



## Third Party Administrator Fees

Third party administrator (TPA) fees are charged pursuant to the agreement with the plan sponsor of:

**Emerest Health LLC 401(k) Plan**

Here is a listing of fees charged to you that **may** be applicable to you as a participant in the plan:

General plan features	Description	Fee/Frequency
Distribution Fee	If applicable, for the processing of distributions	\$125.00 /per occurrence
Loan Initiation Fee	If applicable, for assistance initiating new loan requests including calculation of loans, assistance with paperwork, and processing of loans	\$275.00 /per occurrence
QDRO Review Fee	If applicable, to review and process QDRO calculations	\$300.00 /per occurrence
Required Minimum Distribution Fee	If applicable, to calculate required minimum distributions	\$150.00 /per occurrence
Asset Based Fee %	Fee assessed to provide annual administration*	0.00% /annually

\*Annual administration fees cover the cost of providing annual plan administration including but not limited to coverage and non-discrimination testing, monitoring annual compensation and deferral limits, performing annual additions testing, monitoring minimum distribution requirements, allocation of contributions and forfeitures, and preparation of Form 5500 and relevant schedules for signature and filing.

# Annual Participant Fee Disclosures

## *Who Must Comply?*

Fiduciaries/Plan sponsors of ERISA covered participant-directed plans must provide the disclosure to plan participants.

## *What Must be Disclosed?*

Plan-related information, including expenses and investment-related information, must be disclosed.

## *Who Must Receive the Disclosure?*

All eligible employees, whether or not they actually enroll in the plan, beneficiaries of deceased participants and alternate payees under QDROs who have the right to direct the investment of accounts under the plan must receive the disclosure. This includes terminated participants with account balances.

## *How May the Disclosure be Furnished?*

The disclosure to participants may be distributed in person or by mail. Additionally, electronic delivery may be considered if the delivery process complies with the DOL's strict delivery requirements. If electronic access to documents is available at work locations and an integral part of the recipient's duties as an employee, you may make the disclosure available in that manner, indicating that the material is significant, and a paper copy of the disclosure is available. Otherwise, the participant must consent to the electronic receipt of the notice, and measures to ensure receipt, such as a return receipt, must be incorporated. The DOL has recently issued expanded guidance on the use of electronic delivery methods. Please contact your pension consultant for details on these allowable methods and plan sponsor requirements.

## *By What Date Must You Comply?*

Newly eligible plan participants must receive the initial disclosure notice on or before the day they are able to direct the investments in their account. Annual disclosures must be provided at least once during any 14-month period from the date of the last disclosure notice. A notice of change to the fees (i.e. a change in the investment line-up) must be provided 30 – 90 days in advance of the change.