Basic Owner-only Plan Fee Schedule

401(k), Profit Sharing, Money Purchase, Cash Balance & Defined Benefit Plans

This fee schedule outlines Benetech’s fees for common plan services for owner-only retirement plans. Owner-only fees assume that the plan satisfies the requirements for using Form 5500-EZ (for requirements, see Form 5500-EZ instructions) and assume that only the owner (and spouse of owner), or partners in a partnership (and their spouses) are the only eligible employees of the company (or related group of companies) sponsoring the plan, and that the company (or related group of companies) does not use leased or shared employees.

Plans that do not satisfy these requirements are subject to Benetech’s standard fee schedule for plans with employees.

### Annual Fees

#### 401(k), Profit Sharing or Money Purchase Plan

- **Base Fee (includes one owner):** $500
- **Fee per Additional Participant:**
  - (other than first owner): $100

#### Defined Benefit or Cash Balance Plan

- **Base Fee (includes one owner):** $1,450
- **Fee per Additional Participant:**
  - (other than first owner): $100

#### Combined 401(k) & Defined Benefit Program

- **Base Fee for Both Plans (includes one owner):** $1,850
- **Fee per Additional Participant:**
  - (other than first owner): $150

### One-time Plan Establishment Fees

#### Profit Sharing or Money Purchase Plan

- **Setup Fee:** $400
- **One-Time Takeover Fee (if applicable):** $250

#### Defined Benefit Plan

- **Setup Fee:** $750
- **One-Time Takeover Fee (if applicable):** $600

#### 401(k) Plan on a Benetech Document

- **Setup Fee:** $400
- **One-Time Takeover Fee (if applicable):** $100

#### Combined 401(k) & Defined Benefit Program

- **Setup Fee:** $950
- **Takeover Fee (both plans):** $700

### Other Potential Services

- **DC Amendment:** $350 base
- **DB Amendment:** $400 (minimum)
- **DB Benefit Accrual Amendment:** $750 (minimum)
  
  Includes actuarial calculations to identify new plan provisions.

- **Multiple Adopting Employers:** $150/employer
- **DC Distributions:** $80
- **DB Distributions:** $100
- **DC Plan 70 ½ Required Distribution:** $100 each
- **DB Plan 70 ½ Required Distribution:** $150 each
- **Participant Loan Annual Maintenance:** $80 each
- **Participant Loan Origination (DC Plans):** $75 each
- **Participant Loan Origination (DB Plans):** $150 each
- **Trust Accounting:** $150 (minimum) per plan

  Trust accounting fee is charged if investment statements are provided in lieu of Benetech’s Annual Trust Summary form.

- **Additional DB Valuations (including estimates):** $650
- **Additional DC Distributions (including estimates):** $250
- **5558 Filing Extension for Form 5500:** $75 each
- **Priority Processing:** $350 (minimum)
- **Revised Reports:** 50% annual administration fee (minimum)

### Installation Services

- **Initial Consulting Services to Implement Plan**
- **Preparation of Plan & Trust Document and related items**
- **Preparation of IRS submission, if needed**
- **Provide Sample Resolutions**
- **Establishing plan on Benetech’s administrative system**
- **Beneficiary Forms**

### Administration Services

- Assistance in procedural and administrative matters
- Calculation & allocation of employer contributions
- Complete Actuarial Certification (DB Plans)
- Allocation of investment fund gain/loss and forfeitures
- Maintenance of vesting records
- Preparation of Form 5500-EZ & Schedules

### Billing Procedures

Benetech invoices the estimated annual fee on a semi-annual basis during the plan year. Miscellaneous services are invoiced when they are performed. A final invoice will be sent with the Form 5500 for any amount not already billed. Installation fees are billed at the time of set-up and are in addition to the annual fees noted above.

Estimated takeover fees assume complete and accurate data provided in electronic files in a well-defined format.