



## Fidelity Small Market 403b Plan Summary

Description of Services	Estimated Fee
<p><b>Plan Administration</b></p> <ul style="list-style-type: none"> <li>- \$24 or \$20 Annual Retirement Fee: * <i>deducted 1/4<sup>th</sup> per quarter, per participant account balance</i></li> <li>- Compliance Testing (see next page for itemization)</li> <li>- Return of Excess Contributions</li> <li>- Loan Initiation</li> <li>- Loan Maintenance</li> <li>- Hardships</li> <li>- In-service</li> <li>- Minimum Required Distributions</li> <li>- QDRO Determination (Non - ERISA plans only)</li> <li>- QDRO Admin / Set-up</li> <li>- Participant Statements; mailed quarterly to residence</li> <li>- Custody/Trustee</li> <li>- Mutual Fund Change (Fidelity funds only)</li> </ul>	<p>\$24/\$20 yr. / pp</p> <p>Not Provided</p> <p>Included</p> <p>\$50</p> <p>\$6.25 Per Qtr.</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>\$100</p> <p>Included</p> <p>Included</p> <p>Included</p>
<p><b>Participant Education</b></p> <ul style="list-style-type: none"> <li>- Enrollment kits and Plan details</li> <li>- Investment Education</li> <li>- Net Benefits <a href="http://www.403b.com">www.403b.com</a> (full online account access)</li> </ul> <p><b>Employee Meetings</b></p> <ul style="list-style-type: none"> <li>- By Phone Only - No onsite meetings available</li> </ul>	<p>Included</p> <p>Included</p> <p>Included</p> <p>not included</p>

### Fund Lineup:

Please use this link to get a list of all funds offered:

[https://401k.fidelity.com/static/dcl/shared/documents/MKTG\\_TransitionSites/TEMRIA/ZAFPOOLED.pdf](https://401k.fidelity.com/static/dcl/shared/documents/MKTG_TransitionSites/TEMRIA/ZAFPOOLED.pdf)

All Fidelity mutual funds are available in the plan; funds cannot be excluded from the list.  
Non-Fidelity mutual funds are not available in the plan.

### Notes:

Fidelity only offers ICA\* plans thus there is no conversion process.

\*Individual Custodial Agreement: participant may direct transfer of their funds – no plan sponsor direction

