



People Matter.

Quality First.

Integrity Always.®

PrudentAdvisor™ provides a bundled approach—covering everything from plan design to ongoing plan management with full fee transparency and full fee disclosure.

PrudentLink™ makes it possible to combine your strengths with local third party administrator (TPA) relationships with full fee transparency and full fee disclosure.

open architecture investment platform

The Ascensus investment platform was developed to accommodate a broad range of investment needs to ensure our clients can construct plan investment menus consistent with their Investment Policy Statements (IPS). Ascensus can support both traditional and non-traditional investment options including:

- Mutual funds – Over 150 fund companies with over 10,000 available funds
- Exchange traded funds (ETFs)¹
- Stable value funds
- Collective trust funds
- Asset allocation portfolios
- Self-directed brokerage accounts through TD AMERITRADE²
- Company stock²

administrative fee account—fee transparency

Through the use of a plan-level administrative fee account, financial advisors are able to present alternatives that cover plan fees and expenses with the potential to return any excess funds in the administrative fee account to participants. 12b-1 fees, commissions, sub-transfer agency fees and other fees collected from the plan investment options will be credited to an administrative fee credit (AFC) account set up on behalf of the plan. At the plan sponsor's direction, money in the AFC account can be used to pay plan recordkeeping and administration fees charged by Ascensus. Any excess money in the AFC account can be used to pay other plan-related expenses or can be allocated to plan participants (at the plan sponsor's direction).

¹ Ascensus' trading platform provides an automated and cost-effective way for plan sponsors to offer Exchange Traded Funds (ETFs) along with mutual funds and other investments within their retirement plans. Choosing to offer ETFs in a plan may alter the available mutual funds - please contact an Ascensus Retirement Coordinator for a list of available funds. Plans that choose to offer ETFs are subject to a 3:00 p.m. ET trade cut-off (or 1 hour prior to market close time for an early market close) for all plan and participant trades (including any mutual fund trades). In addition, there are important differences between trading ETFs in a retail brokerage account or other non-retirement plan account and trading ETFs in a retirement plan account with Ascensus. These differences include the number of trades that may be submitted each day and how the share price is calculated. Further, certain fees and transaction costs will apply to ETF trades. Please refer to the Exchange Traded Funds Trading Overview and the Recordkeeping Service Agreement in the Plan Establishment Kit for important information about how ETFs are traded on the Ascensus platform.

² Additional fees apply.

fee schedules

One-Time Fees³

	PrudentAdvisor	PrudentLink
Plan Establishment (new plans)	\$0	\$0
Conversion (existing plans)	\$0	\$0

³ Assumes all conversion data is received electronically. Additional fees apply for manual conversion data.

Base and Per Participant Fees⁴

PrudentAdvisor	Fee per participant ⁵	PrudentLink	Fee per participant ⁵
Participants 1-25	\$3,475 ⁶ , plus	Participants 1-25	\$2,500 ⁶ , plus
Participants 26-50	\$75	Participants 26-50	\$70
Participants 51-100	\$70	Participants 51-100	\$65
Participants 101-500	\$65	Participants 101-500	\$60
Participants 501-1,000	\$60	Participants 501-1,000	\$55
Participants 1,001+	\$55	Participants 1,001+	\$50

Fee Illustration⁷

	PrudentAdvisor	PrudentLink
Total plan participants	75	75
Annual base fee (includes the first 25 participants)	\$3,475	\$2,500
Annual participant fees (participants 26-50)	\$1,875	\$1,750
Annual participant fees (participants 51-75)	\$1,750	\$1,625
Total base and per participant fees	\$7,100	\$5,875
Total plan assets	\$4,000,000	\$4,000,000
Investment advisor fees (based on rate of 0.25% annually)	\$10,000	\$10,000
Shareholder service fee rate and 12b-1 rate ⁸	0.50% annually	0.50% annually
Total administrative fee credits from plan investments ⁹	\$19,000	\$19,000
Excess administrative fee credits available to pay other eligible plan expenses or to allocate to plan participants ¹⁰	\$1,900	\$3,125

⁴ Assumes investment options are chosen from appropriate available fund list. Please contact an Ascensus Retirement Coordinator for a list of available funds.

⁵ Participant is defined as any individual with a balance in the plan whether active, inactive or terminated.

⁶ Minimum annual fee regardless of total participants.

⁷ This fee illustration is provided solely as an example based on the assumptions set forth below. This is an estimate only, and is not a guarantee of any particular results. Actual results for your plan may differ. Ascensus, Inc. is not a registered investment advisor or a broker-dealer and this illustration is not intended to be investment advice or a recommendation to purchase, sell or hold any investment. Ascensus assumes no liability for use of this illustration by any third party.

⁸ This illustration assumes all plan investment options pay an asset based rate of 0.50% annually in shareholder servicing fees and 12b-1 fees. Actual shareholder servicing fee rates are based upon the investments selected by the plan.

⁹ A third party (Paying Agent) will collect certain of these fees from the investment options and remit them to the plan's trustee or custodian for credit to the AFC account. The Paying Agent will retain 5% of the amounts it collects in exchange for its services.

¹⁰ Excess administrative fee credits will be allocated based on written direction from the plan.

Please refer to the Recordkeeping Services Agreement in the Plan Establishment Kit for a complete fee list.

To learn more, our retirement coordinators are available to assist you at 800-345-6363 or retirementsolutions@ascensus.com.

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