

LAR PENSIONS, LLC FEE SCHEDULE FOR  
CALENDAR YEAR 2026

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

Description of Individual Fees and Expenses <i>These expenses will be charged as per occurrence to the participant in question</i>	Processing Fee Amount
<b>Loan Origination</b>	<b>\$150.00</b>
<b>Distribution upon Termination of employment</b>	<b>\$75.00</b>
<b>Distribution upon Retirement/Early Retirement</b>	<b>\$75.00</b>
<b>Distribution upon Disability or Death</b>	<b>\$75.00</b>
<b>Auto Rollover Distribution for Missing Participants</b>	<b>\$75.00</b>
<b>Hardship Withdrawal</b>	<b>\$75.00</b>
<b>ANY In-service Distribution, if available</b>	<b>\$75.00</b>
<b>Age 73+ Required Minimum Distribution</b>	<b>\$75.00</b>
<b>Qualified Domestic Relations Order</b>	<b>\$600.00</b>
<b>1099-R Reporting* (if required and done by LAR)</b>	<b>\$25.00</b>
<b>Actuarial Fee for any Distribution from a Defined Benefit or Cash Balance Plan</b>	<b>\$100.00</b>
<b>Hourly Fees applied if required</b>	<b>\$150.00</b>

**Description of professional services:**

- Provide distribution paperwork and process termination benefits and other withdrawal calculations.
- Loan Administration, including calculation of amount available, amortization schedule, and required forms. Note that LAR does not charge annual maintenance fees but your brokerage may do so.
- 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.

**Form 1099-R**

- *\*A Form 1099-R is required for all withdrawals and loans in default, including IRA Rollovers.*
- *\*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.*