

CHOOSE

Your Future

TODAY

Understanding



401(k) Fees



Determining the fees you're paying in your retirement plan is now easier than ever. Most fees are shown on your quarterly statement, alongside information about your contributions and investments. Those that aren't displayed on your statement can be calculated using information found when you log into your account online.



Administration fees cover the everyday costs to operate your plan and are shown on your statement. They are charged by your plan's investment advisor, recordkeeper, custodian, trustee and legal counsel to cover the support each entity provides to you and your employer to keep your plan running smoothly and in compliance with regulations.



Service fees pay for special features or options that may be available in your plan, such as loans. These are

only charged to participants who elect to use the plan's features, not to everyone participating.

Investment fees account for the bulk of the fees you pay in your plan. They cover management and advisory services connected to the investment lineup. These fees are not reflected on your statement because they have been charged against your investment returns. However, you can calculate them at any time. Log into your account and go to the "Investments" tab, then click "Investment Information" on the drop-down.

Here is an example:

The Wells Fargo Advantage Growth fund (Ticker symbol SGRKX) has an expense ratio of .96% (see below). If the fund had

investment earnings during the reporting period of 11.61%, a \$100 investment in SGRKX would return \$110.65, because the full value of \$111.61 had .96% in fees charged against it:

$$\text{\$100 (investment) + \$11.61 (earnings)} \\ - \text{\$0.96 (fees) = \$110.65*}$$

Need more information?

Review the Annual Participant Booklet (APB) that was sent to you and is always available online under "Forms & Reports."



Anytime you have a question about the fees you're paying, you can contact TRI-AD Participant Services at 401kmail@tri-ad.com or 877-690-4015 Monday through Friday from 5:00 a.m. to 6:00 p.m. Pacific Time.

Investment	Fund ID	Asset Class	Fund Family	Current Price	Expense Ratio
Lord Abbett Income A	details	LAGVX Corporate Bond	Lord Abbett	\$2.78	0.78
Wells Fargo Advantage E...	details	EMGYX Diversified Emerging Mkts	Wells Fargo Advantage	\$11.61	0.96
First Eagle Overseas A	details	SGOVX Foreign Large Blend	First Eagle	\$11.61	0.96
PIMCO Real Return Admin	details	PARRX Inflation-Protected Bond	PIMCO	\$11.61	0.96
AMG Yacktman Service	details	YACKX Large Blend	AMG	\$11.61	0.96
Vanguard 500 Index Inv	details	VFINX Large Blend	Vanguard	\$11.61	0.96
T. Rowe Price Growth Sto...	details	PRGFX Large Growth	T. Rowe Price	\$50.67	0.68
Wells Fargo Advantage G...	details	SGRKX Large Growth	Wells Fargo Advantage	\$43.16	0.96
Scout Mid Cap	details	UMBMX Mid-Cap Blend	Scout	\$15.01	1.04
Schwab Retirement Adva...	details	SWIXX Money Market - Taxable	Schwab Funds	\$1.00	0.49
PIMCO RealPath Income ...	details	PRNAX Retirement Income	PIMCO	\$8.15	0.83
Invesco Small Cap Equity ...	details	SMEIX Small Blend	Invesco	\$14.88	0.87
Oppenheimer Discovery Y	details	ODIYX Small Growth	OppenheimerFunds	\$73.88	0.86

The Expense Ratio for the Wells Fargo Advantage Growth fund is 96 basis points, or .96%.



*example for illustrative purposes only

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