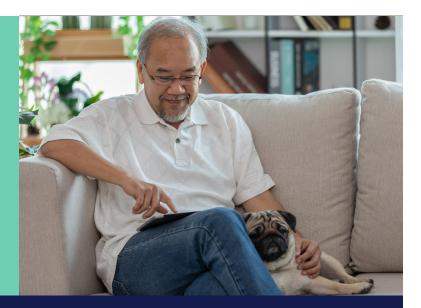
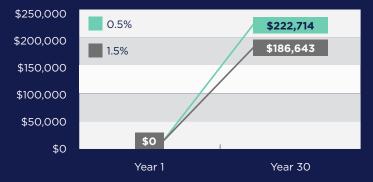
## Understand the benefits of staying in your deferred compensation plan



All retirement plans charge fees. It's how they cover their costs. When comparing plans, it's prudent to know what kinds of fees there are and how much you'll pay.

## A difference of 1% can be costly



The hypothetical example above is not intended to predict or project the investment results of any specific investment. The calculation illustrates the principle of time and compounding interest. It assumes neither taxes on contributions or earnings nor any account withdrawals, which would reduce the results shown. Investing involves market risk, including possible loss of principal. Assume an investor has 30 years until retirement and is starting to contribute \$115 every two weeks. If returns on investments over the next 30 years average 6% annually and fees and expenses are 0.5%, the account balance will grow to \$222,714 at retirement. If fees and expenses are 1.5%, it will grow to only \$186,643.

That 1% difference would reduce the account balance by \$36,071.

## Compare before you decide

Use the chart on the next page to do a side-by-side comparison. You may discover that you already have the best overall value for your needs and goals.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.



Have questions? Your Education Consultant is here to help.



To schedule an individual appointment, scan this code.



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## Fees and expenses comparison chart

Fees/penalties	Your deferred compensation plan	Potential insurance agent or broker (fill in)
Administrative fees	0.09%	
Sales charges (commonly called front-end sales charges)	\$O	
Transfer fees	\$O	
Commissions	\$O	
Early withdrawal penalty	\$O	
Investment operating expenses	0.02-1.04%	
Investment options	seattledcp.com	