

Explanation of fees and expenses for general plan administrative services:

Fee Type	Fee Amount	Frequency
Asset Based Participant Fee	0.30%	Annual rate deducted quarterly. May only apply to some investments.
Basic Administration Charge	\$50.00	Annual amount deducted quarterly
Distribution Transaction Processing	\$10.00	Per applicable transaction
DSO Account Maintenance Charge	\$50.00	Annual amount deducted quarterly
Express Mail Fee	\$25.00	Per applicable transaction
Installment Payout Charge	\$5.00	Per applicable transaction
Loan Coupon Conversion Fee	\$100.00	Per applicable transaction
Loan Maintenance Charge	\$25.00 per outstanding loan	Annual amount deducted quarterly
Loan Processing Fee	\$50.00	Per applicable transaction

Plan administration costs may include recordkeeping, legal, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance. In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction. If you have questions on which investments may have an Asset Based Participant Fee, please contact your Plan Administrator.