

Participant Fee Disclosure & ERISA 408(b)(2) Notice

At Front 9 Administration ("Front 9"), transparency is fundamental to our relationship with plan sponsors and participants. Under Department of Labor (DOL) Regulation 2550.408b-2, plan fiduciaries and participants must be informed of all direct and indirect fees associated with individual transactional services. This document outlines the specific participant-level fees charged for transactional services rendered by Front 9.

Participant Fee Schedule

Participant fees cover transactional and administrative processing for individual account actions. Unless explicitly paid by the Plan Sponsor, these fees are deducted directly from the requesting participant's account at the time the service is processed. The fees are based upon the signed client agreement between the Plan Sponsor and Front 9.

Transaction Type	Description	Fee Amount	Paid By
Participant Distribution (Defined Contribution)	Processing distribution paperwork, verifying vested balances, and coordinating processing for 401(k) / DC plans.	\$75 - \$275 per distribution	Participant*
Participant Distribution (Defined Benefit)	Calculation of benefits, review of distribution forms, and distribution processing for DB / Cash Balance plans.	\$250 per distribution	Plan Sponsor
Loan Set-up & Distribution	Determining available loan amounts and executing distributions.	\$75 - \$275 per loan	Participant*

**Note: While most employers cover the general annual administration fees, at the Employer's discretion, these fees may be pushed down to participants on a pro-rata basis based on participants account balance. This fee varies annually based on the amount of participants in the Plan and, if applicable, can be requested from the Plan Sponsor.*

Key Terms & Fee Handling

- **Payment Deductions:** Participant fees are transaction-based and assessed when a participant requests a loan or distribution. Fees are charged directly to the individual participant's balance unless the Plan Sponsor elects to or must cover these costs.
- **ERISA 408(b)(2) & Indirect Compensation:** Front 9 discloses all direct and indirect compensation received in connection with servicing your plan. Any material updates to fee disclosures will be communicated to the Plan Sponsor within ****60 days**** of Front 9 being informed of the change.

