

Participant Fees

	Ameriprise Financial	ASpire Financial Services	AXA Equitable	Economic Services, Inc.	Primerica Financial Services
Insurance or Mutual Fund Product	Both Products Available	Mutual Fund Product Only	Insurance (Annuity) Product Only	Mutual Fund Product Only	Mutual Fund Product Only
Custodial Fee	Mutual Funds = \$19 Insurance = \$30	\$40	\$15	\$0	\$20
Wrap Fee	3.00% Maximum on MF product, See below M&E Exp for Insurance	0.15% (0.10% for accounts est. before 1.1.12)	N/A	N/A	N/A
Mortality & Expense (Insurance Products Only)	1.05% (Advantage) 1.00% (Select Plus) 1.25% (Access)	N/A	Maximum 0.90%	N/A	N/A
Rider Fees (Optional)	Yes, See individual Contracts for Specifics	N/A	0.15%	N/A	N/A
Advisor Fee	Built into Investment Expense Ratios	Built into Investment Expense Ratios	Built into Investment Expense Ratios	1.04%	Built into Investment Expense Ratios
Investment / Mutual Fund Expense Ratio	Dependent on the Funds Selected	Dependent on the Funds Selected	Dependent on the Investments Selected	Dependent on the Funds Selected	Dependent on the Funds Selected
Loan Fee	\$0	\$100 (one time fee)	\$0	Loans Not Available	\$25 (one time fee)
Distribution Fee	\$0	\$75 (one time fee)	\$0	\$0	\$30 (one time fee)
Trading Fees	No	No	No	No	No

Note: All fees are annual unless indicated otherwise.