



### Fort Bend County 457(b) Plan Comparison

Fee*	Security Benefit	Nationwide	Edward Jones
Asset Based Account Fee	0.75%	0% Or if an employee elects the ProAccount Service, then the following fee applies. \$6.50 per year and as low as \$4.50 per year. ProAccount is the managed account service option employees may choose to add to their accounts.	0%
Mortality & Expense Fee	0%	0%	0.95%
Annual Participant Fee	\$0	\$0	\$0
Administrative Fee	0%	.7% to .95% per fund	0%
Fund Expense Average	Average Expense: 1.08%	Average Expense: .82% Depending on which funds you pick, total expenses range from 1.09% to 2.15% per year	Average Expense: 1.11%
Fund Expense Range	Range between 0.50% to 1.48%	Range between .25% to 1.35%	Range between .80% to 1.96%
Fixed Account Rate	Announced quarterly. Rate as of 7/1/2019 is 1.15%	3.5% per year	3%
Loan Origination Fee	\$50	\$50	\$50
Loan Maintenance Fee	\$12.50/quarter	\$12.50/quarter	\$12.50/quarter
Loan Interest Rate (All interest is credited to employees account)	Prime rate + 2%	Prime rate +1%	Prime rate + 1%
Distribution Fee	\$0 when requested online	\$0	\$0
Asset Transfer/ Surrender Charge	No surrender charge on all contributions received after 11/17/2017, regardless of the type of distribution.  For contributions prior to 11/17/2017, if a participant is still employed by FBC and requests a transfer to another vendor within the plan, there is a surrender charge based on the number of years the contribution has been in the plan. 1st year (5%), 2nd year (5%), 3rd year (4%), 4th year (3%), 5th year (2%), 6th year (1%), 7th year and over (0%).	\$0	\$0
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\*See back side for definitions

## Fort Bend County 457 Comparison Definitions

<b>Administrative Fee:</b>	A fee the plan charges to administer the program.
<b>Annual Participant Fee:</b>	A charge assessed to a contract to reimburse the investment company for expenses related to the administration of the contract.
<b>Asset Based Account Fee:</b>	An annual fee assessed on a daily basis to cover the cost of recordkeeping, administration and distribution expenses. It is expressed as a percentage of the participant's account balance.
<b>Asset Transfer/Surrender Charge</b>	<p>A fee subtracted from the Participant's account upon transfer to a competitor if the Participant's account has not met the necessary criteria to avoid the asset transfer charge.</p> <ul style="list-style-type: none"> <li>- The asset transfer charge is waived if the Participant is separated from service from Fort Bend County or meets any other distribution reason as set forth by IRS guidelines.</li> <li>- The asset transfer charge is assessed to each deposit individually and is not assessed to dividends, capital gains or other income.</li> </ul> <p>The fee is charged on the lesser of the total original price of investments or the present account value at the time of transfer.</p>
<b>Distribution Fee:</b>	A fee some companies charge to process a withdrawal from an account. Client is responsible for any taxes due.
<b>Fund Expense Average:</b>	The average cost assessed by a mutual fund or subaccount necessary to cover the expenses associated with managing a mutual fund or subaccount.
<b>Fund Expense Range:</b>	The range of costs assessed by a mutual fund or subaccount necessary to cover the expenses associated with managing a mutual fund or subaccount.
<b>Loan Interest Rate:</b>	The interest rate used to calculate the loan repayment amount.
<b>Loan Maintenance Fee:</b>	A fee deducted from the Participant's account to cover the on-going administration cost of maintaining a loan in an account.
<b>Loan Origination Fee:</b>	A fee deducted from the Participant's account to process a loan.
<b>Mortality &amp; Expense Fee:</b>	An annual fee assessed on a daily basis to cover the mortality risk and expenses of recordkeeping and administration of the account. Mortality risk is the risk that annuitants in the group will live longer than expected.
<b>ProAccount:</b>	ProAccount is Nationwide's managed account service option employees may choose to add to their accounts.