



Important Changes to Your Directed Account Plan

Your Directed Account Plan is an important part of your long-term financial strategy. That is why the Directed Account Plan is always looking for ways to improve the Plan, so several changes will be made. After review, the annual administrative fee charged for participating in the Plan will be lowered effective October 1, 2023.

Current administrative fee	New administrative fee
0.12%	0.09%

In addition, effective October 1, 2023, several transaction fees will be adjusted or added:

Lump sum and/or partial distributions - \$25.00 per distribution

Required Minimum Distributions (RMDs) other than automatic RMD installment payments - \$25.00 per distribution

In-service distributions - \$25.00 per distribution

Qualified Domestic Relationship Order (QDRO) – changing from \$250 to \$400.

Questions?

If you have questions, you can contact Empower by:



Visiting your plan's website at www.dap401k.com.



Contacting a representative at **844-861-4327 (4DAP)** between 7 a.m. and 9 p.m. Central, any business day or Saturdays between 8 a.m. and 4:30 p.m. Central time. The TTY number for those with a hearing impairment is 800-345-1833.

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