

To: Participants of the 401(k) Advantage, LLC 401(k) Plan

Re: Upcoming Fee Changes in the 401(k) Advantage, LLC 401(k) Plan

Recently, you received a notice from Transamerica that outlined upcoming changes regarding the fees for your 401(k) plan. The purpose of this letter is to clarify the information you previously received.

WHAT IS CHANGING?

- 1. Investment Choice Lower Expense Ratios.** The Plan Trustee has elected to change the investment choice menu availability to investment choices with the lowest cost structure offered by Transamerica. The total cost to Plan participants for each investment choice will only be the amount charged by the underlying mutual fund or collective trust, as applicable.
- 2. Contract Asset Charges.** The existing Contract Asset Charge (CAC) rate calculation method is changing. To determine the CAC rate, the overall pricing structure was changed to using the balance of each participating plan as the basis for the rate charged. Contract Asset Charges are deducted directly from your Participant Account. Actual dollar amounts are reported on your quarterly participant statement.
- 3. Fees Paid to the Plan's third-party administrator ("TPA").** The Plan's TPA that performs plan administrative duties will be paid an annual fee amount based on the balance in each participating plan. This fee is deducted from Participant accounts monthly. As the value of the assets your company holds in the plan changes, the rate applied may decrease or increase. Actual dollar amounts are reported on your quarterly participant statement.
- 4. Fees Paid to the Plan's ERISA 3(38) investment fiduciary ("3(38) Provider").** The Plan's 3(38) Provider that is responsible for selecting investment choices for the plan will be paid an annual fee amount of 0.05%. This fee will be deducted on a pro-rata from Participant accounts monthly.

IMPORTANT NOTE – No TAG client's plan cost has increased due to these changes. All TAG clients will now automatically have plan fees reduced when reaching certain asset values without client intervention.

COMPARISON OF FEES / ACKNOWLEDGMENT: Participant

CURRENT AND UPDATED FEE ARRANGEMENT	<input checked="" type="checkbox"/> Contract Change		<input checked="" type="checkbox"/> Service Change	
	Contract #: 931061 Serial #: 19642 Prepared Date: 4/28/21 St. of Issuance: TN			
	Plan Name: 401(k) Advantage, LLC 401(k) Plan			

Contract Asset Charge: <input type="checkbox"/> Based on the assets of all Adopting Employers in the aggregate. <input checked="" type="checkbox"/> Based on the assets of each Adopting Employer: Contract Asset Charges are deducted from plan assets. This results in a reduction in participant accounts. The actual amount deducted is shown on participant statements.	Current	All Years 1.57% \$0-100,000 1.47% \$100,000-250,000 1.37% \$250,000-500,000 1.27% \$500,000-750,000 1.17% \$750,000-1,000,000 1.07% \$1,000,000-2,000,000 0.97% \$2,000,000-3,000,000 0.87% \$3,000,000-4,000,000 0.82% \$4,000,000-6,000,000 0.77% \$6,000,000-8,000,000 0.72% \$8,000,000-10,000,000 0.67% \$10,000,000-15,000,000 0.62% \$15,000,000-20,000,000 0.57% \$20,000,000-30,000,000 0.47% \$30,000,000-40,000,000 0.28% \$40,000,000+	Updated	All Years 0.58% \$0-100,000 0.58% \$100,000-250,000 0.58% \$250,000-500,000 0.58% \$500,000-750,000 0.58% \$750,000-1,000,000 0.58% \$1,000,000-2,000,000 0.58% \$2,000,000-3,000,000 0.58% \$3,000,000-4,000,000 0.57% \$4,000,000-6,000,000 0.55% \$6,000,000-8,000,000 0.55% \$8,000,000-10,000,000 0.54% \$10,000,000-15,000,000 0.53% \$15,000,000-20,000,000 0.52% \$20,000,000+
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The annual fee payable to the 3(38) fiduciary is .05% of plan assets. This fee is payable on a monthly basis.

The annual TPA/3(16) fiduciary fee is assessed on a monthly basis. As the value of the assets in the Plan change, the percentage may decrease or increase on a monthly basis according to the accompanying rate schedule. For specific information, please contact your Plan Administrator.

Plan Asset Balance	TAG Annual TPA/3(16) Fiduciary Fee
\$0 - \$999,999	0.35%
\$1,000,000 - \$1,999,999	0.30%
\$2,000,000 - \$2,999,999	0.25%
\$3,000,000 - \$3,999,999	0.25%
\$4,000,000 - \$5,999,999	0.23%
\$6,000,000 - \$7,999,999	0.20%
\$8,000,000 - \$9,999,999	0.17%
\$10,000,000 - \$14,999,999	0.15%
\$15,000,000 - \$19,999,999	0.12%
\$20,000,000+	0.10%

Important Notice to Participants

Changes to Your Retirement Plan

This notice is intended to inform you about some important changes to your company's retirement plan that will become effective in no less than 30 days or on the date selected by the Plan administrator. These changes affect the services or fees associated with your retirement plan. Attached is a comparison of fees that describes the changes and associated fees that will change the fees associated with your retirement plan. Please review this comparison of fees to see the impact the changes will have on the fees you pay. If you have any questions about the changes to your retirement plan, or the impact those changes have on fees, please contact your employer's benefits representative or the Transamerica's participant Call Center at 800-401-8726.