

Retirement Plan Fees

Administration expenses - These are charges for services such as legal, accounting, recordkeeping, and, if applicable to your company's plan, investment advisory expenses. The Plan pays certain outside service providers for these administrative expenses. In any given year, the Plan Sponsor may elect at its own discretion to pay for some or all of these expenses, or to pay them from Plan forfeitures or a Plan recapture account.

Each plan varies in how fees are assessed, so be sure to view your [individual statement](#) to see any fees or request a copy of your plans fee disclosures.

Many plans do have fees that are paid by participants. A participant's share of these expenses may be allocated on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan. Expenses may also be allocated on a per capita basis. Your share of these expenses is determined by dividing the expenses by the number of participants in the Plan.

The cost for these expenses may vary from year to year. Your [quarterly account statement](#) will reflect any administrative fees charged to your account.

Revenue sharing may offset some of the administration expenses of the Plan. In the absence of revenue sharing, a participant's share of these expenses might be higher.

Individual expenses - These are expenses you may incur if you take advantage of certain Plan features.

- Loan Request
- Distribution of Funds
- Qualified Domestic Relations Order (QDRO)

Other Expenses - You may incur certain charges for special requests:

- Check reissuance fee: \$50
- Overnight mailing fee: \$25
- Wire transfer fee: \$100 (if available)

Investment performance & expenses - The Fund Report includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Website shown on our Fund Report or you can contact your Plan Contact. A free paper copy of the information available on the Website[s] can be obtained by contacting your Plan Contact.