

Fee schedule for qualified retirement plans

The schedule includes information about fee amounts, payment dates and payment methods. Call us if you have questions about any of the fees.

Service Fee

- Amount:** \$25
- Frequency:** Annual
- Applies to:** Each Participant in the Plan
- Details:** The fee is deducted from Participants' accounts on the third Friday in November. It is taken from Participants' accounts proportionally based on all available contribution types, unless the employer chose a different method on the Retirement Plan Services Application.

Loan Origination Fee

- Amount:** \$75
- Frequency:** One-time
- Applies to:** The Participant for each loan requested
- Details:** This fee only applies if the Plan allows loans and American Century® provides loan services. The fee is charged each time a Participant requests a loan. It will be taken from the Participant's accounts in the same proportion as the loan proceeds and is deducted when the loan is made. Loan proceeds will not be reduced by the fee.

Loan Maintenance Fee

- Amount:** \$25
- Frequency:** Annual
- Applies to:** Each Participant who has an outstanding loan
- Details:** This fee is deducted for each outstanding loan on the second Friday in June. If no alternate instructions were given, we will take the fee from the Participant's accounts proportionately based on all available contribution types. If the Employer provided alternate instructions on the Retirement Plan Services Application for the service fee above, we will use the same instructions for the loan maintenance fee.

Returned Investment Fee

- Amount:** \$10
- Frequency:** Per occurrence
- Applies to:** Employer or Participant
- Details:** If the fee applies to the Participant, American Century will automatically deduct it from the Participant's accounts. If the fee applies to the Employer, the Employer must send payment to American Century. Reasons for returned investments or payments may include:
- Stop payments
 - Checks or electronic transfers drawn on insufficient funds
 - Checks with irregularities, including, but not limited to, a questionable signature

Other Fees

Amount: \$30 per hour

Frequency: As requested

Applies to: Employer or Participant

Details: We will research most account history inquiries free of charge. However, the \$30 per hour fee may apply if the request requires extensive research, access to information that is not readily available, or both.

We also may charge the fee for performing special services such as providing and photocopying documents and generating custom reports.

In all cases, the fee will be charged at our discretion. If the fee applies, the Employer will be responsible for the fee, including prepayment of estimated fees.