

# Schedule of Fees For Edward Jones Owner DB™ Defined Benefit Plans

---

**Annual Recurring Fee:** \$30 each calendar year for each participant.

This fee is not prorated. Fee is due for each participant upon plan establishment; annually thereafter on each anniversary date; and for terminating participants, the earlier of participant termination or plan anniversary date.

**Miscellaneous/Transaction Fees:**

**Benefit payments:** \$50 per distribution per employee; waived if assets remain with Edward Jones. Includes preparation and filing of IRS Form 1099R and the transmittal and reporting of federal and state tax withheld from benefit payments.

**Private assets:** \$50 annual fee for holding a non-publicly traded asset (per asset).

**Investment in the Edward Jones Money Market Fund:**

- Retirement Share class - No Charge
- Investment Share class - \$3 each month the balance is below \$2,500

**Actuarial Services:** Edward Jones does not provide actuarial services.

**Plan Document Services:** Edward Jones does not provide plan document services. This includes obtaining or supporting IRS approval of plan documents, maintaining updates in accordance with any legislative or regulatory requirements, preparing a Summary Plan Description and preparing or filing IRS Form 5307.

**Plan Administrative Services:** Edward Jones does not provide administrative services. This includes determining employee eligibility, calculating contributions, calculating vested balances, performing compliance tests and preparing or filing IRS Form 5500/5500EZ.

**Invoicing:** Participant fees charged to the account upon opening or may be invoiced. Invoice for participant fees are mailed annually thereafter, prior to the account's anniversary date. Edward Jones Money Market Fund fee is not invoiced and is charged to the account.

**Securities commissions and mutual fund sales charges and operating expenses are in addition to the above fees.**

**Uninvested Cash Balances:** Absent specific investment directions to the contrary from the Employer, Trustee or an investment manager, Edward Jones is authorized and directed by the Employer and Trustee(s) to hold all amounts held in the account, but not invested, in cash, an interest-bearing account, an Edward Jones money market mutual fund or other similar investments as determined by Edward Jones.

**Payment of Fees and Other Plan Costs:** Edward Jones is entitled to reimbursement for all reasonable and necessary costs, expenses and disbursements incurred by it in the performance of its services. Such compensation and reimbursements shall be paid from the account if not paid directly by the Employer and shall constitute a lien upon the account until paid. In the event that any such payment due Edward Jones is past due, such amount may be charged to the account and Edward Jones may receive such payment therefrom. To secure such payment, the Employer and Trustee(s) authorize and direct Edward Jones to sell securities in the account, in its sole discretion and without notification to the Employer or Trustee(s), it deems appropriate to satisfy such payment or obligation.

Securities commissions and mutual fund sales charges and operating expenses relate to the securities held in an account and are charged to the account that holds the securities. Such securities commissions and mutual fund sales charges and operating expenses may not be paid separately by the Employer.

If, as a result of delayed, incorrect or incomplete information furnished by the Employer, it becomes necessary to complete or revise any forms or documents, the Employer agrees that Edward Jones shall have the right to charge an additional fee at an hourly rate to compensate Edward Jones for the additional work.

All fees are effective as of October 1, 2004 and are subject to change without notification.

**This information is approved for use with the public.**