M&M Home Care 401(k) Profit Sharing Plan
Annual Participant and Beneficiary Disclosure Statement

Plan-Level Service Fees:

The Plan Sponsor compensates The Retirement Advantage, Inc. (TRA) for various annual plan administrative expenses including but not limited to: coverage and non-discrimination testing, monitoring deferral limits, allocating contributions and forfeitures, preparing Plan Amendments and government forms and consulting. The cost for these services fluctuates annually based on a variety of factors.

To the extent these fees are not assessed against forfeitures, paid by the Plan Sponsor or reimbursed by a third party, the Plan may assess these fees against participant accounts, either in proportion to each account balance (i.e., participants with larger account balances pay more of the fee) or as a uniform fee against each participant's account. Any fees assessed against your account will appear on your quarterly statement or notice.

Individual Service Fees:

In addition to overall plan-level administrative fees, there may be individual service fees associated with optional features offered by your plan. These service fees may be paid directly by you to TRA or assessed against your individual account. For example, you may be assessed a processing fee if you request a loan or a distribution.

For periodic distributions such as Required Minimum Distributions, partial withdrawals or installments, an individual service fee will be assessed each time an amount is distributed.

The following individual service fees may apply to your plan:

SERVICE	AMOUNT
Termination Distribution	$75 per distribution
In-Service Distribution (if available)	$75 per distribution
Death, Disability or Retirement Distribution	$75 per distribution
Hardship Distribution (if available)	$125 per distribution
Required Minimum Distribution	$125 per distribution
Domestic Relations Order Review	$200 per review
Qualified Domestic Relations Order Distribution	$300 per distribution
Preliminary Loan Calculations (if available)	$50 per calculation
Loan Set-up/Refinancing (if available and if tracked by Plan Provider)	$100 per request
Loan Set-up/Refinancing (if available and if tracked by TRA)	$250 per request
Loan Re-amortization (if available)	$50 per request
Loan Default Distribution (if applicable)	$175 per request
Form 1099-R Preparation (if applicable)	$50 per request
Additional Payouts	$35 per request
Rush Processing (not applicable with QDROs)	$60 per request

If you have questions regarding this disclosure statement, please contact your Plan Sponsor.

The items outlined above are representative of the fees assessed by The Retirement Advantage, Inc. in its capacity as the third-party administrator for the Plan. The TRA fee information outlined herein supersedes any information that may be reported by other sources.