2025 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2030 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2035 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2040 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2045 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2050 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2055 Trgt Dt Ret Fd	_____%					
Amrcn Fnds 2060 Trgt Dt Ret Fd	_____%					
American Fund 2065 TgtDt Rt Fd	_____%					
American Century Equity Inc Fd	_____%	9%	7%	8%	11%	13%
Vanguard 500 Index Fund	_____%		8%	10%	11%	13%
JP Morgan US Equity Fund	_____%					
MassMutual Blue Chip Growth Fd	_____%	6%		6%		
AmerCentury Ultra Fund	_____%		5%		9%	11%
Victory Sycamore Est Value Fd	_____%		3%	5%	5%	5%
Columbia Mid Cap Index Fund	_____%		4%	5%	5%	6%
JPMorgan Mid Cap Growth Fund	_____%					
American Century Sm Cap Val Fd	_____%		3%	4%	4%	3%
Columbia Small Cap Index Fund	_____%					3%
Delaware Ivy Smll Cap Grwth Fd	_____%			3%	4%	3%
Northern Intl Equity Index Fnd	_____%		3%	4%	5%	7%
Hartford Intl Opp HLS Fd	_____%	5%	4%	4%	6%	7%
AmerFunds EuroPacific Gr Fund	_____%		3%	4%	5%	6%
Invesco Developing Markets Fd	_____%			4%	6%	8%
Invesco Real Estate Fund	_____%			3%	4%	5%
*All contributions must equal 100%						

Enrollment Form

Prince George's County Deferred Compensation Plan and Trust
Prince George's County
61313-1-1

4 Sign, date and return your forms

Please provide your signature and return to your Plan Administrator. After receipt of this form, Empower will send you written confirmation once your account is established.

I understand I may revoke this election at any time or I may change this election as allowed by the Plan. I understand that the maximum annual limit on contributions is determined under the Plan document and the Internal Revenue Code. Any amounts contributed may be reduced or returned to me as required by these limitations.



Participant's Signature

Date

IMPORTANT NOTE: IF YOU ENROLL BY MAILING THIS FORM TO EMPOWER, BUT THEN SUBSEQUENTLY CHANGE YOUR ELECTIONS THROUGH THE AUTOMATED PHONE LINE OR THE PARTICIPANT WEBSITE, THE MOST RECENTLY DATED ACTIVITY WILL PREVAIL. FOR YOUR MAILING ADDRESS, PROVIDE EITHER A STREET ADDRESS OR P.O. BOX, NOT BOTH. IF YOU PROVIDE BOTH, EMPOWER WILL FOLLOW USPS GUIDELINES AND USE THE P.O. BOX AS YOUR MAILING ADDRESS.

If you have selected an investment strategy and one or more of the strategy's component investments listed on your form has been replaced, any contributions that would have been invested in that component investment will be invested according to the investment allocation in effect at the time the strategy is implemented and the new component will be listed on your confirmation form.

Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For this and other information, see the prospectus available from your plan sponsor, on the participant website at www.retiresmart.com or by contacting our Participant Information Center at 1-800-743-5274 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Read it carefully before investing.

***By selecting 'Email Notification' in Section 1 above, you are consenting to receive electronic notices regarding materials for your retirement plan. You will receive an email notification that will contain a link to our secure participant website log-in page. Once you log-in to your account, you will be able to view all available plan-related documents referenced in the electronic notice. You may view the documents online, save them to your personal computer, or print them for your records. Documents will be posted either in HTML or PDF format. By electing 'Email Notification,' you are verifying that you possess the ability to view and download HTML and PDF documents. These documents may include, for example, a Summary Plan Description (SPD), a Summary of Material Modification, individual benefit statements, investment related information, as well as any notice or communication required under the Internal Revenue Code (IRC), including but not limited to, loan notes, notices to interested parties and notices of available distribution options. In the event of an invalid email address, full mailbox, or spam settings, Empower will send printed material via U.S. mail. The election or cancellation date of the email notification program may result in notifications remaining in their existing delivery method for a short period of time. Adobe Acrobat Reader version 7.0 or higher is required to view retirement statements. Visit www.adobe.com for a free download.**

To get the most out of your plan... You may also roll over your eligible distributions from your prior employer's qualified plan.

Prince George's County Deferred Compensation Plan and Trust Beneficiary Designation

Fax to 816-701-8005 or Email to RSCSOProcessing@massmutual.com

Account Number **61313-1-1**

Participant's Name	first	middle	last
--------------------	-------	--------	------

Participant's Address _____
 street _____
 city _____ state _____ zip _____

For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the P.O. Box as your mailing address.

Social Security No. _____ Marital Status: ☐ Married ☐ Single or Legally Separated

This designation supersedes any prior designation.

Primary Beneficiary: (Check either box 1 or 2)

1. ☐ **Spouse Primary Beneficiary:** I designate my spouse to receive my entire account balance upon my death.

Spouse's Name, Address/Phone: _____

Spouse's Social Security No. _____ Spouse's Date of Birth _____
mm/dd/yyyy

2. ☐ **Non-Spouse or Multiple Primary Beneficiaries:** I designate the following person(s) to receive my account balance upon my death: [Up to 3 decimals may be entered when assigning percentages (e.g., 33.333%, 33.334%, etc.), but the total for all primary beneficiaries must equal 100%.]

Name	Relationship	Social Security #	Percent
Address		Phone Number	
Name	Relationship	Social Security #	Percent
Address		Phone Number	
Name	Relationship	Social Security #	Percent
Address		Phone Number	
Name	Relationship	Social Security #	Percent
Address		Phone Number	

(must total 100%)

Contingent Beneficiary (optional): If no Primary Beneficiary listed above is alive upon my death, I designate the following person(s) to receive my account balance upon my death: [Up to 3 decimals may be entered when assigning percentages (e.g., 33.333%, 33.334%, etc.), but the total for all contingent beneficiaries must equal 100%.]

NOTE: MassMutual will not display Contingent Beneficiary information on our participant website at www.RetireSmart.com. An electronic copy of this form is kept on record.

Name	Relationship	Social Security #	Percent
Address		Phone Number	

Name	Relationship	Social Security #	Percent
Address		Phone Number	
Name	Relationship	Social Security #	Percent
Address		Phone Number	
Name	Relationship	Social Security #	Percent
Address		Phone Number	

(must total 100%)

SIGNATURE

I understand that this beneficiary designation supersedes any previous designation.

Participant

_____/_____/_____
Date

IMPORTANT: If no valid beneficiary designation is on file or if your beneficiary designation cannot otherwise be determined, the beneficiary will be determined by the plan fiduciary according to plan documents and applicable law. Please keep a copy of this Beneficiary Designation for your records, and provide a copy to your Employer.

Sample wording for use in completing this form:

<i>To Designate</i>	<i>Use This Wording</i>
Your estate	Executors or Administrators of my estate
The trustee of the Trust established under your Will	(Name of trustee) as trustee, or the then acting trustee, of the Trust established under (your name) Will dated (date of Will)
The trustee of your Revocable or Irrevocable Trust	(Name of trustee) as trustee, or the then acting trustee, of the (name of Trust) established on (date of Trust)
Two or more Primary Beneficiaries, equally among the survivors	John Doe, son, 33.333% Carol Smith, daughter, 33.333% Mark Doe, son 33.334% or equally among the survivors
Two or more Primary Beneficiaries, with their share to their children	John Doe, son, 33.333% Carol Smith, daughter, 33.333% Mark Doe, son 33.334% per stirpes
Primary and Contingent Beneficiaries	Primary: Jane Doe, wife, 100% if living; Contingent: John Doe, son, 33.333% Carol Smith, daughter, 33.333% Mark Doe, son 33.334% either equally among the survivors or per stirpes

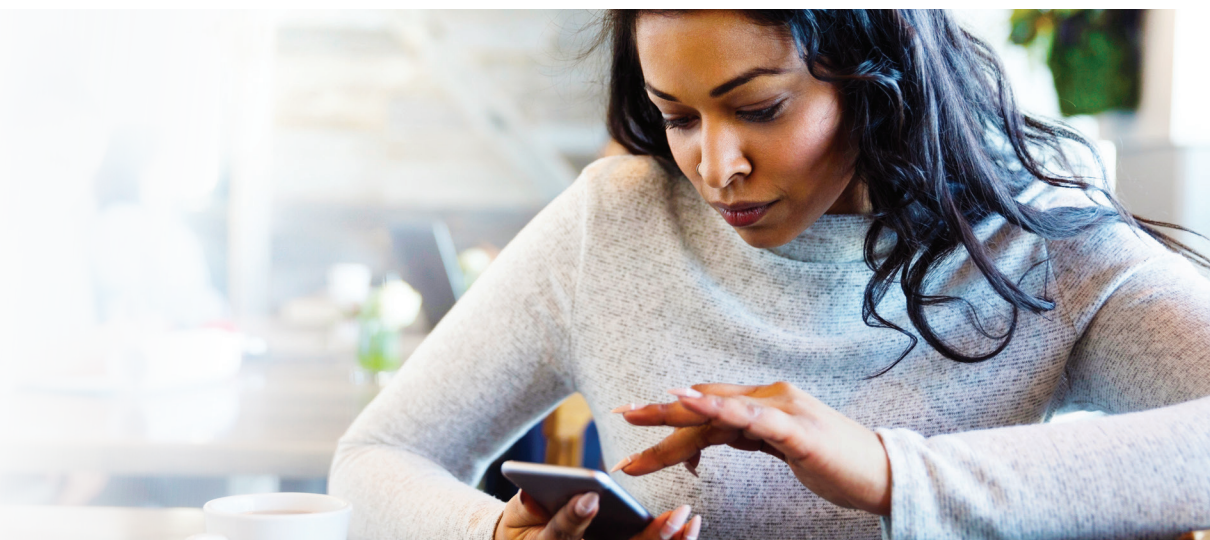
Trust as Beneficiary:

Before designating a trust as the beneficiary of your plan benefit, you should consult an attorney with expertise in trusts and estates law. Some of the factors to consider include:

1. Who is going to be the beneficiary – your spouse, a minor child – and what are their financial needs?
2. Are the protections of a trust desirable?
3. What are the income tax consequences of designating a trust as beneficiary?

The following requirements must be satisfied before your trust beneficiaries will be treated as your retirement plan's designated beneficiary:

1. The trust must be valid under state law.
2. The trust must be irrevocable or must, by its terms, become irrevocable on your death.
3. The trust's beneficiaries must be identifiable from the trust instrument.
4. You must provide trust documentation to the retirement plan administrator.
5. All trust beneficiaries must be individuals.



Consolidate your retirement accounts

Do you still have a retirement plan account balance from a past employer? If so, it may require more work to keep track of how you're doing. Take advantage of the *simplicity of one* by considering the advantages of rolling your retirement accounts from previous employers to your Empower Retirement plan.

Simplify account management

Instead of dealing with multiple statements, websites and service centers, simplify with:

- One statement to reduce clutter.
- One website username and password to remember.
- One Customer Care Center to call.

Get a clear retirement forecast

The retirement income projection tool, available on the Empower Retirement website, allows you to quickly view your projected monthly income at retirement and see if your future is on track.

We'll make it easy

If a rollover makes sense for you, we're here to help. Our dedicated retirement consultants will help guide you through every step of the process and answer any questions you may have. Our white glove experience saves you time and helps to ensure a seamless transfer of your retirement savings.

You also have other options available to you. You may be able to keep your money in your previous employer's plan, move your money to your new employer's plan or take a taxable distribution (keeping in mind that you may be subject to substantial tax and possible early withdrawal penalties).

Consider all your options and their features and fees before moving money between accounts.

Call a retirement consultant today to learn more. You can reach us at ► **888-526-6905**.

Governmental 457 funds rolled into another type of plan may become subject to the 10% early withdrawal penalty if taken before age 59½.

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.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

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Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency



Participant Fees Disclosure Statement

Plan: Prince George's County Deferred Compensation Plan and Trust

Subscription: Prince George's County

Created: 03/09/2022

Account Number: 61313-1-1

You are a participant or beneficiary in an individual account plan that allows you to direct the investment of your account balance. This disclosure statement is designed to provide you with information that will allow you to make informed decisions when selecting and managing your investments. This disclosure statement advises you of information regarding fees and expenses associated with your participation in the Plan. The General Plan Information section provides information regarding the operation of the Plan. The Comparative Chart section provides information about the Plan's designated investment alternatives including investment performance, operating expenses, fees, trade restrictions, and an industry benchmark relative to each non-fixed interest investment to help you make investment decisions. If the Plan has target date or life cycle investment allocation alternatives, this disclosure statement will include a Target Date Asset Allocation Investment Alternatives section providing information on how the investment allocation will change over time, when it will reach its most conservative asset allocation, the relevance of any dates used to describe the investment and the participant age groups for whom the investment alternative is designed. If your Plan's administrative expenses could be deducted from your account balance, this disclosure statement will include an Administrative Expenses section. The Administrative Expenses section provides information regarding charges for administrative expenses incurred on a Plan-wide basis that may be deducted from your account. An Individual Expenses section regarding individual expenses that may be deducted from your account, will also be included in this disclosure statement if the Plan charges participants and beneficiaries for the expenses associated with individual transactions.

Please be mindful that:

- An investment's past performance is no guarantee of future results.
- To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.
- Fees are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit: <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> and <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

General Plan Information

Investment Instructions: In order to direct your Plan investments, you must make your election at www.retiresmart.com or contact the Empower Retirement Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan and have questions concerning plan provisions, including eligibility requirements, contact Prince George's County at or Pensions & Investments Division 1400 McCormick Drive, Suite 110, Largo MD 20774.

Limitations on Instructions:

- You may give investment instructions on any day the New York Stock Exchange is open for business.
- Any trade restrictions specific to an individual investment alternative will be listed in the Comparative Chart.



General Plan Information (continued)

- If the Plan offers publicly traded employer securities as a designated investment alternative, certain discretionary transactions requested by participants who are officers, directors, or principal stockholders that involve employer securities will have trading restrictions imposed as additional reporting of those transactions is required.

Designated Investment Alternatives (DIA): The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart below identifies these designated investment alternatives and provides information regarding the alternatives.

Investment Manager: For information regarding the designated investment manager for the Plan (if any), please contact your Plan Sponsor.

Comparative Chart

This section includes important information to help you compare the investment alternatives offered under your Plan. If you want additional information about your investment options, you can go to the specific Internet web site addresses shown below or you can contact the Empower Retirement Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Prince George's County at or Pensions & Investments Division 1400 McCormick Drive, Suite 110, Largo MD 20774. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company, industry or class of investment, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment alternatives under the Plan to help ensure that your retirement savings will meet your retirement goals. Diversification does not assure a profit and does not protect against a loss in a declining market.

Document Summary

This section focuses on the performance of investment alternatives that have a fixed or stated rate of return. The chart shows the annual rate of return of each such alternative, the term or length of time that you will earn this rate of return and other information relevant to performance.

Comparative Chart (continued)

Fixed Return Investments			
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Annual Rate of Return	Term	Shareholder-Type Fees, Restrictions and Other
CASH SF Guaranteed STABLE VALUE 01/29/2014 MassMutual	1.95%	Annually	The rate of return listed was effective beginning on 12/31/2021, is reset Annually, and is calculated net of certain contract expenses. Under the terms of your group annuity contract, there is a guaranteed minimum gross interest rate of 1.00%. Although the gross rate of return provided under the contract will never fall below 1.00%, the net rate of return may, in some instances, be less than 1.00% after applicable expenses are deducted from the contract. Current rate of return information is available by contacting the Empower Retirement Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Prince George's County at or Pensions & Investments Division 1400 McCormick Drive, Suite 110, Largo MD 20774.
www.MassMutual.com/FF/RM3500.PDF			

This section focuses on the performance of investment alternatives that do not have a fixed or stated rate of return. The chart shows how these alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. **Past performance does not guarantee how the investment alternative will perform in the future. Your investment in these alternatives could lose money.**

Information about an investment alternative's principal risks is available on the Investment Profile. You can obtain a specific Investment Profile using the web site address provided for the specific investment alternative in the Comparative Chart.

This chart also shows fee and expense information for the investment alternatives under your Plan. It shows the Total Annual Operating Expense which are expenses that reduce the rate of return of the investment alternative. Any shareholder-type fees are also disclosed. These fees are in addition to Total Annual Operating Expenses. Expense information is reflected as of the date of this report and may change over time. Please note that expense information for each investment alternative reflected on the Investment Profile is updated from time to time. Please see the Investment Profile which includes current expense information as well as the date the expenses were most recently updated.

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
BOND						
Lord Abbett Short Dur Incm Fd SHORT TERM BOND 01/01/2000 Lord Abbett www.MassMutual.com/FF/laidx.pdf	1 Year 5 Year 10 years -0.83% 2.15% 2.34%	1 Year 5 Year 10 years -1.62% 1.55% 1.23%	10 Year or *Since Fund Inception if less than 10 years	As a % \$1000 0.59%	As a % \$1000 0.59%	Transfers In are not allowed
Hartford Total Rtn Bd HLS Fd INTERMEDIATE TERM BOND 01/01/2004 Hartford HLS www.MassMutual.com/FF/hiabx.PDF	-2.63% 3.38% 3.20%	-2.65% 2.71% 2.48%	Bimberg US Agg Bond	0.51%	0.51%	\$5.10
PIMCO Real Return Fund INTERMEDIATE TERM BOND 05/01/2000 PIMCO Funds www.MassMutual.com/FF/piinx.PDF	4.84% 4.56% 2.55%	6.07% 4.82% 2.78%	Bimberg US TIPS Treasury Idx	0.72%	0.72%	\$7.20
PIMCO Income Fund MULTI SECTOR BOND 03/31/2007 PIMCO Funds www.MassMutual.com/FF/piinx.PDF	-1.09% 3.66% 5.90%	-2.65% 2.71% 2.48%	Bimberg US Agg Bond	0.87%	0.87%	\$8.70
Templeton Global Bond Fund INTL/GLOBAL BOND 12/31/2005 Franklin/Templeton www.MassMutual.com/FF/tpinx.pdf	-2.84% -1.47% 0.70%	-6.47% 2.01% 0.59%	FTSE WGBI USD	0.94%	0.92%	\$9.40

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 years 10 Year or *Since Fund Inception if less than 10 years	1 Year 5 Year 10 years	10 Year or *Since Fund Inception if less than 10 years	As a %	As a %	Per \$1000
ASSET ALLOCATION						
American Cent Strt Allic Con Fd ASSET ALLOCATION/LIFESTYLE 01/01/1997 American Century www.MassMutual.com/FF/twscx.pdf	3.22% 7.10% 6.24%	1.94% 6.51% 5.77%	Morningstar Mod Con Tgt Risk	1.11% \$11.10	0.83% \$8.30	
American Cent Strt Allic Mod Fd ASSET ALLOCATION/LIFESTYLE 01/01/1997 American Century www.MassMutual.com/FF/twsmx.pdf	3.82% 9.01% 8.02%	3.81% 8.11% 7.42%	Morningstar Mod Tgt Risk	1.25% \$12.50	0.83% \$8.30	
Invesco Equity and Income Fund ASSET ALLOCATION/LIFESTYLE 12/16/1997 Invesco www.MassMutual.com/FF/aceix.pdf	11.69% 8.51% 9.73%	8.68% 10.51% 9.92%	60% SP 500/40% BC Agg Bd Idx	0.78% \$7.80	0.78% \$7.80	
American Cent Strt Allic Agr Fd ASSET ALLOCATION/LIFESTYLE 01/01/1997 American Century www.MassMutual.com/FF/twsax.pdf	4.58% 10.58% 9.40%	5.40% 9.68% 8.97%	Morningstar Mod Agg Tgt Risk	1.33% \$13.30	0.79% \$7.90	
Amrcn Fnds 2010 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfttx.PDF	5.51% 6.67% 6.75%	2.31% 5.99% 5.63%	S&P Target Date 2010 TR	0.30% \$3.00	0.30% \$3.00	

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 years 5.89% 7.17% 7.35% *Since Fund Inception if less than 10 Year or 10 years	1 Year 5 Year 10 years 3.00% 6.54% 6.36% S&P Target Date 2015 TR	10 Year or *Since Fund Inception if less than 10 years	As a % 0.30%	Per \$1000 \$3.00	
Amrcn Fnds 2015 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfjtx.PDF						
Amrcn Fnds 2020 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rrectx.PDF	5.85% 7.73% 8.03%	3.20% 6.91% 6.93% S&P Target Date 2020 TR		0.31%	0.31%	\$3.10
Amrcn Fnds 2025 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfdtx.PDF	5.45% 8.80% 9.15%	4.11% 7.80% 7.69% S&P Target Date 2025 TR		0.33%	0.33%	\$3.30
Amrcn Fnds 2030 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfetx.PDF	5.57% 9.84% 10.06%	5.00% 8.59% 8.37% S&P Target Date 2030 TR		0.35%	0.35%	\$3.50
Amrcn Fnds 2035 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfftx.PDF	5.82% 11.19% 10.86%	5.98% 9.43% 9.05% S&P Target Date 2035 TR		0.37%	0.37%	\$3.70

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 Year or 11.71% 11.20% *Since Fund Inception if less than 10 years	1 Year 5 Year 10 Year or 6.72% 10.02% 9.53% *Since Fund Inception if less than 10 years		As a % \$1000 \$3.80	As a % \$1000 \$3.80	
Amrcn Fnds 2040 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/28/2009 American Funds www.MassMutual.com/FF/rfgtx.PDF	5.65%	11.71%	11.20%	0.38%	0.38%	\$3.80
Amrcn Fnds 2045 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfttx.PDF	5.47%	11.87%	11.31%	0.39%	0.39%	\$3.90
Amrcn Fnds 2050 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 07/14/2009 American Funds www.MassMutual.com/FF/rfttx.PDF	5.03%	11.91%	11.35%	0.39%	0.39%	\$3.90
Amrcn Fnds 2055 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 02/02/2010 American Funds www.MassMutual.com/FF/rfttx.PDF	4.74%	11.84%	11.30%	0.39%	0.39%	\$3.90
Amrcn Fnds 2060 Trgt Dt Ret Fd ASSET ALLOCATION/LIFECYCLE 03/28/2015 American Funds www.MassMutual.com/FF/rfttx.PDF	4.66%	11.79%	10.23%	0.40%	0.40%	\$4.00

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 years 4.61% N/A 26.36% *Since Fund Inception if less than 10 Year or 10 years	1 Year 5 Year 10 years 7.38% 10.71% 27.28% S&P Target Date 2060 TR	10 Year or *Since Fund Inception if less than 10 years	As a % 0.45%	As a % 0.40%	Per \$1000 \$4.00
American Fund 2065 TgtDt Rt Fd ASSET ALLOCATION/LIFECYCLE 04/02/2020 American Funds www.MassMutual.com/FF/rfvtx.PDF						
STOCK						
American Century Equity Inc Fd LARGE CAP VALUE 01/01/2004 American Century www.MassMutual.com/FF/tweix.PDF	14.57% 8.27% 10.35%	14.41% 9.34% 11.63% Russell 3000 Value Idx		0.92% \$9.20	0.92% \$9.20	
JP Morgan US Equity Fund LARGE CAP CORE 01/01/2002 JP Morgan www.MassMutual.com/FF/jueax.PDF	16.56% 16.04% 14.94%	16.41% 15.18% 14.60% S&P 500® Index		0.98% \$9.80	0.94% \$9.40	
Vanguard 500 Index Fund LARGE CAP CORE 01/01/2004 Vanguard www.MassMutual.com/FF/vfiix.pdf	16.34% 15.14% 14.55%	16.41% 15.18% 14.60% S&P 500® Index		0.04% \$0.40	0.04% \$0.40	
MassMutual Blue Chip Growth Fd LARGE CAP GROWTH 06/01/2001 MassMutual Select www.MassMutual.com/FF/mbcix.PDF	1.70% 17.26% 15.80%	12.55% 20.24% 16.98% Russell 1000® Growth Index		0.93% \$9.30	0.93% \$9.30	

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 Year or 7.97% 21.58% 17.21% *Since Fund Inception if less than 10 years	1 Year 5 Year 10 Year or 12.55% 20.24% 16.98% *Since Fund Inception if less than 10 years	10 Year or *Since Fund Inception if less than 10 years	As a % \$9.70	As a % \$9.50	
AmerCentury Ultra Fund LARGE CAP GROWTH 01/01/2002 American Century www.MassMutual.com/FF/twcux.pdf						
Victory Sycamore Est Value Fd MID CAP VALUE 05/06/2000 Victory www.MassMutual.com/FF/vetax.pdf	16.97% 11.90% 13.35%	13.75% 9.18% 11.93% Russell Mid Cap Value Idx		0.92% \$9.20	0.92% \$9.20	
Columbia Mid Cap Index Fund MID CAP CORE 04/01/2000 Columbia www.MassMutual.com/FF/ntiax.pdf	7.48% 10.18% 11.73%	7.99% 10.71% 12.26% S&P MidCap 400		0.59% \$5.90	0.45% \$4.50	
JPMorgan Mid Cap Growth Fund MID CAP GROWTH 11/02/2011 JP Morgan www.MassMutual.com/FF/jmgmx.PDF	-6.97% 18.09% 15.20%	-4.31% 14.87% 13.60% Russell Mid Cap Growth Index		0.74% \$7.40	0.70% \$7.00	
American Century Sm Cap Val Fd SMALL CAP VALUE 01/01/2000 American Century www.MassMutual.com/FF/asvix.pdf	12.35% 11.33% 12.58%	6.63% 7.97% 10.66% Russell 2000® Value Idx		1.19% \$11.90	1.19% \$11.90	

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 years 3.62% 10.29% 12.32% *Since Fund Inception if less than 10 Year or 10 years	1 Year 5 Year 10 years -6.02% 9.50% 11.18% *Since Fund Inception if less than 10 Year or 10 years	Russell 2000® Idx	As a % 0.45%	Per \$1000 \$4.50	
Columbia Small Cap Index Fund SMALL CAP CORE 01/01/2000 Columbia www.MassMutual.com/FF/nmsax.pdf						
Delaware Ivy Smll Cap Growth Fd SMALL CAP GROWTH 01/01/2002 Ivy Funds www.MassMutual.com/FF/wscyx.PDF	-12.47% 12.39% 12.51%	-17.40% 10.49% 11.39% Russell 2000® Growth Index		1.26%	\$12.60 1.27% \$12.70	
Hartford Intl Opp HLS Fd INTL/GLOBAL LARGE CORE 01/01/2004 Hartford HLS www.MassMutual.com/FF/hiaox.PDF	-1.99% 8.18% 7.05%	7.81% 11.44% 9.84% MSCI ACWI		0.75%	\$7.50 0.75% \$7.50	
Northern Intl Equity Index Fnd INTL/GLOBAL LARGE CORE 04/01/2005 Northern Funds www.MassMutual.com/FF/noinx.pdf	2.64% 7.09% 6.11%	2.82% 7.15% 6.15% MSCI EAFE Idx		0.24%	\$2.40 0.24% \$2.40	
AmerFunds EuroPacific Gr Fund INTL/GLOBAL LARGE GROWTH 05/16/2002 American Funds www.MassMutual.com/FF/rercx.pdf	-10.04% 8.26% 6.73%	-0.41% 7.27% 5.39% MSCI AC World ex-USA		1.11%	\$11.10 1.11% \$11.10	

Comparative Chart (continued)

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments			Fees and Expense Information		
	Average Annual Total Return as of 02/28/2022	Benchmark		Gross Total Annual Operating Expenses	Net Total Annual Operating Expenses**	Shareholder-Type Fees, Restrictions and Other
	1 Year 5 Year 10 years -19.74% 5.74% 3.44% 10 Year or *Since Fund Inception if less than 10 years	1 Year 5 Year 10 years -10.68% 7.00% 3.25% MSCI Emerging Markets Idx	10 Year or *Since Fund Inception if less than 10 years	As a % \$12.20 1.22%	As a % \$1000 1.22%	
Invesco Developing Markets Fd EMERGING MARKET EQUITY 12/01/1996 Invesco www.MassMutual.com/FF/odmax.pdf						
Invesco Real Estate Fund REITS 11/21/1997 Invesco www.MassMutual.com/FF/iarax.PDF	20.12% 6.78% 8.48%	21.80% 8.84% 10.27% FTSE NAREIT All Equity REIT TR		1.28% \$12.80	1.28% \$12.80	

*The benchmark since inception return is calculated from the month-end of the investment's inception.

**The Net Total Annual Operating Expenses include any investment expense waiver/reimbursement arrangements documented in the investment's prospectus and may be lower than the Gross Total Annual Operating Expenses due to the indicated expense waivers or reimbursements, which may be subject to expiration. Additional information regarding investment expense waivers specific to each investment is included in this document, if available, including whether the waiver is contractual or voluntary and its date of expiration. All available information about investment expense waivers is current and complete as of the date of this report. If information regarding the waivers is incomplete, it is because our third-party data provider was unable to make the information available. For some investments, the Net Total Annual Operating Expense ratio figure reflects the subtraction of interest expense, which results from an investment's use of certain other investments. This expense is required to be treated as an investment expense for accounting purposes, but is not payable to the investment adviser or subadviser (if applicable). For more information, please see the investment profile or the prospectus that corresponds to the investment, which are both available from Empower Retirement Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Prince George's County at or Pensions & Investments Division 1400 McCormick Drive, Suite 110, Largo MD 20774.

Comparative Chart (continued)

Other share classes of an investment or its underlying investment (depending upon the investment) may have existed longer, which may account for any pre-inception performance shown. If pre-inception performance is shown, it is generally the performance of an older share class of the investment itself or its underlying investment (depending upon the investment) adjusted for fees and expenses of the newer share class. However, if using the expenses of the newer share class rather than the expenses of the older share class (due to lower expenses of the newer share class) would result in better performance, then pre-inception performance represents that of the older share class without any expense adjustment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the U.S. Department of Labor's Website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an alternative. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

To obtain additional information about the Plan's designated investment alternatives, please obtain the Investment Profiles for the specific investment alternatives you are interested in using the web site addresses provided in the Comparative Chart or go to www.retiresmart.com.

You have the right to request the following information relating to the Plan's investment alternatives: copies of prospectuses or any short-form or summary prospectus or similar documents, financial statements or reports, a statement of the value of each investment available under the Plan as well as the valuation date, and a list of the assets that make up the portfolio of each investment under the Plan that constitute "plan assets" within the meaning of U.S. Department of Labor regulations and the value of each of these assets. In addition, you may request a free paper copy of the information available on the web site(s) listed on the Comparative Charts above and the Glossary of Investment Terms. This information can be obtained by contacting Prince George's County at or Pensions & Investments Division 1400 McCormick Drive, Suite 110, Largo MD 20774 or Empower Retirement Participant Information Center, P.O. Box 219062, Kansas City, MO 64121-9062, 1-888-606-7343.

Model Portfolio Asset Allocation Strategies

The model portfolio differs from a DIA in that:

- a. Model portfolios consist solely of Plan DIAs.
- b. Participants' assets are allocated among the applicable DIAs underlying the portfolio.
- c. The model portfolios do not themselves constitute an equity security or unit of participation.

Model Portfolio Asset Allocation Strategies (continued)

A model portfolio asset allocation combines the investment options that are currently available in your plan in specific percentages to create asset allocation strategies based on when you intend to retire and your comfort with risk. Generally target date strategies or lifecycle funds are designed to become more conservative as your retirement age gets closer and are held beyond the presumed retirement date to offer a continuing investment option for the investor in retirement. Target risk or lifestyle strategies constitute conservative, moderate, and aggressive options based upon investors' risk tolerance (often determined by responses to a risk quiz). The asset allocation of lifestyle strategies does not follow a glide path, so will not automatically become more conservative over time. Because equities have historically exhibited more volatility than bonds or cash equivalents and stable value, portfolios with higher weight in equities are considered more aggressive.

Administrative Expenses

If fees/expenses are incurred for plan administration, such fees/expenses may be charged to the Plan. As an individual account Plan, these Administrative Fees may be charged against your account balance to the extent they are not charged against forfeitures or paid by the Plan Sponsor. As a result, your account balance may be reduced for your share of any Plan Administrative fees charged against your account. These fees may be charged on a pro rata basis (i.e., based on the relative size of each participant and beneficiary's account) and/or a per capita basis (i.e., each participant and beneficiary is charged the same fee). If Plan Administrative fees are charged to your account balance, the actual dollar amount will be reported to you in the calendar quarter following the quarter in which the charge occurs. Please refer to your quarterly account statement for information on any fees actually charged to your account.

Please note that the Plan Administrative fees which appear below are not reflected in the total annual operating expenses of any of the Plan's investment options. However, in addition to the Plan Administrative fee amounts listed in this section, some of the Plan's Administrative fees may have been paid through revenue sharing arrangements maintained with one or more of the Plan's investment options in which you may be invested.

Pro Rata Fees

Plan administration fees/expenses that may be charged pro rata include, but are not limited to, fees/expenses for legal, accounting, audit, compliance, intermediary/advisor, investment, recordkeeping, and trustee services (collectively "Plan Administration Fees").

Per Capita Fees

Plan administration fees/expenses that may be charged on a per capita basis are fees/expenses for recordkeeping services.

If the Plan's Sponsor normally pays the fees for administrative services performed by Empower Retirement, and the payment is overdue in accordance with the Plan Sponsor's Administrative Services Agreement with Empower Retirement, the Plan Sponsor is authorizing that the outstanding expenses will be deducted from participants' account balances on a pro rata basis to the extent allowed by the Plan's Administrative Services Agreement. Your share of the overdue expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all account balances under the plan.

Administrative Expenses (continued)

Consulting Services

Certain consulting services may be performed during the next 12 months if applicable to the provisions in your Plan and if requested by the Plan Sponsor. The fee for any of the services that are performed will only be paid from plan assets if directed by the Plan Sponsor. Consulting services include the following.

Employer contribution calculation and allocation service is an optional service that a Plan Sponsor can elect to have Empower Retirement perform on their behalf. The fee for employer contribution calculation and allocation services is \$500. An additional fee of \$200 per hour will be charged if more than three hours are required to complete the service. If the Plan has a matching contribution provision that requires a true-up calculation to be performed at the end of a plan year, there is a \$250 fee if the true-up contribution has to be revised.

If the Plan Sponsor requests Empower Retirement to perform research, (such as documenting regulatory compliance, e.g. providing historical participant transaction forms, supporting financial reports, past Forms 5500 filings, prior years nondiscrimination tests, etc.) a \$75 per hour fee may be charged.

If a plan amendment is required for an Empower Retirement plan document due to a change in a regulation, law, or to comply with Title I of ERISA, there will be a charge of \$100. If the Volume Submitter plan document is amended and requires customization of provisions, an additional hourly fee of \$200 will be charged.

If an amendment to the investment contract is required, the amendment preparation fee is \$300.

If the Plan has a participant loan provision and the Loan Policy needs to be amended, the loan Policy amendment fee is \$100.

If the Plan has a qualified default investment arrangement, a safe harbor plan design, an automatic enrollment feature or other plan provision for which a participant disclosure notice must be provided annually, the Plan Sponsor may request Empower Retirement to prepare the applicable notices. The fee for preparation of participant disclosure notices may be paid from participant accounts if directed by the Plan Sponsor.

The fees for mailing participant notices and disclosures may be paid from participant accounts if directed by the Plan Sponsor. The fee for mailing certain required notices is calculated based on producing, packaging and mailing the materials.

If any of these consulting services are performed and the Plan's Sponsor directs Empower Retirement to deduct the fees for these services from participants' account balances, the fees will be deducted on a pro rata basis. Your share of the expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all participants' account balances under the plan.

Regulatory Testing

Nondiscrimination testing is required to be performed each year. Basic nondiscrimination testing services are included as part of the Plan's administrative services expenses. However, in certain situations additional fees for nondiscrimination testing may be charged.

If the Plan Sponsor maintains two or more retirement plans and those plans must be combined to perform the annual nondiscrimination testing, a fee will be charged to aggregate the plans data and perform the testing on a combined basis. The fee for aggregating the retirement plan data is \$2,000 per plan.

If a completed nondiscrimination test needs to be revised at a later time, a \$500 fee will be charged for each revised test. This revision fee applies to ADP and ACP tests, 415 limitation tests, and the 416 top-heavy tests.

Administrative Expenses (continued)

Specialized nondiscrimination testing may be required due to the complexity of certain plan provisions. The fee for specialized testing is \$1250. An additional fee of \$200 per hour will be charged if more than three hours are required to complete the testing service. In addition, the Plan's definition of compensation used for the annual nondiscrimination testing purposes may itself require a nondiscrimination test. If the compensation ratio test is required to be performed the fee is \$500.

If any additional regulatory testing services are performed and the Plan's Sponsor directs Empower Retirement to deduct the fees for these services from participants' account balances, the fees will be deducted on a pro rata basis. Your share of the expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all participants' account balances under the plan.

Reporting Services

The retirement plan is required to file Form 5500 Annual Return/Report of Employee Benefit with the U.S. Department of Labor each plan year. Preparation of the Form 5500 Annual Return/Report is part of the Plan's administrative services expenses. However, in certain situations, additional fees for preparation or amendment of the Form 5500 filing may be charged.

If this Plan has investments with more than one investment provider, a fee will be charged to prepare a consolidated Form 5500 filing. The fee for preparation of a consolidated Form 5500 Annual Return for a plan that has plan assets with multiple investment providers will be \$500 per investment provider.

If Empower Retirement prepares an amended Form 5500 Annual Return/Report filing for the Plan's Sponsor, a fee will be charged. The fee to prepare an amended Form 5500 Annual Return/Report is \$250 for plan years beginning in 2009 and later and \$500 for plan years that began prior to 2009.

If the Plan's Sponsor directs Empower Retirement to deduct the fees for this service from participants' account balances, the fees will be deducted on a pro rata basis. Your share of the expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all participants' account balances under the plan.

Contract Discontinuance and Termination Services

If at some point in the future the Plan discontinues the investment provider relationship with Empower Retirement either by transitioning the Plan to a new record keeper or because of the complete termination of the Plan, additional fees may be charged depending on the terms of the investment contract/agreement in effect at that time and certain administrative services performed in conjunction with the event.

When investment contracts are discontinued, the participants' accounts could be assessed contract surrender charges, termination asset charges, or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees are in effect. The discontinuance fees may also be dependent on the conditions of the market at the point in time the investment contract/agreement is discontinued.

If any special reports are requested during the transition of the plan to a new record keeper, a \$300 fee may be charged for each report.

Adjustment Fees

On occasion, the Plan Sponsor may request that certain calculations be performed to make adjustments to specific participants' accounts or to calculate and allocate earnings. The fee for such a service is \$75 per hour.

Administrative Expenses (continued)

If the Plan's Sponsor directs Empower Retirement to deduct the adjustment fee from participants' account balances, the fee will be deducted on a pro rata basis. Your share of the expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all participants' account balances under the plan.

In addition, there may be other administrative services performed by service providers outside of Empower Retirement during the next 12 months. However, it is unknown at this time if any services by other service providers will be required, what fees may be charged and whether those fees will be paid from plan assets. Examples of other administrative services that may occur outside of Empower Retirement and that may be paid by plan assets if not paid by the Plan Sponsor include but are not limited to: legal services; third party administrator services; accounting services; plan audits; and intermediary/advisor services. If any fees for services performed outside of Empower Retirement are to be deducted from participant accounts, they may be deducted on a pro rata or a per capita basis. The Plan Sponsor will direct which allocation method will be used when the fee for the service is submitted for payment to the service provider or reimbursement to the Plan Sponsor.

Individual Expenses

The Plan may impose certain charges against individual participants' accounts rather than charge them against the Plan as a whole. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a qualified domestic relations order in case of a divorce). Any fee or expense charged against your account will be reported to you in your quarterly account statement in the calendar quarter following the quarter in which the charge occurs (and/or, as applicable, in any transaction statement).

Activity Type	Current Fees
Insufficient Funds	\$75
Reprocessing (adjustment)	\$75
Special Mailing	\$20

Notes:

Notes:

Notes:



Empower Retirement
PO Box 219062
Kansas City, MO 64121-9062