Plan Expense Allocations
Paid to Keating & Associates, Inc. as of 01-01-2021

Plan Name: Mahaney Group Profit Sharing/401(k) Plan and Trust ("Plan")

The Plan will assess against an individual participant's account the following Plan expenses which are incurred by, or are attributable to, a particular participant based on use of a particular Plan Feature, listed by type and the amount charged *(only Plan Features listed below with a fee amount indicated, represent the features that are available to you inside your 401(k) plan)*. All fees are subject to change.

- **Distribution Following Termination:** Distribution of account upon termination of employment including; preparation of required notices and elections, distribution check or transfer of fund by direct rollover (as appropriate), and tax reporting forms. Amount: $30 per transaction

- **Limitation on Small Account Distributions:** Notwithstanding the foregoing charge, the Plan will not charge any fee for processing a distribution if the participant's vesting account balance, before the imposition of any administrative charge, does not exceed $100.

- **Participant Loan:** Participant loan application fee includes; processing, document preparation, and annual maintenance fee. Application Fee: N/A per transaction

- **QDRO:** Qualified Domestic Relations Order (QDRO) review and processing including; notices to parties and preparation of QDRO distribution check. In addition to the amount indicated below, the Plan may charge the participant's account for actual legal expenses and costs if the Plan consuls with legal counsel regarding the qualified status of the order. Amount: $200 per transaction

- **In-Service Distribution:** Non-Hardship In-Service Distribution, including application processing, preparation of required notices, elections, and distribution check. Amount: $30 per transaction

- **RMD:** Required Minimum Distributions (RMD) including; annual calculation of RMD, preparation of required notices, elections, and distribution check. Amount: $30 per transaction

- **Hardship Distribution:** Hardship Distributions including; application processing, preparation of required notices, elections, and distribution check. Amount: N/A per participant

- **Department Fee:** Compensation paid to the Third Party Administrator for the balancing of plan assets, tracking participant eligibility and enrollments, fielding participant and plan questions, and day-to-day administrative responsibilities. Amount: 0% Annually

- **Per Participant Fee:** Recordkeeping Fee: taken as a flat rate per participant on an annual basis. Amount: $4, $25 Annually

Note: The Plan may charge on a pro rata basis to all participant other plan related administrative expenses (not described about) that the Plan is billed for directly but chooses to pay through the Plan.

TPA DEPARTMENT

Platform Expense Allocations
Paid to Nationwide

Plan Name: Mahaney Group Profit Sharing/401(k) Plan and Trust ("Plan")

To find out the Nationwide charges inside your 401(k) plan please go to the following:

- www.nationwide.com/myretirement

This will allow you to log into your account using the following account number 321-80246. Once you are logged in click Research Funds which will take you to Fee Disclosure. Click on the Fee Disclosure tab and you will be able to access the following:

- Participant Disclosure Statement
- Plan and Fee Disclosure
- Comparative Chart of Investment Options

Your Plan may offer Money Manager with charges: N/A if chosen by participant.

Your Plan may offer Self Directed Brokerage which charges: N/A if chosen by participant.

TPA DEPARTMENT