

Fee Disclosure

Updated as of 09/20/2024

Guide to Fees and Services

This disclosure is being provided in accordance with the Department of Labor's 408(b)(2) fee disclosure requirements. This disclosure contains a description of services provided to the plan and/or its participants as well as sources of compensation received by Wells Fargo Advisors or its affiliates. We realize not all plans are subject to this requirement. We are providing this disclosure to all plans, regardless of our regulatory obligation, in order to provide greater transparency of our fees and services. Commission and fee schedules are outlined below that apply to WellsTrade accounts offered through Wells Fargo Clearing Services, LLC (hereinafter referred to as "Wells Fargo Advisors" or "WFA").

The terms "participant," "you," and "your" are used throughout this document to refer to the person(s) or organization(s) who engage us for the services described herein. "WFA," "we," "our," and "us" refer to WFA together with our affiliates, including but not limited to, Wells Fargo & Company and our agents with respect to any services provided by those agents. "Affiliate" means any entity that is controlled by, controls, or is under common control with WFA. Each affiliate is a separate legal entity, none of which is responsible for the obligations of the other.

Description of Services

A WellsTrade brokerage account is an online solution for self-directed investors. Participants can manage their investments either online or by telephone. Participants can choose from stocks, bonds, options, exchange-traded funds, no-load mutual funds, and more.

As a broker for accounts held in connection with your retirement plan, we provide a number of brokerage services. When we act in the capacity of a broker for your retirement plan, the primary service we provide to you is our trading capabilities for your account. While you can direct all trading in your brokerage account, we will implement trades at your direction. Within this type of account, we also may provide incidental services such as research reports and other similar services. If we provide brokerage services to you or the plan, we charge commissions and other related fees to each account. Commissions and other account fees are direct compensation received by us. Our current commission schedule is provided below by product type.

Important Note: The information included in this disclosure describes the services that we would expect to provide to you with respect to the plan. The disclosure is not intended as, and does not constitute an agreement for, services from WFA, and it does not create a contractual relationship or provide any type of guarantee with respect to the pricing of any services. Any future services relating to the plan would be provided in consultation with you, and they would be subject to your cooperation, and the reporting of timely and accurate information by us.

We do not act as a fiduciary for the plan nor do we provide services for the plan as a registered investment advisor.

For health and welfare benefit accounts, we do not provide the following services: selection of insurance products (including dental & vision), recordkeeping services, medical management vendor, benefits administration, stop-loss insurance, pharmacy benefit management, wellness, transparency tools/vendors, group purchasing organizations preferred vendor panels, disease management vendors and products, compliance services, employee assistance programs TPA services and development or implementation of plan design.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC (WFCS), Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. WellsTrade brokerage accounts are offered through WFCS.

Stocks and Exchange-Traded Funds (ETFs)

Stocks and ETF compensation is received as direct compensation from your account, as described below.

Commission Schedule for Stocks and Exchange-Traded Funds (ETFs)

This schedule details the commission charged to the participant for trades.

	Online Trading / Automated Telephone Trading	Agent-assisted Trading
Standard	\$0	\$25 per trade

Each order will be treated as a separate transaction subject to commission. An order that executes in multiple lots during a single trading day will be charged one commission. An order that executes over multiple trading days may be subject to additional commissions.

Fixed Income

	Fee
Auction of Treasury Bills, Notes, and Bonds	\$0 per transaction
All Other Fixed Income Transactions	Subject to markup or markdown

For fixed income, including preferred securities and CDs, we may apply a charge (i.e., markup) of up to 3% of the amount of your secondary market transaction. Additionally, we may incur gains (or losses) on positions we hold in inventory in response to market movements or other events that impact the value of the securities we own.

Mutual Funds

In circumstances, as described below, we are compensated through direct compensation.

	Online Trading and Agent-assisted Trading
No-Load, No-Transaction Fee (NTF) Funds	\$0
No-Load Transaction Fee Funds	\$35

No-load mutual funds are funds that do not charge a sales load when you buy or sell the funds. A transaction fee is a trading fee that is charged by the brokerage firm when you buy or sell shares of a fund. All mutual funds, including "No Load" fund, incur transaction costs, expense, and other fees that are passed through by the mutual fund shareholders. Costs and other expenses apply to a continued investment in a mutual fund and are described in the fund's current prospectus.

You can choose to buy or sell shares directly from the fund itself or its principal underwriter or distributor without paying a fee to us.

If you invest in mutual funds, we are usually compensated for plan services through indirect compensation, which is compensation generally paid from a service other than the plan account.

12b-1/Shareholder Service Fees

Annual 12b-1 fees, also known as "trails," are paid by the fund and paid to us out of fund assets each year for marketing and distribution expenses. These payments are subject to a distribution and servicing arrangement to cover distribution expenses and sometimes shareholder services expenses we provide on the fund's behalf. Typically, these fees range between 0.05% and 0.35% for Class A Shares and Class B Shares, and these fees can range between 0.05% and 1.00% for Class C Shares. Please note that 12b-1s and similar fees or compensation are not received or are rebated on ERISA assets held in Advisory Program accounts.

Front-End Sales Charge Fees/Contingent Deferred Sales Charges (CDSC)

WellsTrade offers no-load and load-waived share classes, but permits clients to continue holding traditional share classes with a load or sales charge. Below is a description of sales charges associated with traditional share classes.

Front-end sales charge fees may be charged and paid to us when you purchase a fund. The front-end sales charge is deducted from the initial investment on certain share classes. This charge normally ranges from 0.00% to 5.75%. Some purchases may qualify for a reduced front-end sales charge due to breakpoint discounts based on the amount of transaction and rights of accumulation. In addition, some purchases may qualify for a sales charge waiver based on the type of account, and/or certain qualifications within the account (e.g., number of plan participants).

CDSC is a charge you pay upon withdrawal of money from a fund prior to the end of the fund's CDSC period. CDSC charges range from 0.00% to 5.50%. CDSC periods can range 0 to 7 years. This charge typically only exists on share classes that do not have a front-end sales charge. It is sometimes referred to as the back-end load. CDSCs are not charged when you purchase a fund. The fee charged will depend on the share class purchased by the investor.

You can find a description of the amount and payment frequency of all fees and expenses charged and paid by the fund in the fund's prospectus. Fees and expenses disclosed in the fund's prospectus are charged against the investment values of the fund.

Revenue Sharing

Revenue Sharing fees are paid to us for providing continuing due diligence, training, operations and systems support and marketing to Investment Associates and participants with respect to mutual fund companies and their funds. We may receive revenue sharing from mutual fund companies in connection with your plan's assets through arrangements we have with them.

Revenue sharing fees are usually paid by the fund's investment advisor, or an affiliate, as a percentage of our aggregate value of participant assets invested in the funds. In certain instances, revenue sharing may be paid as a percentage of annual new sales to participants, or as a combination of a percentage of new sales and a percentage of aggregate participant assets. The percentage amounts are typically established in terms of basis points, which are equal to one one-hundredth of 1%. For example, if we received 10 basis points in revenue sharing for a given fund, that would equate to receiving \$10 for each \$10,000 of total assets in participant accounts in the fund.

We receive different revenue sharing rates from each mutual fund family, and may receive different revenue sharing rates for certain funds within a particular fund family. There are also some mutual fund families who do not pay revenue sharing to us.

Mutual fund companies pay us revenue sharing compensation at an annual rate of approximately 1 to 20 basis points on aggregate participant assets and/or on new sales (on a \$10,000 participant position, 20 basis points equals \$20 per year).

Certain funds may pay us a negotiated, fixed annual amount for revenue sharing, regardless of the amount of assets held in participant accounts or in new sales to participants.

For a full list of companies that pay revenue sharing to us, please see the "A Guide to Investing in Mutual Funds" available at <https://www.wellsfargoadvisors.com/disclosures/guide-to-investing.htm>. If you would like to obtain information regarding specific amounts received by us and the payer, as well as information regarding a specific mutual fund company, please contact your Investment Professionals. For more information regarding compensation that may be received from a particular fund, please reference the underlying fund prospectus.

Networking and Omnibus Fees

These fees are designed to compensate us for providing varying degrees of participant account and administrative services for participant accounts holding mutual funds. In recent years, fund companies have outsourced many of these operations functions to broker-dealers such as us. The following are examples of networking and omnibus services: the processing of purchases, redemptions, and exchanges; check processing; dividend reinvestments; preparation and mailing of consolidated account statements; delivery of fund proxies and shareholder materials; tax reporting; maintaining ownership records; and other sub-accounting and recordkeeping services. We are responsible for all costs associated with networking and omnibus services we perform including, but not limited to, technology and personnel.

The compensation paid for networking and omnibus services is negotiated separately with each fund company under arrangements we have with them and the amount varies depending on the fund company and each individual fund. These fees are mutually exclusive in nature, so a single mutual fund position would not be charged networking and omnibus fees, only one or the other. There are also some mutual fund families who do not pay networking or omnibus fees to us. If a participant owns multiple funds in one fund family, we generally receive networking or omnibus compensation for each individual fund.

We may receive networking compensation based on a dollar amount per year, per participant account with an individual fund or based on a percentage of assets in a fund. Networking compensation is paid at a rate between \$2 to \$12 per year per participant position or at a rate between 5 to 10 basis points on assets (on a \$10,000 participant position, 10 basis points equals \$10 per year).

Compensation paid to us for omnibus services are generally higher than networking compensation because we are required to perform a more extensive array of services to participants and the fund for omnibus accounts.

We may receive omnibus compensation based on a dollar amount per year per participant position with an individual fund or based on a percentage of assets in a fund. Omnibus compensation is paid at a rate between \$8.50 to \$25 per year per participant position or at a rate between 2 to 30 basis points on assets, as agreed upon by the fund company and us. Depending on asset levels, basis point pricing may result in higher or lower compensation than a per position fee.

For example, \$10,000 held in a given fund might incur a per position fee up to \$25 or a basis point fee up to \$30. These fees are indirectly borne by the fund client, in that we do not bill or collect these fees from clients. Specific fund fees are disclosed in the fund prospectus and included in its expense ratio.

For a full list of companies that pay networking and omnibus fees to us, please see "A Guide to Investing in Mutual Funds" available at <https://www.wellsfargoadvisors.com/disclosures/guide-to-investing.htm>. If you would like to obtain information regarding specific amounts received by us and the payer per mutual fund company, please contact your Investment Professionals.

Data Agreement

Wells Fargo Advisors provides sales information aggregation services for certain mutual fund families, ETP sponsors and annuity companies. These payments are not attributable to a particular account or holdings nor does the service include any information identifiable to a particular account or holding. For these services, we receive payments ranging up to \$650,000 per year. These payments are paid to and retained by us and are not directly shared with financial advisors. This presents a conflict of interest for us and our financial advisors to the extent it leads us to focus more on entities that purchase the data over those that do not.

Training and Education

We work closely with many product and service providers who provide training and education compensation to offset or reimburse us for costs incurred in conducting comprehensive training and educational meetings for our Investment Associates. These meetings or events are held to educate Investment Associates on product characteristics, business building ideas, successful sales techniques, and suitability as well as various other topics. In some cases, this compensation is applied to cover costs our financial advisors incur to obtain professional designations. In addition, certain vendors provide free or discounted research or other vendor products and services, which can assist our Investment Associates with providing services to the plan.

We offer multiple ways for product and service providers to provide training and education to our Investment Associates. This training and education may be offered in local branch offices or in larger group settings, including at the national level. Certain product and service providers have agreed to dedicate resources and funding to provide this training and education at our nationally organized events. This commitment could lead our Investment Associates to focus on the products offered from these product providers versus the products offered by families not providing this level of training and education support. We select the product and service providers that participate in the training and education events based on a variety of qualitative and quantitative criteria. The subset of these families that offer this support and participate in national organized training and education events may change periodically.

Likewise, from time to time, product providers will reimburse us for expenses incurred by individual branch offices in connection with conducting training and educational meetings, conferences, or seminars for Investment Associates and participants. Also, Investment Associates may receive promotional items, meals or entertainment or other non-cash compensation from product providers. Investment Associates may receive a maximum value of \$100 worth of gifts from each product provider per year. In addition, Investment Associates may receive a maximum value of \$1,000 of meals and business entertainment from each product provider per year.

Although training and education compensation is not related to individual transactions or assets held in participant accounts, it is important to understand that, due to the total number of product providers whose products are offered by us, it is not possible for all companies to participate in a single meeting or event. Consequently, those product providers that do participate in training or educational meetings, seminars, or other events gain an opportunity to build relationships with Investment Associates; these relationships could lead to sales of that particular company's products.

We receive varying amounts of training and education compensation from companies. The training and education compensation for centrally organized events and vendor products or services may vary from \$25,000 to \$1,200,000 per company annually. There are also some companies that do not provide any training and education compensation to us.

For additional information please see "A Guide to Investing in Mutual Funds" and "A Guide to Buying Annuities" available at <https://www.wellsfargoadvisors.com/disclosures/guide-to-investing.htm>. If you would like to obtain specific information regarding amounts received by us per product provider, please contact your Financial Advisor.

Options

	Online Trading / Automated Telephone Trading	Agent-assisted Trading
Options	\$0 + \$.65 per contract	\$25 per trade + \$.65 per contract

For option exercise and assignments, a \$25 fee is applied per transaction.

Unit Investment Trusts (UITs)

Our UITs consist of Equity and Fixed-Income UITs. We are compensated in ways that vary depending on the type and terms of the UIT portfolio selected. The types of fees received by us are described below and are disclosed via the prospectus issued by the UIT provider. An Investment Associate can provide you a copy of the most recent prospectus.

The UIT provider deducts fees as direct compensation from the proceeds available for investments for marketing and distribution expenses, which may include compensating us as described in each UIT prospectus.

Equity UITs

Sales charges and our compensation can vary according to the term of the trust. Trust terms are 13 - 15 months, 2 years, and 5 years. Maximum sales charges for these trusts are 1.85%, 2.75%, and 3.95%, respectively. Our compensation for these trusts is 1.25%, 2.00%, and 3.00%, respectively.

For certain affiliate UITs, we receive additional compensation in the form of a Licensing fee and a Sub-Supervisory fee. These are part of the max sales charge (e.g., 1.85% for a 15-month trust) but are in addition to our compensation (e.g., 1.25% for a 15-month trust). These affiliate UITs are not available for purchase in FA Directed Advisory Programs (PIM and Fundamental Choice).

See the trust prospectus for details.

Fixed-Income UITs

Sales charges and our compensation can vary according to the term of the trust. Trust terms are <5 years, 5 - 12 years, and 12+ years. Maximum sales charges for these trusts are 1.95%, 2.50%, and 3.50%, respectively. Our compensation for these trusts is 1.10%, 1.60%, and 2.60%, respectively.

See the trust prospectus for details. A UIT unit is similar to a share of a mutual fund.

For participating in the underwriting of a fixed-income UIT, the provider may also pay us a percentage of the accumulated profit that was made in purchasing the underlying bonds for the portfolio before the initial deposit date of the UIT, as well as additional per unit sales concessions. In addition, when you purchase a fixed-income UIT in the secondary market, the concession amount and rate may vary.

Volume Sales Concession may be paid to us as described in each financial-services firm's UIT prospectus. Volume Sales Concessions are additional revenue received by us based on the volume of equity and fixed-income UIT sales. These payments may be used for a number of purposes, including training and educational conferences and meetings for our Investment Associates, as well as for conducting due diligence on the trusts.

For additional information please see "A Guide to Investing in Unit Investment Trusts" at <https://www.wellsfargo.com/disclosures/guide-to-investing.htm>.

Cash Sweep Program/Bank Deposit Sweep/Other Float Compensation

Accounts opened under your plan must provide consent, through the Self-Directed Retirement Plan Agreement (ERISA) and general account opening agreement, to use our Cash Sweep Program. Under our Cash Sweep Program, uninvested cash balances in your account are automatically swept into interest bearing deposit accounts ("Standard Bank Deposit Sweep" and "Expanded Bank Deposit Sweep", together the "Bank Deposit Sweep Programs") or, if available, stable-value money market mutual funds ("Money Market Funds"), or such other sweep arrangements made available to you (collectively "Cash Sweep Options"), until these balances are invested by you or otherwise needed to satisfy obligations arising in connection with your account. The Cash Sweep Program is subject to the terms and conditions of the Cash Sweep Program Disclosure Statement.

Prior to receipt of the Self-Directed Retirement Plan Agreement (ERISA) and general account opening documents, cash deposited in the Participant's account and not otherwise invested, will be held as a free credit balance and not placed in the Cash Sweep Program until written consent is provided to participate in our Cash Sweep Program. While any cash remains in free credit balance, we will retain any interest earned on assets awaiting investment or disbursement. You understand and agree that this interest (generally referred to as "float") will be retained by us as additional compensation for the provision of services with respect to the account. Such interest shall generally be a prevailing interest rate. While cash is held in free credit, we will pay the account a rate of return. The rate will be set by us, will vary over time, and will be based on prevailing business and economic conditions.

The Bank Deposit Sweep Programs consist of interest-bearing accounts at affiliated banks, unaffiliated banks, or a mix of both in our Expanded Bank Deposit Sweep program, and interest-bearing deposit accounts at two or more affiliated banks in our Standard Bank Deposit Sweep program. Each unaffiliated and affiliated bank is a depository institution regulated by bank regulatory agencies under various federal banking laws and regulations.

We, along with our affiliates, including the affiliated banks, benefit financially from cash balances held in the Bank Deposit Sweep Programs. As with other depository institutions, the profitability of the banks in the Bank Deposit Sweep Programs, including affiliated banks, is determined in large part by the difference or “spread” between the interest they pay on deposit accounts, such as Bank Deposit Sweep Programs, and the interest or other income they earn on loans, investments, and other assets. The banks in the Bank Deposit Sweep Programs pay rates of interest on deposits in the Bank Deposit Sweep Programs that are significantly less than prevailing market interest rates. The participation of the affiliated banks in the Bank Deposit Sweep Programs is expected to increase their respective deposits and, accordingly, overall profits.

Deposits in the Bank Deposit Sweep Programs from your account are not segregated from other deposit funds, so attributing an exact earnings or interest factor applicable to your account's sweep deposits is not possible. Earnings on the float (or the corresponding reduction in borrowing, depending on anticipated funding needs) depends on numerous factors such as current interest rates, Federal Funds rates, credit risk, and the duration of the particular debt instrument. We receive fees and compensation from the banks (and/or our affiliates) in the Bank Deposit Sweep Programs in connection with the Bank Deposit Sweep Programs. This compensation will be in an amount not to exceed a percentage (equivalent to Federal Funds Target plus 30 basis points (0.30%)) of the daily total deposit balances at that Affiliated Bank. For the Expanded Bank Deposit Sweep, the compensation will be a fixed fee up to 79% of Federal Funds Effective Rate multiplied by the average daily total deposit balances at each unaffiliated bank in the Expanded Bank Deposit Sweep.

We also retain any interest earned (generally at the Federal Funds rate) on cash balances awaiting disbursement, from the date of disbursement check issuance through the day before presentment, or prior to such balances being swept into your Cash Sweep Option (see the referenced cash sweep disclosure for more information about the times at which balances are swept). For additional information regarding the Bank Deposit Sweep Programs, please reference https://www.wellsfargo.com/why-wells-fargo/products-services/account-services.htm#cash_sweep

Fees Payable Among Related Parties

With respect to any brokerage services provided to the plan's participants through a brokerage account, WFA performs trade execution, clearing and other related services. A portion of the firm's compensation from the plan is paid to the Clearing Firm for its services on a transaction basis in accordance with its fee schedule.

The schedule below details service fees charged against Plan Assets.

Services and Fees

The following services have fees that range from \$12 to \$15: deposited/cashed item chargeback, and overnight express mail fees.

The following fees range from \$30 to \$75: outgoing wire transfers, the rejection of ineligible physical certificates presented for deposit, and account transfers.

The following services have fees that are variable: outside investment fees cost \$250 annually per position. Replacing a certificate lost by the participant costs \$100 plus out-of-pocket expenses. Physical Certificate Presentment fee of \$500 for each certificate presented for initial deposit into safekeeping. A variable foreign financial transaction fee may apply on purchases and sales of securities if imposed by a foreign government for companies incorporated in their countries. This fee is passed through from the foreign government to the client. If charged, the amount will be displayed on the trade confirmation. Physical certificate issuance costs a minimum of \$500. Deposit/Withdrawal at Custodian fees are \$250 per occurrence. This fee applies only to transactions delivering shares from Wells Fargo Advisors to the custodian.

Account research or document retrieval fees cost \$15 per hour and \$5 per document, with a one hour minimum. Obtaining physical certification of a foreign security costs \$500 per security.

For more information regarding WellsTrade account fees for brokerage services, please reference: <https://www.wellsfargo.com/services/online/fees-expanded.htm>

Trade Corrections

WFA processes trade instructions (including for the investment of new deposits, transfers between funds and other directions) that are timely received in good order on the business day received. If WFA is responsible for a trade processing delay or error, it is WFA's policy to correct the issue as soon as possible and return the account to the economic position that it would be in absent the delay or error. If correction processing generates a shortfall to the account, we make the account whole by paying the shortfall. If correction processing generates an overage (i.e., an amount in excess of what would be in the account if the error did not occur), WFA retains the overage as a component of its compensation for trade processing services.

Compensation for Termination of Services

Other than any contingent deferred sales charge for a Fund (as described above, if applicable), we do not receive any additional compensation in connection with the termination of our services.

Participant Information Required under ERISA 404(a)

To the extent that you or another plan fiduciary must provide certain fee information to plan participants as required by ERISA Section 404(a), this disclosure document contains information that you may need to describe any "brokerage windows" or "self-directed brokerage accounts" available as participant investment options in your plan. In addition, the regular account statements and confirmation statements we send in connection with participant accounts will contain information about fees and expenses that are charged at the brokerage account level. However, please note that neither this document nor any other account or confirmation statements provided by us is intended to satisfy your requirements of ERISA Section 404(a). Therefore, you will need to review the information contained in those documents to determine if other supplementary information must also be provided.