

LAR PENSIONS, LLC FEE SCHEDULE FOR CALENDAR YEAR 2024

Individual Fees and Expenses Disclosure IRS Reg. 404(a)-5 Section III

Description of Individual Fees and Expenses These expenses will be charged as per occurrence.	Processing Fee Amount
Loan	\$150.00
Distribution upon Termination of employment	\$75.00
Distribution upon Retirement/Early Retirement	\$75.00
Participant termination upon disability	\$75.00
1099-R Reporting (if required and done by LAR)	\$25.00
Financial Hardship Withdrawal	\$75.00
Qualified Domestic Relations Order	\$600.00
Required Minimum Distribution	\$75.00
In-service Withdrawal, if available	\$75.00
Death Benefit Withdrawal	\$75.00
Auto Rollover Distribution for Missing Participants	\$75.00

Description of professional services:

- *Loan Administration, including calculation of amount available, amortization schedule, and required forms.*
- *Provide distribution paperwork and process termination benefits and other withdrawal calculations.*
- *Review Qualified Domestic Relations Orders and process benefits per court instruction. This process involves multiple parties, is frequently delayed, and usually requires extraordinary labor hours.*
- *A 1099-R will be created and filed for all withdrawals and loans in default.*
- *This fee is in addition to your distribution fee and is only billed when LAR Pensions, LLC is responsible for the 1099-R. In some cases the investment firm handles all 1099-R's instead.*