

PRICING GUIDELINES



JAX CHAMBER 401(k) Retirement Plan Exchange®

Asset-Based Fees*

(excludes financial advisor compensation & investment cost)

0.63%

FOR PLAN ASSET BALANCES FROM \$0 – \$999,999



Fiduciary Services:

- 3(38) investment manager – Mesirow Financial
- Third party administrator – TAG Resources
- 3(16) administrative fiduciary – TAG Resources
- 402(a) signatory named fiduciary – TAG Resources



Includes:

- Transamerica fees
- Fiduciary services fees



Annual Participant Cost:

- Per participant cost (billed quarterly): \$25



Other Costs:

- Trustee fee: optional \$150 per year

ASSET-BASED FEE SCALE*	
ASSETS	ASSET FEE
\$0 - \$999,999	0.63%
\$1,000,000 - \$1,999,999	0.58%
\$2,000,000 - \$3,999,999	0.53%
\$4,000,000 - \$5,999,999	0.50%
\$6,000,000 - \$7,999,999	0.45%
\$8,000,000 - \$9,999,999	0.42%
\$10,000,000 - \$14,999,999	0.39%
\$15,000,000 - \$19,999,999	0.35%
\$20,000,000 +	0.32%

PLAN ASSET BALANCE	\$100 ANNUAL ERISA BOND FEE	\$0 ENROLLMENT FEE**	TRANSAMERICA INSTALLATION FEE (ONE TIME)***	ANNUAL ADMINISTRATION FEE
\$0 - \$99,999	•	•	\$1,000	\$2,500, reduced to \$1,000 annually if plan adopts a Safe Harbor provision
\$100,000 - \$249,999	•	•	None	\$2,500, reduced to \$1,000 annually if plan adopts a Safe Harbor provision
\$250,000 - \$499,999	•	•	None	\$1,000, reduced to \$250 annually if plan adopts a Safe Harbor provision
\$500,000 +	•	•	None	No annual administration fee

INVESTMENT STRUCTURE – MESIROW FINANCIAL

TAG recognizes that plan participants have varying levels of investment knowledge, experience, and interest. That's why our investment menu offers options for different types of investors, allowing participants to determine how much help they want when making financial decisions. Below is a list of the investment options available to the participants in your plan.

CASH ALTERNATIVE	
Stable Value: Transamerica Stable Value Advantage	
FIXED INCOME	
Intermediate-Term Bond: State Street U.S. Bond Index DL CI XIV Ret Acct BlackRock Total Return Fund K	
LARGE-CAP STOCKS	
Large-Cap Value: JPMorgan Equity Income Ret Acct	Large-Cap Growth: American Funds Growth Fund of America Ret Acct
Large-Cap Blend: State Street S&P 500 Index Fund Class II Ret Acct Vanguard FTSE Social Choice Index Ret Acct	
MID/SMALL-CAP STOCKS	
Mid-Cap Blend: State Street S&P Mid Cap Index Ret Acct	Small-Cap Blend: State Street Russell Small Cap Index Class II Ret Acct T. Rowe Price U.S. Small Cap Value Eq Tr-D Ret Acct
INTERNATIONAL STOCKS	
World/Foreign Stock: MFS International Diversification Ret Acct State Street Global All Cap ex US Index Ret Acct	Emerging Market Stock: DFA Emerging Markets Core Equity Ret Acct
MULTI-ASSET	
Asset Allocation: State Street Partner Series with Transamerica Moderate Growth Ret Acct	
Target Date Funds (QDIA): State Street SecureCourse SM Income Ret Acct State Street SecureCourse SM 2020 Ret Acct State Street SecureCourse SM 2025 Ret Acct State Street SecureCourse SM 2030 Ret Acct State Street SecureCourse SM 2035 Ret Acct State Street SecureCourse SM 2040 Ret Acct	State Street SecureCourse SM 2045 Ret Acct State Street SecureCourse SM 2050 Ret Acct State Street SecureCourse SM 2055 Ret Acct State Street SecureCourse SM 2060 Ret Acct State Street SecureCourse SM 2065 Ret Acct

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. For more information on any registered fund, please call Transamerica Retirement Solutions at 800-755-5801 for a free summary prospectus (if available) and/or prospectus. All investments involve risk, including loss of principal, and there is no guarantee of profits. Investors should consider the objectives, risks, charges, and expenses of an investment carefully before investing. The summary prospectus and prospectus contain this and other information. Read them carefully before investing.

Collective investment trusts (CITs) and insurance company separate account investment options, if offered under the plan, are not insured by the FDIC, the Federal Reserve Bank, or any other government agency and are not registered with the Securities and Exchange Commission. Since investment options available under a collective trust or separate account are exempt from SEC registration, a prospectus is not available with respect to such investment options.

COASTAL OAK WEALTH ADVISORS

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Coastal Oak
Wealth Advisors



*Asset-based fee includes TAG and Transamerica fees and the 3(38) Investment Manager compensation. Actual fees based on individual participant fund allocation. Asset fee does not include the flexible financial advisor compensation, which includes the 3(38) Investment Manager compensation.

** Initial enrollment meeting, year-one, is free as long as 25 employees are in attendance. Otherwise, a fee of \$1,200 will apply. Other fees may apply.

***Fee is based on Plan Asset Balances that include initial takeover assets and rollover assets that are received within 90 days of the plan's installation. It does not include plan flow.

This is provided for informational purposes only and is not intended to constitute compliance with any applicable legally required disclosures, including, but not limited to, disclosures required under ERISA Section 408(b)(2). Other service provider fees may apply.

Before adopting any plan you should carefully consider all of the benefits, risks, and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators may wish to seek the advice of legal counsel or a tax professional to address their specific situations.

Retirement Plan Exchange is a registered service mark of Transamerica. The *Exchange* solution is a collection of single employer-sponsored plans that may share a common plan administrator, named fiduciary, investment menu, and plan year. Unlike a multiple employer plan (MEP), certain plan qualification and ERISA requirements are applied at the individual plan level. An employer participating in the arrangement retains certain fiduciary responsibilities, including responsibility for retaining and monitoring the 3(16) plan administrator, for determining the reasonableness of its fees, and for periodically reviewing the arrangement as a whole.

Transamerica's Advice Services includes *Managed Advice*® and *Advisor Managed Advice*™. The *Managed Advice*® service is available within an employer-sponsored plan or an IRA and is offered through Transamerica Retirement Advisors, LLC ("TRA"), an SEC registered investment advisor. In a retirement plan, the investment options used in *Managed Advice*® are selected by your plan sponsor/plan fiduciary. In an IRA, the investment options used in *Managed Advice*® have been selected by an independent, third party registered investment advisor, who acts as a fiduciary for lineup selection. The *Advisor Managed Advice*™ service is offered through your retirement plan's third party registered investment advisor and TRA, and investment options are selected by your plan sponsor/plan fiduciary. TRA does not select or endorse any of the investment options available in a plan or in an IRA. Investment options may include Transamerica proprietary investment funds or stable value products offered by Transamerica affiliates. Transamerica Retirement Solutions and TRA are affiliated companies. Morningstar Investment Management, LLC®, a wholly owned subsidiary of Morningstar Inc. is an SEC-registered investment advisor that serves as an independent financial expert and provides the underlying investment advice and portfolio management methodology for Advice Services. Neither Morningstar nor your plan's third party registered investment adviser (as applicable) is affiliated with any Transamerica companies. Please see the Advice Services agreement as applicable for more information on the terms and conditions that apply as well as the information provided to you in Form ADV Part 2A. Investment return and principal value will fluctuate with market conditions and you may lose money.

Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.

Securities offered through Transamerica Investors Securities Corporation (TISC), member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528.

Administrative Group, LLC dba TAG is a wholly owned subsidiary of Transamerica, but there are no other affiliations between the two and any other organization referenced. Transamerica Retirement Solutions, LLC is the recordkeeper and does not act as a plan fiduciary.

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