

The Principal

Fees paid by Plan Sponsor	0.00%
Fees paid by the Participants	\$20/participant + 0.12%
Total Investment Expense Net*	0.96%

American Funds

Fees paid by Plan Sponsor	\$0 Avg participant balance over \$5000
Fees paid by the Participants	\$27/participant position + 0.15%
Total Investment Expense Net	1.36% - 1.83%

*Expense is based on a fully diversified lineup. We can choose funds with lower expenses.

TPA, Broker Commisio