TEXA$AVER[SM]
401(k) / 457 Program

Need Investment Advice?

Includes:

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Texa$aver Advisor Service can provide you with advice on your investments.

As a Texa$aver participant, there are important questions to consider about your retirement

» What are my retirement goals?
» Which funds should I choose?
» How much should I save?
» How much income might I be able to expect in retirement?
» How much risk should I take?
» What is the difference between the various funds?

About the Texa$aver Advisor Service

To help answer your important retirement planning questions, ERS has contracted with Advised Assets Group, LLC (AAG), a registered investment adviser, to offer personalized, professional and objective investment advice to participants.

Three levels of Texa$aver Advisor Service

No two investors are alike. That's why the Texa$aver Advisor Service offers three levels of investment help for all types of investors — Online Investment Guidance, Online Investment Advice and the Managed Account service.

Texa$aver Advisor Service

Online Investment Guidance (No fee to you)	Online Investment Advice (No fee to you)	Managed Account (Fee based on a percentage of your account balance)
• Self-service	• Self-service	• Full service
• Generic fund information	• Fund-specific recommendations	• Fund-specific selection and management
• General asset allocation information	• Personal asset allocation information	• Personal retirement planning
• Personal retirement planning	• Personal retirement planning	• Savings strategy
• Savings strategy	• Savings strategy	• Available online or by phone
• Available online	• Available online	• Investment adviser representatives available
		• Will pick investments for you
		• Will rebalance for you

Interested in meeting with an investment adviser representative or signing up?
Call Texa$aver at (800) 634-5091.

Contact Texa$aver

(800) 634-5091

www.texasaver.com

texasaver@empower-retirement.com

Texa$aver is administered by Empower Retirement, a third-party administrator contracted by the Employees Retirement System of Texas (ERS).

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Managed Account fees

There is a monthly fee for the Managed Account service. The fees are structured according to a percentage of your account balance. Retirement plan participants may also receive the Managed Account service for a 90-day free trial period from the date of your initial enrollment, after which the appropriate fee listed below will be assessed to your account. You may contact AAG for the date of your Managed Account enrollment.

Account Balance	Monthly Fee
<$100,000	0.0375%
Next $150,000	0.0292%
Next $150,000	0.0208%
>$400,000	0.0125%

Example Account Balance	Monthly Fee Charged
$10,000	$3.75
$20,000	$7.50
$50,000	$18.75

For example, if your account balance is $50,000, the monthly fee will be 0.0375% of the account balance. If your account balance is $500,000, the first $100,000 will be subject to a monthly fee of 0.0375%; the next $150,000 will be subject to a monthly fee of 0.0292%; the next $150,000 will be subject to a monthly fee of 0.0208%; and any amounts over $400,000 will be subject to a monthly fee of 0.0125%.

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

Getting started

- » Go to **www.texasaver.com**. After you log in, select one of the links under "Texa$aver Advisor Service."
- » Call the Texa$aver national customer service center at **(800) 634-5091**.

ERS
Employees Retirement System of Texas