

# STAY IN THE FAMILY

You can keep your account with the  
Texa\$aver 401(k) / 457 Program



**ERS**  
EMPLOYEES RETIREMENT  
SYSTEM OF TEXAS

TEXA\$AVER<sup>SM</sup>  
401(k) / 457 Program

# You're never far from your family and can stay connected with them virtually anywhere, anytime.

The Texa\$aver 401(k) / 457 Program considers itself part of your extended family, so even after you leave employment, you still have access to its reliable, trustworthy and helpful guidance. But it doesn't stop there. Take a look at some more reasons you may want to stay in the Texa\$aver family.



TEXA\$AVER<sup>SM</sup>  
401(k) / 457 Program

## Get the discounted family fees

Just like with trusted family members, with Texa\$aver you always know exactly what you get — competitive administrative and investment fees.

The Texa\$aver family also offers investment options with reimbursements that can offset some plan administrative expenses to participants invested in those funds.

*Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held for less than the published holding period. For more information, please refer to the Fund Information section of the website, the fund's prospectus and/or disclosure documents.*

## Add to the family with a rollover

There may be nothing more exciting than welcoming a new addition to the family. Whether it be a niece, nephew or grandchild, it's great to grow your family tree. When you roll in assets from your outside 401(k) and 457 plan accounts, you can easily grow your Texa\$aver account too, and benefit from:

- Managing your retirement accounts in one place.
- Paying one low fee for one consolidated account.

*You may want to consider discussing rollover options with a financial advisor or planner to ensure you have a complete picture of the features, benefits and low fees of your Texa\$aver account as compared to an outside investment account.*

## Trusted family guidance

Do you remember the sage wisdom passed down to you from previous generations? Nothing beats knowledge from a trusted source. You can get that same feeling when you stay in the Texa\$aver family and keep the relationship with your Texa\$aver Education Counselor. You can also still use the Texa\$aver Advisor Service, provided by Advised Assets Group, LLC (AAG), a registered investment adviser, in three ways:

- Online Investment Guidance (NO FEE TO YOU)
- Online Investment Advice (NO FEE TO YOU)
- Managed Account Service (FEES BASED ON A PERCENTAGE OF YOUR ACCOUNT BALANCE)

*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.*



Visit [www.texasaver.com](http://www.texasaver.com), call (800) 634-5091 or email [texasaver@empower-retirement.com](mailto:texasaver@empower-retirement.com) for fees and information about this service.

# Flexible payout options

The Texa\$aver family offers flexible payout options when it's time to withdraw your money. You can:

- Schedule periodic payments that are just like still having a paycheck in retirement.
- Take partial withdrawals of only what you need, when you need it.
- Take a lump sum distribution or roll over to an eligible retirement plan.

*You have to start your payments the year after you reach age 70½. You can no longer make payroll deposits into your account after you leave state employment.*

# Keeping up with the Joneses

Make sure the fees you pay are in the right neighborhood with this side-by-side comparison chart:

# Retirement is your never-ending family vacation

If you worked so hard that you never took a dream vacation, now is your chance to consider taking all or part of your unused annual vacation leave payment as a before-tax or Roth contribution. Simply contact your benefits coordinator or human resources office by 3 p.m. of your last day on payroll.



## 401(k) and 457 PLANS FEE COMPARISON

Fill in the blanks below and then compare the costs

FEE TYPE		TEXA\$AVER 401(k) / 457 FEES	FILL IN ALTERNATIVE PROVIDER'S FEES HERE
Monthly Administrative Fees (per account and per contribution type)	ACCOUNT BALANCE	AMOUNT	
	\$10.00 or less	No fees	
	Between \$10.01 and \$1,000.00	\$1.18	
	Between \$1,000.01 and \$16,000.00	\$3.99	
	Between \$16,000.01 and \$32,000.00	\$6.00	
	Between \$32,000.01 and \$48,000.00	\$8.17	
	Between \$48,000.01 and \$64,000.00	\$10.89	
	\$64,000.01 or more	\$13.62	
Contract Maintenance Fee		None	
Withdrawal Fees		None	
Online Investment Advice and Online Guidance Fees		FREE to you	
Managed Account Service Fees (monthly fee based on a percentage of account balance)	ACCOUNT BALANCE	FEE	
	<\$100,000	0.0375%	
	Next \$150,000	0.0292%	
	Next \$150,000	0.0208%	
	>\$400,000	0.0125%	
Fees other providers might charge	Mortality and Expense Risk Charge	None	
	Front-End Sales Charge	None	
	Back-End Sales Charge	None	
	Transaction Fees	None	
	Broker Fees	None	

# Take the comfort of home wherever you go

After you're no longer working, Texa\$aver will still treat you like family with the same convenient and familiar account management options.

- Call **(800) 634-5091**
- Visit **[www.texasaver.com](http://www.texasaver.com)**
- Email **[texasaver@empower-retirement.com](mailto:texasaver@empower-retirement.com)**



---

Call **(800) 634-5091**, email **[texasaver@empower-retirement.com](mailto:texasaver@empower-retirement.com)** or go to **[www.texasaver.com](http://www.texasaver.com)** for more Texa\$aver family information.

---

Transfer requests received on business days prior to close of the New York Stock Exchange (3 p.m. CT or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

**Core securities, when offered, are offered by Texa\$aver program through GWFS Equities, Inc.**

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Texa\$aver Advisor Service is offered by Advised Assets Group, LLC, a registered investment adviser and wholly owned subsidiary of Great-West Life & Annuity Insurance Company. 98960-01, 98960-02-FLY-2465-1703 AM121177-0317

**Questions? Call Texa\$aver at (800) 634-5091  
or visit [www.texasaver.com](http://www.texasaver.com).**