West Virginia Teachers' Defined Contribution Retirement System (TDC Plan)

www.wvteachersdcp.com

EMPOWER RETIREMENT ADVISORY SERVICES

WILL YOU BE READY FOR RETIREMENT?

In order to answer *yes*, there are three questions you need to answer first:

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

These are the questions people often identify as the most challenging when it comes to planning for retirement. The good news is that you don't have to answer them on your own. The West Virginia Teachers' Defined Contribution Retirement System (TDC Plan) offers a powerful solution that can help — it's called Empower Retirement Advisory Services (Advisory Services), offered by Advised Assets Group, LLC (AAG), a registered investment adviser. Advisory Services applies an innovative approach to help get you on the right path to reaching your retirement goals. It provides you with the opportunity to choose the level of assistance you want as you build a sound retirement strategy to fit your unique needs.

To get the process started, all you have to do is identify your investor type, which is based on a philosophy that individuals typically fall into one of three common types:

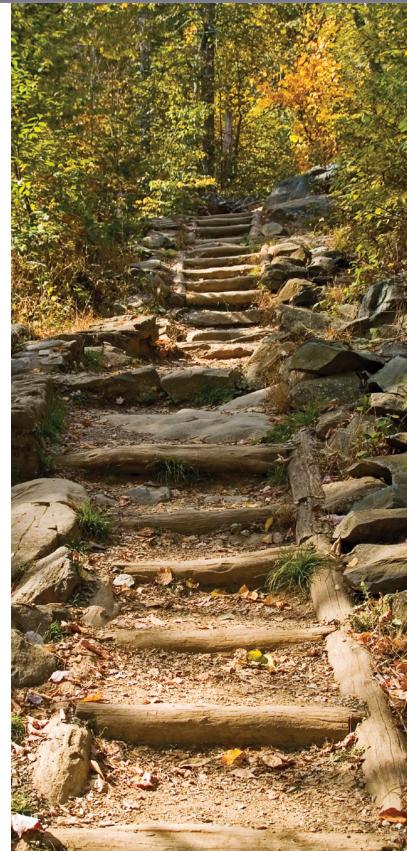
- Do-It-For-Mesm
- Help-Me-Do-ItSM
- Do-It-MyselfSM

Regardless of which type of investor you are, Advisory Services has a solution that is built for your needs.

There is no guarantee that participation in any of the advisory services will result in a profit or that your account will outperform a self-managed portfolio invested without assistance.

(888) WVTEACH (888-988-3224)

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DO-IT-FOR-ME

Managed Account Service

I want investment professionals to make my investment choices for me based on my personal goals.

Fees

<u>Account balance</u>	<u>Fee</u>
Less than \$100,000	0.45%
Next \$150,000	0.35%
Next \$150,000	0.25%
Greater than \$400,000	0.15%

3 WAYS TO ENROLL

- 1. Log in to **www.wvteachersdcp.com** and select Advisory Services.
- Complete the Managed Account Election form, which is available from your Empower Retirement education counselor, and return it to either your education counselor or the address on the form, or
- 3. Call **(888) WVTEACH (888-988-3224)** and speak with an AAG investment adviser representative.

HELP-ME-DO-IT

Online Investment Advice

I want a fund-specific portfolio recommendation based on my needs and the core funds in the TDC Plan.

Fees

There is a \$25 annual fee, assessed quarterly at \$6.25, for Online Investment Advice.

HOW TO ACCESS

Log in to the TDC Plan website at **www.wvteachersdcp.com** and select Advisory Services to access Online Investment Advice.

DO-IT-MYSELF

Online Investment Guidance

I want asset class-specific portfolio information created using the core funds available in the TDC Plan.

Fees

Online Investment Guidance is provided at no additional cost to you.

HOW TO ACCESS

Log in to the TDC Plan website at **www.wvteachersdcp.com** and select Advisory Services to access Online Investment Guidance.

From saving to spending, Advisory Services can help. Select the service that's right for you today!

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker-dealers.

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