American Century Investments®

American Century Services, LLC
Business and Retirement Services 2024 § 408(b)(2)
Service Provider Disclosure for 403(b) and 457(b) Plans - Part I

This document is being provided to you pursuant to regulations issued under § 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). As a covered service provider for ERISA 403(b) plans, American Century Services, LLC is required to make certain disclosures about its services, expenses and fees. If your 403(b) or 457(b) plan is not subject to ERISA and you do not wish to review this information, you may disregard these disclosures. If you have questions about these disclosures, please contact Business and Retirement Services at 1-800-345-3533.

Base Services

The following base services are offered to all plans:

- Each participant, beneficiary and alternate payee will have his or her own separate account and will receive a quarterly statement.
- Participants may check account balances, fund prices and performance at americancentury.com or through our automated telephone line.
- Each participant's fund allocation instructions will remain on file for all future contributions until new instructions are received from the participant.
- Plan sponsors may elect to receive a quarterly financial report that details the previous quarter's transaction activity.
- Plan sponsors have access to a dedicated team of Business Retirement Specialists.
- Plan sponsors can monitor plan activity and request plan reports through Plan Sponsor Access at americancentury.com.
- We will issue and file all Forms 1099-R as required by the IRS.
- We will withhold the applicable amount of federal income tax and mandatory state withholding tax on distributions from the plan.
- We will make benefit payments directly to the participant, beneficiary, and alternate payee or to another eligible retirement plan for a direct rollover.
- We will inform participants, beneficiaries and alternate payees of the direct rollover rules of Code § 403(b)(8) and provide such individuals with rollover explanations which meet the notification requirements of Code § 402(f).

Fees for Our Base Services

The base services listed above are provided without an account service fee for ERISA plans where the plan sponsor has notified us that the plan is subject to ERISA. For non-ERISA plans, we charge an annual fee of $15 per fund for these services (fee is waived if the participant's assets exceed $10,000).

Optional Services at No Additional Cost

The following optional services are offered to plans at no additional cost. If the plan sponsor elects, American Century Services, LLC will:

- Provide a 403(b) maximum amount contributable calculation to a participant upon request based on information supplied by the participant on a form provided by American Century Services, LLC. [Not available for 457(b) accounts]
- Monitor each participant's American Century 403(b) and 457(b) custodial account for compliance with elective deferral limits imposed under Code § 402(g) and notify the participant of deferrals exceeding those limits.
- Notify participants of the minimum distribution requirements under IRS regulations.

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Optional Services with Fees

The following optional services are offered to all plans for an additional fee:

- *Return Investment Fee*. American Century Services, LLC may charge a $10 fee when investments are returned due to various reasons such as stop payment, insufficient funds, or irregularities including but not limited to a questionable signature.
- *Research Fee*. American Century Services, LLC reserves the right to charge $30 per hour for extensive research if the information requested is not readily available.
- *Participant Disclosure Service*. For a $75 annual fee per plan, American Century Services, LLC offers a Participant Disclosure Service that is intended to comply with the Department of Labor's ERISA § 404(a) participant fee disclosure rules.

The responsibility of American Century Services, LLC extends only to the performance of the specific services and functions enumerated herein or as otherwise agreed upon in writing by the plan sponsor and American Century Services, LLC in a separate service agreement executed by the plan sponsor and American Century Services, LLC. The responsibility for any services and functions not enumerated herein or in a separate written agreement between the plan sponsor and American Century Services, LLC, are retained by the plan sponsor.

American Century Services, LLC does not serve as a fiduciary of the plan and is not the plan administrator or named fiduciary as defined under ERISA. However, an affiliate of American Century Services, LLC may be considered an investment advice fiduciary to the extent it provides investment recommendations with respect to the selection of underlying investment options by the plan or its participants. American Century Services, LLC has no discretion to interpret provisions of the plan or to determine eligibility, participation, vesting, or the right to receive benefits or the amount of any such benefits, under the plan. American Century Services, LLC does not serve as an investment manager as that term is described by ERISA, or provide legal, accounting, full-service recordkeeping or actuarial services.

Cost Estimate

Pursuant to Department of Labor regulations, we are required to disclose to you a good faith estimate of the cost of recordkeeping* your plan. Based upon an analysis of American Century Investments' Activity Based Cost Accounting System, we estimate that the cost of servicing your plan is 37.8 basis points. The Activity Based Cost Accounting System is based upon data collected from internal surveys, statistics, and management estimates. It is reconciled with the company's audited financial statements. Please note that the 37.8 basis points cost is not an additional cost or fee to you or your plan participants. Rather, these costs are covered out of the investment management fees paid on the American Century Investments mutual funds included in your plan's investment line-up, as well as any fees you pay to us for plan-related services.

Investment-Related Information

Investment-related information, including fund fee and expense information, is part of this § 408(b)(2) disclosure and has been provided to you on a separate document titled 2024 § 408(b)(2) Service Provider Disclosure - Part II, which is available on our website at americancentury.com/403b_disclosure.** Please review both Part I and Part II of this § 408(b)(2) disclosure.

** Recordkeeping services are defined by the Department of Labor as services related to plan administration, including processing of participant and beneficiary transactions and maintenance of participant and beneficiary accounts, records and statements. Please note that American Century Services, LLC is not a full-service recordkeeper and does not act as a full-service recordkeeper for your plan. Refer to this disclosure document or your service agreement (if applicable) for a full description of the services American Century Services, LLC provides.*

*** Disclosure website is also applicable for governmental 457(b) plans*

American Century Investments®

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