



**TOOELE CITY EMPLOYEES' 401(K) PLAN (DOC ONLY)**

**ERISA § 404(a)(5) PARTICIPANT DISCLOSURES**

This Addendum illustrates changes to the listed sections of your current NBS 404(a)(5) Disclosure. These changes are automatically effective April 1, 2021. All other fees listed in the current 404(a)(5) Disclosure remain in effect. This addendum must be distributed to all Plan Participants 30 days prior to the effective date. NBS will continue to deliver the annual NBS 404(a)(5) Disclosure to you, the Plan Sponsor, prior to the end of the Plan Year. These changes will be incorporated into the annual notice at that time.

**INDIVIDUAL EXPENSES**

Your plan imposes additional charges if you elect to use certain services and features. These charges are deducted directly from your account. The services, with the correlating fee, that you may request are as follows:

Loan Setup Fee .....	\$ 125 / loan
Distribution Fee .....	\$ 125 / distribution
QDRO Processing Fee - Extra Hourly Work fee.....	\$ 200 / hour