

Coastal Bend Bays and Estuaries Program 401(k) Comparison

Description	Nationwide (Brokerage)	TransAmerica (Variable Annuity)	The Hartford
Set-Up Fee	\$550	0	\$1,000
TPA Set-Up Fee	0	\$1,250	\$0
Annual Base Fee (Maintenance)	0	\$500	\$1,500
TPA Annual Base Fee	\$1,300	\$1,000	Included
Annual Participant Fee	\$25	\$0	\$30
TPA Annual Participant Fee	\$0	\$16	\$0
Advisor/Contract Fee	0.95%	0.95%	0.90%
Distributions Per Transaction	\$50 - \$75	\$0	\$25
Loan Set-Up Fee	\$75	\$0	\$50
Annual Loan Maintenance Fee	\$48 (\$4 per month)	\$24	\$24 (\$6 per quarter)
Available Investments Choices	Mutual Funds, Stocks*, ETFs*, Bonds*, CDs*	Mutual Funds	Mutual Funds
Mutual Funds - 1st \$1 Million AUM	<\$750K = .60% >\$750K = .35% >\$1 M = 0%	Varies	Varies
*Self-Directed Brokerage Fee	1.57% (excluding Advisor's Fee) + TDAmeritrade Ticket Fees	N/A	N/A
OPTIONAL: Annual Plan Trustee Fee			\$400