

Fund/Strategy Name	Annual Management Charge (AMC) percentage per annum	Total Expense Ratio (TER) percentage per annum
EMPOWER Personal Lifestyle Strategy	0.29%	0.31%
Sustainable Equity (ESG) Fund	0.23%	0.25%
EMPOWER High Growth Fund	0.29%	0.31%
EMPOWER Moderate Growth Fund	0.29%	0.31%
EMPOWER Cautious Growth Fund	0.29%	0.31%
EMPOWER Stability Fund	0.29%	0.31%
EMPOWER Cash Fund	0.15%	0.15%