

Plan Name: ALTONA BLOWER & SHEET METAL WORKS, INC. 401K PLAN  
Plan ID: 888591

## Service Description and Direct Compensation

In addition to investment related compensation, your plan may pay direct fees to Voya in connection with the services we provide. Current direct fees for standard services are shown below. Additional optional services may also be available for which fees are not shown. Please refer to your program agreements for complete detail. Services and charges are subject to change as described in the applicable agreements.

### Recordkeeping Services

Voya's recordkeeping services include services related to the maintenance of plan investment options, and may include additional plan administrative support. These services include those listed below. Voya does not act in a fiduciary or investment advisory capacity in the provision of these services.

1099 reporting on participant distributions	Annual plan review
Client relationship management	Communications to help educate, guide and motivate your participants to take full advantage of the benefits of your plan
Comprehensive support to help navigate today's regulatory landscape	Cutting-edge technology to help manage your plan
Daily account valuations and reconciliations	Dedicated Plan Participant Website
Dedicated Plan Sponsor Website	Disbursement of funds as directed by authorized plan representatives
Establishment and maintenance of participant accounts	Fiduciary Investment Guide
Financial education and counseling for terminated or retiring employees	Fund scorecard to help assess performance of funds
Local or online enrollment support	Multiple distribution options
Participant bench-marking tools, calculators and newsletters	Personal Rate of Return via the participant website
QDRO/DRO account maintenance	Receiving and processing periodic contributions, fund transfers and allocation changes
Sample investment policy statements	Sponsor/participant account statements
Support for IRS Form 5500 filings	Support for multiple contribution sources
Support for plan audits	Toll-free telephone access (interactive voice response or live rep)
TPA support	Wide range of pre-screened investment alternatives

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Direct Fees for Standard Recordkeeping Services: None

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**Optional Services and Fees:**

Direct Fees for Optional Recordkeeping Services	Fees	Payment Method
Loan Initiation Fee, one-time charge per loan:	\$50.00	Deducted from participant account
In-Service Withdrawal and Hardship Distribution processing, one time charge per disbursement or withdrawal	\$25.00	Deducted from participant account
Participant-Initiated Wire, per occurrence:	\$50.00	Deducted from participant account
Overnight Mail, per occurrence:	\$999.00	Deducted from participant account
Stop Payment, per occurrence:	\$50.00	Deducted from participant account

Other plan-sponsor services also may be available for additional fees.