

ONE-TIME EXPENSES	AMOUNT	TERMS
Plan Establishment fee (for start-ups)	\$500.00	At establishment
<ul style="list-style-type: none"> - Plan design assistance - 15 min. plan establishment & enrollment - IRS-approved plan document - Toll-Free administrative assistance 	OR	
Plan Conversion fee (for existing plans)	\$1,000.00	At establishment
<ul style="list-style-type: none"> - Immediate plan installation - Blackout Notice generated online - Complete conversion service, including final reconciliation 	plus \$10.00 per active participant	

[Note: Age-weighted & New Comparability plans - Add \$250.00 to one-time fees.]

ANNUAL EXPENSES	ANNUAL AMOUNT	TERMS
Plan Administration & Compliance fee	\$650.00	Invoiced quarterly
	<i>(minimum – see below*)</i>	
<ul style="list-style-type: none"> - Daily valuation recordkeeping - Quarterly & Annual account statements - Unlimited intra-account transfers - Toll-free voice response system - Easy, electronic contribution processing - Discretionary Match & pro-rata profit sharing - Social Security Integration profit sharing 	<ul style="list-style-type: none"> - Employee eligibility tracking - Participant vesting calculations - Participant tax filings (i.e., 1099R) - Summary Plan Description (SPD) - Summary Annual Report (SAR) - All requisite compliance testing - Form 5500 preparation (signature-ready) 	

*Administrative and Compliance Fees are based upon the total number of employees:

1 to 10 employees = \$ 650.00	100 to 199 employees = \$ 2,500.00
11 to 24 employees = \$ 750.00	200 to 299 employees = \$ 3,500.00
25 to 49 employees = \$ 1,000.00	300 to 399 employees = \$ 4,500.00
50 to 99 employees = \$ 1,250.00	400 to 499 employees = \$ 5,500.00
	Over 500 employees = \$ 10.00/ee

[Note: Age-weighted & New Comparability plans - Add \$500.00 to annual fees.]

ePlan Advisors fee	0.60%	Collected monthly
<ul style="list-style-type: none"> - Up to 19 investment options - No-load & No transaction fee trading - Morningstar™ Online fund data - MasteryPoint™ planning software 	<i>(maximum – see below**)</i>	

**Annual ePlan Advisors' fees are based upon total plan assets:

Less than \$ 249,999 = 0.60%	\$ 3,000,000 to \$ 3,999,999 = 0.28%
\$ 250,000 to \$ 499,999 = 0.54%	\$ 4,000,000 to \$ 4,999,999 = 0.26%
\$ 500,000 to \$ 749,999 = 0.48%	\$ 5,000,000 to \$ 5,999,999 = 0.24%
\$ 750,000 to \$ 999,999 = 0.42%	\$ 6,000,000 to \$ 6,999,999 = 0.22%
\$ 1,000,000 to \$ 1,499,999 = 0.36%	\$ 7,000,000 to \$ 7,999,999 = 0.20%
\$ 1,500,000 to \$ 1,999,999 = 0.33%	\$ 8,000,000 to \$ 8,999,999 = 0.19%
\$ 2,000,000 to \$ 2,999,999 = 0.30%	\$ 9,000,000 to \$ 9,999,999 = 0.18%

Financial Advisor's Fee	0.05% to 1.50%	Collected quarterly
<ul style="list-style-type: none"> - Plan Installation Assistance - Information regarding Plan Investment Options - Periodic Plan Reviews 	<i>(established per plan)</i>	

[Note: One-time and annual invoice fees are waived for plans with greater than \$500,000.]