



SERVICE PROVIDER'S FEE DISCLOSURE UNDER ERISA SECTION 408(b)(2)

For Plans Custodied at Mutual Fund, Annuity Carrier or Open Architecture Platform

Dear Responsible Plan Fiduciary,

This information is provided to help you determine whether the contracts or arrangements you have with us are reasonable, including the compensation we receive. It is also intended to disclose any potential conflicts of interest that may affect our performance. If you have any questions about this disclosure, please call. We will be glad to hear from you. You may also write to us to request information concerning our compensation that is necessary to help you comply with your Plan's reporting requirements. We will be pleased to respond within thirty (30) days of your written request. Our contact information is as follows: 28 State Street, 40th Fl., Boston MA 02109 / 800-333-3502 / compliance@cantella.com.

Sincerely,

Cantella & Co., Inc.

Services

The services being provided to your Plan have been outlined in the **SCHEDULE OF RETIREMENT PLAN SERVICES** section of the Retirement Plan Account Agreement.

Status:

We are providing these services to the Plan as a broker dealer. We are not acting as a fiduciary of the Plan, as defined by ERISA.

Investment Disclosures to be made by the record keeper

The Plan will be provided the following investment disclosures directly by the record keeper. If the Plan has not received this information, they need to reach out to the record keeper to obtain this information as it is an important piece in evaluating this investment.

- The name of the Designated Investment Alternative ("DIA").
- The type or category of the investment (e.g., money market fund, large-cap stock fund, balanced fund).
- The average annual total return of the investment for 1-, 5-, and 10-calendar year periods (or, for the life of the DIA if less than 10 years).
- For fixed return DIAs, the rate of return and the term of the investment.
- For DIAs with a return that is not fixed, a benchmark fund that shows the performance information for 1-, 5-, and 10-calendar year periods.
- A description of shareholder-type fees for the DIA.
- The DIA's total annual operating expense expressed as a percentage and as a dollar amount per \$1,000 investment.
- A description of any restrictions or limitations on the purchase, transfer, or withdrawal from the DIA.
- The DIA's objectives or goals.
- The DIA's principal strategies and principal risks.
- The DIA's portfolio turnover rate.
- Any compensation that will be charged directly against the DIA and not included in the annual operating expenses (e.g., commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees), as well as the DIA's total annual operating expenses expressed as a percentage.

Description of arrangement between payor of commissions and Cantella

As a broker dealer, Cantella & Co., Inc. ("Cantella") is engaged in the business of effecting transactions in securities for the accounts of others. This includes facilitating the investment of Plan assets in vehicles such as mutual funds or group annuities, as noted in the services outlined in the **SCHEDULE OF RETIREMENT PLAN SERVICES** section of the Retirement Plan Account Agreement. We also ensure that the financial advisors involved in these transactions are properly licensed to do so. In addition, Cantella is responsible for the implementation of policies, procedures and internal controls reasonably designed to achieve compliance with the Financial Industry Regulatory Authority ("FINRA"), the Securities and Exchange Commission ("SEC") and state regulations, as well as other groups, such as the Department of Labor ("DOL"). When a transaction is effected, the commissions are paid from the mutual fund, group annuity or third party administrator to Cantella, as the broker dealer, for the foregoing services.

Indirect Compensation

We receive compensation in connection with the services described above, from other parties, not related to the Plan or Plan Sponsor. Cantella pays a portion of this compensation to our financial advisor(s), who is our independent contractor and financial advisor, in our capacity as a broker dealer. Cantella does not receive any compensation other than that which is described below. For example, we do not receive any compensatory revenue sharing or bonus payments from your investment providers or their affiliates. The financial advisor is responsible for representing us in delivery of the services described above. Generally, between seventy to ninety percent of the fee, less clearing costs, received in connection with services for your Plan are paid to the financial advisor on this Plan. In some cases, a percentage of the fee is paid to the financial advisor's branch manager.

The formula for determining the amount of those commissions, the manner of payment, the payer of the commissions and a description of the arrangement are as follows:

Group Annuities

Annuity company/custodian/payer of commissions: _____

We receive an annual fee equal to _____% of the total market value of the investments held within the Plan.

Plans custodied at a Mutual Fund and Open Architecture Plans

Fund company/custodian/payer of commissions: _____

See chart on following page for annual fee received for each mutual fund in the Plan. The annual fee is equal to the percentage of the total market value of each of the investments listed and held within the Plan.

