

## APPENDIX PLAN EXPENSE ALLOCATIONS

The Plan will assess against an individual participant's account the following Plan expenses which are incurred by, or are attributable to, a particular participant based on use of a particular plan feature, listed by type and the amount charged:

### **For terminated participants:**

**Administrative processing fee to eliminate certain small account distributions.** If the participant's account is distributable (for example, upon termination of employment) and the distribution processing fee equals or exceeds the participant's vested account balance, the Plan will charge the processing fee against the vested account balance, resulting in the elimination of the account balance without any distribution to the participant. Amount: \$25.00.

**Installment distribution.** Distribution of a participant's account in installments, including preparation of periodic required notices and elections, distribution checks and additional calculation of distribution amounts if necessary, and tax reporting forms. Amount: based on actual services provided.

**Automatic IRA Rollover.** If the participant's distributable account balance is under \$5,000 and the participant has not elected to receive the distribution in cash or to rollover to an eligible retirement plan of his or her own choosing, the Plan will roll over the balance into an IRA. Amount: based on actual services provided.

### **For Active participants:**

**Participant loan.** Participant loan origination fee (includes processing and document preparation) and annual maintenance fee. Amount of origination fee: \$125.00. Amount of annual maintenance fee: \$50.00.

**QDRO.** Upon divorce, qualified domestic relations order ("QDRO") review and processing, including notices to parties and preparation of QDRO distribution check. In addition, the Plan will charge the participant's account for actual legal expenses and costs if the Plan consults with legal counsel regarding the qualified status of the order. Amount: based on actual services provided.

**Hardship distribution.** If allowed by the Plan, a hardship distribution, including application processing and preparation of required notices, elections and distribution check. Amount: \$75.00.

**In-service distribution.** If allowed by the Plan, a non-hardship in-service distribution, including application processing and preparation of required notices, elections and distribution check. Amount: \$75.00.

**Benefit calculations.** *Defined Benefit Plan only.* Calculation of benefits, including determination of substantially equal payments. Amount: \$250.00.