



GAC MULTIPLE EMPLOYER 401(k) PLAN PRICING OVERVIEW

PLAN FEE COMPARISON

Sample Plan Size	401(k) Book of Averages	All-In Estimated GAC MEP Expense
\$75,000 plan with 20 participants	6.53%	2.09%
\$500,000 plan with 25 participants	1.89%	1.10%
\$1 million plan with 50 participants	1.64%	0.87%
\$3 million plan with 75 participants	1.23%	0.68%
\$5 million plan with 100 participants	1.10%	0.59%

Sample plan sizes and fees for a range of small to midsized 401(k). CAPTRUST can provide specific cost illustration via obtaining a 408(b)2.

ASSET-BASED ANNUAL RATE

Based on participating employer contract balance

PLAN ASSETS	PLAN FEE
\$10,000,000	0.45%
\$8,000,000 - \$10,000,000	0.46%
\$6,000,000 - \$8,000,000	0.48%
\$4,000,000 - \$6,000,000	0.52%
\$3,000,000 - \$4,000,000	0.56%
\$2,000,000 - \$3,000,000	0.60%
\$1,000,000 - \$2,000,000	0.68%
\$750,000 - \$1,000,000	0.90%
\$500,000 - \$750,000	1.10%
\$250,000 - \$500,000	1.40%
\$75,000 - \$250,000	1.45%
\$0 - \$75,000	1.75%

Does not include investment costs – program designed with low-cost investments as a key advantage

INSTALLATION FEES

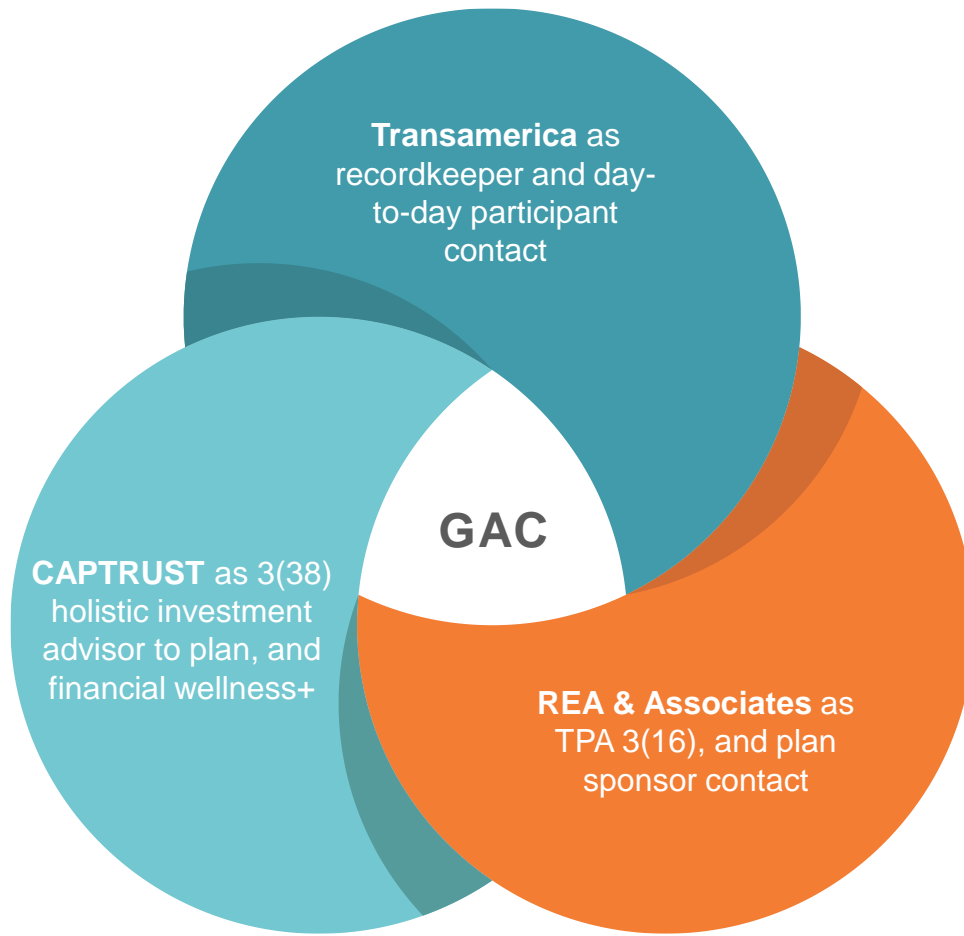
- Setup – \$500 one-time (REA & Associates)

PARTICIPANT TRANSACTIONAL FEES

- Distribution – \$50 (Transamerica)
- Loan Setup – \$50 (Transamerica)
- Loan Annual Fee – \$24 (Transamerica)

ADDITIONAL FEES

- REA & Associates fee \$30 per person per year
- GAC Administrative fee \$10 per person per year in addition to current membership level



Transamerica

MEP Recordkeeper and trading platform

CAPTRUST

Discretionary investment management

REA & Associates

Administration, plan compliance, and reporting

GAC

Sponsor and plan administration

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