



# PERAPlus 401(k)/457 and DC Plans' Fees

## PERAdvantage Fees

Participants will pay Plan Administration Fees and Investment Management Fees, which are described below. Plan Administration Fees cover fees for services such as recordkeeping, accounting, and plan maintenance. Investment Management Fees are charged by the fund managers for the Plans' investment options to cover the costs of managing their respective funds.

### Plan Administration Fees

All participants will pay an Asset-Based Fee of 0.03%. That means for every \$1,000 of assets in the account, the participant will pay \$0.30. (Note: The 401(k) Asset-Based Fee of 0.03% is waived through 2022. Effective December 3, 2021, the asset-based administrative fee was removed from the net asset value (NAV) calculation and this schedule.)

Participants will also pay a Flat Monthly Fee at the following rates:

- » PERAPlus 401(k) Plan: \$1.00/month
- » PERAPlus 457 Plan: \$1.50/month
- » PERA DC Plan: \$1.00/month

### Investment Management Fees

Participants will pay the Investment Management Fees described in this chart. All fees displayed are annualized, and represent an estimate of Investment Management Fees paid by a participant.

*This schedule is current as of December 31, 2021, and may change at any time.*

PERAdvantage Funds	Target Allocation	Manager Expense Ratio	Investment Management Fee	Investment Management Fee Per \$1,000
<b>PERAdvantage Target Retirement Date Funds</b>			<b>0.07%</b>	<b>\$0.70</b>
<i>BlackRock Lifepath® Index Target Retirement Date Series (CF)</i>	100%	0.07%		
<b>PERAdvantage Capital Preservation Fund</b>			<b>0.21%</b>	<b>\$2.10</b>
<i>Great-West Stable Value (SA)</i>	100%	0.21%		
<b>PERAdvantage Fixed Income Fund</b>			<b>0.17%</b>	<b>\$1.70</b>
<i>Allspring U.S. Core Fixed Income (SA)</i>	50%	0.19%		
<i>BlackRock U.S. Debt Index (CF)</i>	25%	0.02%		
<i>BlackRock CoreAlpha Bond (CF)</i>	25%	0.26%		
<b>PERAdvantage Real Return Fund</b>			<b>0.17%</b>	<b>\$1.70</b>
<i>State Street Real Assets (CF)</i>	70%	0.22%		
<i>State Street U.S. Inflation Protected Bond Index (CF)</i>	30%	0.06%		
<b>PERAdvantage U.S. Large Cap Stock Fund</b>			<b>0.05%</b>	<b>\$0.50</b>
<i>PERA Large Cap Core (SA)</i>	40%	0.10%		
<i>PERA Large Cap Index (SA)</i>	60%	0.01%		
<b>PERAdvantage U.S. Small and Mid Cap Stock Fund</b>			<b>0.15%</b>	<b>\$1.50</b>
<i>Dimensional Fund Advisors Mid Cap Core (SA)</i>	50%	0.17%		
<i>PERA Small Cap Core (SA)</i>	50%	0.13%		
<b>PERAdvantage International Stock Fund</b>			<b>0.26%</b>	<b>\$2.60</b>
<i>Schroders International Alpha (SA)</i>	60%	0.41%		
<i>PERA International Multi-Factor (SA)</i>	40%	0.04%		
<b>PERAdvantage SRI Fund</b>			<b>0.19%</b>	<b>\$1.90</b>
<i>BlackRock MSCI ACWI ESG Focus Index (CF)</i>	60%	0.08%		
<i>TIAA-CREF Core Impact Bond (TSBIX)(MF)</i>	40%	0.35%		

(continued on reverse)

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## PERAdvantage Fees *(continued)*

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### **Self-Directed Brokerage Through TD Ameritrade**

Participants are required to keep \$500 invested in the above PERAdvantage Funds in order to trade within the TD Ameritrade brokerage window. Investing in the Self-Directed Brokerage window will cost \$50 annually. This \$50 fee and the Plan Administration Fees for all of your plan assets, including those in the Self-Directed Brokerage Account, will be paid directly from your PERAdvantage Funds balance.

### **Loans**

If you take a loan from your PERAPlus 401(k) or PERAPlus 457 Plan account, you will pay a \$75 non-refundable loan application fee for each loan. Loans cannot be taken from the PERA DC Plan.

### **Professional Management**

If you enroll in the professional management program, you will pay a fee of approximately \$3.75 for every \$10,000 in your account. Fees are proportionately lower for accounts with balances over \$100,000.

*(CF)–Commingled Fund–Funds consisting of assets from several accounts that are blended together.*

*(SA)–Separate Account–Privately managed investment accounts that use pooled money to buy individual assets.*

*(MF)–Mutual Fund–Investment account funded by shareholders that trades in diversified holdings and is professionally managed.*