

# Fee schedule for qualified retirement plans

This schedule includes basic information about fees, payment dates and payment methods. It is not intended as a comprehensive fee disclosure document for your plan\*. Call 1-800-345-8810 if you have questions about any of the information provided for your plan.

## Service Fee

**Amount:** \$25

**Frequency:** Annual

**Applies to:** Each Participant in the Plan

**Details:** The fee is deducted from Participants' accounts on the third Friday in November. It is taken from Participants' accounts proportionally based on all available contribution types. Services include: Separate participant accounts; quarterly participant statements; Quarterly employer Reports; benefit payments to plan participants, beneficiaries, and alternate payee; Federal and mandatory state tax withholding; and Issuing IRS form 1099-R.

## Loan Origination Fee

**Amount:** \$75

**Frequency:** One-time

**Applies to:** The Participant for each loan requested

**Details:** This fee only applies if the Plan allows loans and American Century® provides loan services. The fee is charged each time a Participant requests a loan. It will be taken from the Participant's accounts in the same proportion as the loan proceeds and is deducted when the loan is made. Loan proceeds will not be reduced by the fee.

## Loan Maintenance Fee

**Amount:** \$25

**Frequency:** Annual

**Applies to:** Each Participant who has an outstanding loan

**Details:** This fee is deducted for each outstanding loan on the second Friday in June. We will take the fee from the Participant's accounts proportionately based on all available contribution types.

## Returned Investment Fee

**Amount:** \$10

**Frequency:** Per occurrence

**Applies to:** Employer or Participant

**Details:** If the fee applies to the Participant, American Century will automatically deduct it from the Participant's accounts. If the fee applies to the Employer, the Employer must send payment to American Century. Reasons for returned investments or payments may include:

- Stop payments
- Checks or electronic transfers drawn on insufficient funds
- Checks with irregularities, including, but not limited to, a questionable signature

## Research Fees

**Amount:** \$30 per hour

**Frequency:** As requested

**Applies to:** Employer or Participant

**Details:** We will research most account history inquiries free of charge. However, the \$30 per hour fee may apply if the request requires extensive research, access to information that is not readily available, or both.

We also may charge the fee for performing special services such as providing and photocopying documents and generating custom reports.

In all cases, the fee will be charged at our discretion. If the fee applies, the Employer will be responsible for the fee, including prepayment of estimated fees.

## Participant Disclosure Service Fee

**Amount:** \$75

**Frequency:** Annual

**Applies to:** Employer

**Details:** This fee is only charged to employers who have enrolled for this service. The Participant Disclosure Service is designed to provide the detailed information the Department of Labor requires employers to disclose to participants under Section 404(a) of ERISA.

To enroll, employers must complete a *Participant Disclosure Service Information Form* and a *Participant Disclosure Service Agreement* and return them to us along with payment of their first fee. **This service is not available to plans established through a financial professional.**

*\*The Department of Labor requires service providers to disclose certain information regarding services, expenses and fees to plan sponsors under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974 (ERISA). To obtain this information, please visit [americancentury.com/qrp\\_disclosure](http://americancentury.com/qrp_disclosure)*