

## 404(a)(5) Fee Disclosures

Schedule of Designated Investment Alternative Information

FUND NAME / TYPE OF OPTION	Symbol	Expense Ratio	Total Returns as of 9/30/2024							Date of Inception	Benchmark Index Returns as of 7/31/2024					
			Last 3 Months	Year to Date	Annualized		10yr	Since Inception	Last 3 Months		Year To Date	Annualized		10yr		
					1yr	3 yr						1yr	3 yr		5yr	
Equity Funds																
Vanguard Growth Index <i>Large Growth</i>	VIGAX	0.05%	2.92%	24.02%	41.90%	10.46%	19.00%	15.54%	8.92%	11/13/2000	3.19%	24.55%	42.19%	12.02%	19.74%	16.52%
																<i>Russell 1000 Growth</i>
Vanguard Value Index	VVIAX	0.05%	9.42%	18.97%	29.78%	11.64%	12.25%	10.78%	7.73%	11/13/2000						
Vanguard Equity Income <i>Large Value</i>	VEIRX	0.18%	8.35%	16.01%	26.44%	10.77%	11.56%	10.58%	8.81%	8/13/2001	9.43%	16.68%	27.76%	9.03%	10.69%	9.23%
																<i>Russell 1000 Value</i>
BlackRock Mid-Cap Growth <i>Mid Cap Growth</i>	CMGIX	0.80%	5.79%	7.63%	23.62%	-3.92%	8.82%	11.90%	9.95%	12/27/1996	6.54%	12.91%	29.33%	2.32%	11.48%	11.30%
																<i>Russell Midcap Growth</i>
Victory Sycamore Established Value <i>Mid Cap Value</i>	VEVRX	0.54%	9.24%	14.41%	26.53%	9.98%	13.22%	12.05%	11.54%	3/4/2014	10.08%	15.08%	29.01%	7.39%	10.33%	8.93%
																<i>Russell Midcap Value</i>
Invesco Discovery R6 <i>Small Cap Growth</i>	ODIIX	0.66%	7.58%	21.45%	34.78%	0.74%	13.45%	13.12%	13.64%	1/27/2012	8.41%	13.22%	27.66%	-0.35%	8.82%	8.95%
																<i>Russell 2000 Growth</i>
Avantis U.S. Small Cap Value Fund <i>Small Cap Value</i>	AVUVX	0.25%	6.80%	8.17%	24.59%	10.42%			16.20%	12/4/2019	10.15%	9.22%	25.88%	3.77%	9.29%	8.22%
																<i>Russell 2000 Value</i>
MFS International Diversification R6	MDIZX	0.73%	9.26%	15.26%	25.45%	4.16%	8.29%	7.16%	7.12%	10/2/2017						
Schwab International Index <i>International</i>	SWISX	0.06%	7.28%	13.08%	25.37%	5.73%	8.27%	5.77%	4.97%	5/19/1997	8.06%	14.21%	25.35%	4.14%	7.59%	5.22%
																<i>MSCI ACWI Ex USA International</i>
Fidelity Advisor Focused Emerging Markets <i>Emerging Markets</i>	FIMKX	0.96%	8.64%	18.96%	29.35%	0.99%	7.80%	6.53%	7.98%	3/29/2004	8.72%	16.86%	26.05%	0.40%	5.75%	4.02%
																<i>MSCI Emerging Markets</i>
Principal Global Real Estate Sec Inst* <i>Global Real Estate</i>	POSIX	0.94%	14.97%	11.63%	29.30%	-0.23%	2.00%	5.12%	3.93%	10/1/2007	16.79%	14.23%	34.77%	3.51%	5.09%	8.04%
																<i>FTSE Nareit All Equity REITs</i>
Bond Funds																
Vanguard Total Bond Market Index	VBTLX	0.05%	5.06%	4.41%	11.40%	-1.43%	0.31%	1.82%	3.39%	11/12/2001						
John Hancock Investment Grade Bond R6 <i>Intermediate Bond</i>	JIGEX	0.38%	5.32%	5.23%	12.51%	-1.44%	0.67%	2.10%	1.90%	3/27/2015	5.20%	4.45%	11.57%	-1.39%	0.33%	1.84%
																<i>Bloomberg US Aggregate Bond</i>
JPMorgan Global Bonds Opps R6 <i>Global Bond</i>	GBONX	0.50%	4.68%	4.93%	11.52%	1.89%	3.15%	3.81%	4.27%	9/4/2012	6.98%	3.60%	11.99%	-3.06%	-0.83%	0.57%
																<i>Bloomberg Global Aggregate Bond</i>
JPMorgan Short Duration Bond R6* <i>Short Term Bond</i>	JSDUX	0.28%	3.04%	4.98%	8.13%	2.01%	2.33%	2.01%	2.57%	2/22/2005	1.66%	4.18%	5.83%	3.32%	2.38%	1.81%
																<i>Barclays Short-term Gov/Corporate TR USD</i>
Cohen & Steers Preferred Sec & Inc Z <i>Preferred Stock</i>	CPXZX	0.79%	5.44%	10.88%	18.70%	1.06%	3.27%	4.93%	4.94%	10/1/2014	6.94%	12.17%	18.89%	1.01%	3.70%	4.70%
																<i>S&amp;P Preferred Stock</i>
BlackRock Strategic Inc Opps Inst <i>Unconstrained Bond</i>	BSIIX	0.74%	4.35%	6.03%	11.87%	2.31%	3.37%	3.10%	3.94%	2/5/2008	5.20%	4.45%	11.57%	-1.39%	0.33%	1.84%
																<i>Bloomberg US Aggregate Bond</i>
Fidelity Long-Term Trs Bond Index <i>Long Government Bonds</i>	FNBGX	0.03%	7.77%	2.77%	15.31%	-8.39%	-4.35%	1.02%	-0.50%	10/4/2017	7.82%	2.42%	15.43%	-8.36%	-4.28%	1.09%
																<i>Bloomberg US Long Treasury TR USD</i>
Other																
Fidelity Govt Money Market* <i>Stable Value</i>	SPAXX	0.42%	1.22%	3.78%	5.07%	3.28%	2.08%	1.39%	2.66%	2/5/1990	1.37%	4.03%	5.46%	3.49%	2.32%	1.65%
																<i>3-month U.S. Treasury Bill</i>

\*These funds are not currently included as investment options in the Avantax model portfolio.

For existing clients only. Not for distribution to prospective clients or the general public.

Mutual funds are offered by prospectus. Carefully consider the investment objectives, risks, charges, and expenses. This and other important information can be found in each mutual fund's summary prospectus and prospectus, which can be obtained from your Avantax financial professional and should be read carefully before investing. The securities identified and described might not represent all the securities purchased, sold or recommended for client accounts. Readers should not assume that an investment in the securities identified was or will be profitable.

Sources: Avantax Planning Partners<sup>SM</sup> and Morningstar, Inc.®, with Benchmark results relied upon from data supplied by their respective sponsors to Morningstar. Return data quoted represents past performance and is for illustrative purposes only. Past performance is neither a guarantee nor a reliable indicator of future results. Investors may lose principal. The model portfolio returns presented are the actual performance of actual client accounts. Returns presented as "gross of fees" (i.e., not reflecting advisory, custodial or program fees). Actual performance will be reduced by advisory fees and any other expenses incurred in the management of advisory accounts. Advisory fees are negotiable. See the Avantax Form ADV Part 2A Disclosure Brochure for a detailed description of all fees, costs and expenses. Returns reflects the reinvestment of income, dividends and other earnings. The Benchmarks referred to in this packet offer readers a point of reference to evaluate the performance of our model portfolios, but Benchmarks are not intended to be used as direct comparisons to the performance of our model portfolios nor should they be viewed as parallels of the investment styles and categories of our model portfolios and the funds making up our model portfolios. Benchmarks are neither managed, nor accessible through direct investment, nor subject to advisory fees or other expenses. Russell 3000 Index is a market-capitalization-weighted equity index tracking the performance of the 3,000 largest U.S.-traded stocks, which represent about 98% of all U.S. incorporated equity securities. MSCI World ex USA All Cap Index is a free float-adjusted market capitalization equity index tracking performance across 22 of the 23 Developed Markets countries (excluding the U.S.), which represents about 99% of the capitalization in each country. MSCI Emerging Markets Index is a free float-adjusted market capitalization equity index tracking performance across 24 Emerging Markets countries, which represents about 85% of the capitalization in each country. Bloomberg Barclays U.S. Aggregate Bond Index is a broad-based index measuring the investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, and includes Treasuries, government-related and corporate securities, MBS, ABS, and CMBS.

## Retirement Plan Services Strategy Portfolios

### INVESTMENT OBJECTIVES AND STRATEGY

Avantax's Portfolio Management Group ("PMG") has developed strategy portfolios with approval by its Investment Advisory Committee. These five strategy portfolios are appropriate for a variety of investor risk profiles including aggressive growth, moderate, and conservative. Relying on analyses of economic and market conditions, the PMG may strategically adjust the weight of certain investment styles as well as adjust an investment vehicle's overall allocation or remove it from the portfolio altogether. The strategy portfolios are rebalanced periodically to make sure the fund allocation stays close to target.

HOLDINGS	Ticker	Gross Expense	Net Expense	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Avantis® U.S. Small Cap Value Instl	AVUVX	0.25	0.25	8.17	24.59	10.42	—	—	16.20	12/4/2019
BlackRock Strategic Income Opps Instl	BSIIX	0.75	0.74	6.03	11.87	2.31	3.37	3.10	3.94	2/5/2008
BlackRock Mid-Cap Growth Equity Instl	CMGIX	0.85	0.80	7.63	23.62	-3.92	8.82	11.90	9.95	12/27/1996
Cohen & Steers Preferred Sec & Inc Z	CPXZX	0.79	0.79	10.88	18.70	1.06	3.27	—	4.94	10/1/2014
Fidelity Advisor Focused Em Mkts I	FIMKX	0.96	0.96	18.96	29.35	0.99	7.80	6.53	7.98	3/29/2004
Fidelity Long-Term Trs Bd Index	FNBGX	0.03	0.03	2.77	15.31	-8.39	-4.35	—	-0.50	10/4/2017
JPMorgan Global Bond Opportunities R6	GBONX	0.60	0.50	4.93	11.52	1.89	3.15	3.81	4.27	9/4/2012
JHancock Investment Grade Bond R6	JIGEX	0.46	0.38	5.23	12.51	-1.44	0.67	—	1.90	3/27/2015
MFS Intl Diversification R6	MDIZX	0.74	0.73	15.26	25.45	4.16	8.29	—	7.12	10/2/2017
Invesco Discovery R6	ODIIX	0.66	0.66	21.45	34.78	0.74	13.45	13.12	13.64	1/27/2012
Schwab International Index	SWISX	0.06	0.06	13.08	25.37	5.73	8.27	5.77	4.97	5/19/1997
Vanguard Total Bond Market Index Adm	VBTLX	0.05	0.05	4.41	11.40	-1.43	0.31	1.82	3.39	11/12/2001
Vanguard Equity-Income Adm	VEIRX	0.18	0.18	16.01	26.44	10.77	11.56	10.58	8.81	8/13/2001
Victory Sycamore Established Value R6	VEVRX	0.54	0.54	14.41	26.53	9.98	13.22	12.05	11.54	3/4/2014
Vanguard Growth Index Admiral	VIGAX	0.05	0.05	24.02	41.90	10.46	19.00	15.54	8.92	11/13/2000
Vanguard Value Index Adm	VVIAX	0.05	0.05	18.97	29.78	11.64	12.25	10.78	7.73	11/13/2000

### PERFORMANCE †

	Weighted Gross Expense	Weighted Net Expense	YTD	1 Year	3 Year	5 Year	Since 10/31/2017	Inception Date
<b>100-0 Aggressive Strategy*</b>	<b>0.33</b>	<b>0.32</b>	<b>17.30</b>	<b>29.94</b>	<b>6.70</b>	<b>11.96</b>	<b>10.24</b>	<b>10/31/2017</b>
100-0 Custom Benchmark	—	—	18.71	32.21	8.50	12.99	11.07	12/29/1978
100-0 Aggressive - 0.75% Fee**	—	—	16.64	28.97	5.91	11.13	9.42	10/31/2017
100-0 Aggressive - 1.5% Fee***	—	—	15.99	28.01	5.11	10.30	8.60	10/31/2017
<b>80-20 Moderately Aggressive Strategy*</b>	<b>0.35</b>	<b>0.34</b>	<b>14.90</b>	<b>26.23</b>	<b>5.59</b>	<b>10.14</b>	<b>8.82</b>	<b>10/31/2017</b>
80-20 Custom Benchmark	—	—	15.76	27.87	6.57	10.55	9.29	12/31/1978
80-20 Moderately Aggressive - 0.75% Fee**	—	—	14.26	25.28	4.80	9.32	8.00	10/31/2017
80-20 Moderately Aggressive - 1.5% Fee***	—	—	13.62	24.34	4.02	8.50	7.20	10/31/2017
<b>60-40 Moderate Strategy*</b>	<b>0.37</b>	<b>0.35</b>	<b>12.59</b>	<b>22.73</b>	<b>4.47</b>	<b>8.22</b>	<b>7.27</b>	<b>10/31/2017</b>
60-40 Custom Benchmark	—	—	12.85	23.64	4.62	8.05	7.43	12/31/1978
60-40 Moderate - 0.75% Fee**	—	—	11.96	21.81	3.69	7.41	6.47	10/31/2017
60-40 Moderate - 1.5% Fee***	—	—	11.33	20.90	2.92	6.60	5.68	10/31/2017
<b>40-60 Moderately Conservative Strategy*</b>	<b>0.38</b>	<b>0.37</b>	<b>10.27</b>	<b>19.26</b>	<b>3.33</b>	<b>6.25</b>	<b>5.79</b>	<b>10/31/2017</b>
40-60 Custom Benchmark	—	—	10.00	19.51	2.64	5.52	5.51	12/31/1978
40-60 Moderately Conservative - 0.75% Fee**	—	—	9.65	18.36	2.55	5.45	5.00	10/31/2017
40-60 Moderately Conservative - 1.5% Fee***	—	—	9.04	17.48	1.79	4.66	4.21	10/31/2017
<b>20-80 Conservative Strategy*</b>	<b>0.40</b>	<b>0.38</b>	<b>7.92</b>	<b>15.79</b>	<b>2.05</b>	<b>4.18</b>	<b>4.20</b>	<b>10/31/2017</b>
20-80 Custom Benchmark	—	—	7.20	15.49	0.64	2.94	3.52	12/31/1978
20-80 Conservative - 0.75% Fee**	—	—	7.32	14.93	1.29	3.40	3.42	10/31/2017
20-80 Conservative - 1.5% Fee***	—	—	6.71	14.07	0.53	2.63	2.65	10/31/2017

### PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. | RETURNS FOR PERIODS LONGER THAN ONE YEAR ARE ANNUALIZED.

† IMPORTANT DATA INFORMATION: All performance results for this strategy are composite returns, as of the date noted, showing total returns that are calculated to reflect the reinvestment of dividends/income and capital gains. Please see page 2 for "Important Disclosures".

\* **Gross** performance does NOT reflect the application of any advisory fee; nor any potential record-keeping fees, TPA fees, platform/custodial fees, or transaction/rebalancing costs. It is provided to comparatively show the effect of fees upon returns.

\*\* **Net 0.75% Fee:** Reflects net-of-fee returns after applying a 0.75% annual advisory fee (which does not include any potential record-keeping fees, TPA fees, platform/custodial fees, or transaction/rebalancing costs). A sample 0.75% fee is provided to comparatively show the effect of fees upon returns, relative to the maximum 1.5% annual advisory fee.

\*\*\* **Net 1.5% Fee:** Reflects net-of-fee returns after applying the maximum 1.5% annual advisory fee (which does not include any potential record-keeping fees, TPA fees, platform/custodial fees, or transaction/rebalancing costs). This fee is negotiable. Please consult your Advisory Representative about your personal fee structure.

## IMPORTANT DISCLOSURES

Avantax Planning Partners, Inc. has developed a series of investment strategy portfolios comprised of mutual funds which are selected based on investment styles and are then strategically allocated within their respective portfolios. Avantax's investment philosophy is based on the principle of diversification through the application of a disciplined asset allocation strategy. The strategic allocation for each portfolio is created using forward-looking estimates of expected returns, risk, and correlation benefits of each of the asset classes. The PMG periodically reviews the portfolios to ensure that each exhibits characteristics aligned with its respective objectives and strategies.

Mutual fund expense ratios are taken from the latest prospectus of each fund. In some cases, the "net" expense ratio is lower than the "gross" because a fund may waive a portion of their expenses. The fund returns shown assume these funds are purchased at net asset value and are shown after internal fees and expenses. They also assume the reinvestment of dividends and capital gains. The principal value and investment return of each fund will fluctuate and, consequently, an investor's shares (when redeemed) may be worth more or less than their original cost. Current performance for each fund may be lower or higher than the performance data quoted. For fund data current to the most recent month-end, please contact your Avantax Financial Advisor.

Each investor for a given risk profile exhibits willingness and the financial capacity to take on the risk associated with that chosen profile. Investing in these investment strategies involves the possibility of loss. Neither asset allocation nor diversification assures a profit or protects against a loss.

All performance results for the five portfolio strategies are composite returns, as of the date noted, showing total returns that are calculated to reflect the reinvestment of dividends/income and capital gains. Investment holdings have changed over time and are reflected in the returns shown on page 1 for each investment strategy. Past performance is not a guarantee or indicator of future results. Avantax Planning Partners does not claim compliance with the Global Investment Performance Standards (GIPS).

Client accounts are, typically, rebalanced when asset class targets drift beyond defined ranges. Individual client returns will vary due to the amount of the negotiated advisory fee (which does not include any potential record-keeping fees, TPA fees, platform/custodial fees, or transaction/ rebalancing costs), timing of the advisory fee deduction and/or trading events, elections for reinvestment of dividends and/or capital gains, and cash flows in and out of the client's account.

A weighted gross expense ratio and weighted net expense ratio are shown (on page one) for each portfolio strategy. They reflect underlying fund expense ratios that are taken from the latest prospectus of each fund. The "net" expense ratio is lower, in some cases, than the "gross" because a fund may waive a portion of their expenses.

Data sourced from Morningstar Direct.

## DEFINITIONS

**Benchmark** represents an index and/or a blend of indices. An index is an unmanaged portfolio of specified securities. You cannot invest directly in an index and an index does not reflect any initial or ongoing expenses. Each of the five investment strategies' performance is compared with that of a Benchmark. Avantax has created a **Custom Benchmark** that is comprised of two primary components: an equity component (which is represented by a 70% allocation to the Russell 3000 Index and a 30% allocation to the MSCI World Ex-USA All Cap Index) and an income component (which is represented by a 100% allocation to the Bloomberg U.S. Aggregate Bond Index). Avantax selects the Custom Benchmark's composition in an effort to appropriately compare the performance of relevant market segments to that of the investment strategy; however, the portfolio holdings for this investment strategy may be significantly different than the securities in the index/indices. Therefore, the volatility and performance of the reported Custom Benchmark may be greater than or less than the volatility and performance of the investment strategy portfolio.

**Expense Ratio** is the annual fee that mutual funds charge their shareholders for operating expenses (e.g., management, marketing, administration, compliance, etc.). The gross expense ratio includes all of a fund's operating expenses, while the net expense ratio subtracts any fees that are waived/reimbursed. Waivers/ reimbursements are generally temporarily offered for short periods of time and may be withdrawn without notice.

**Russell 3000 Index** is a market-capitalization-weighted equity index tracking the performance of the 3,000 largest U.S.-traded stocks, which represent about 98% of all U.S. incorporated equity securities.

**MSCI World ex USA All Cap Index** is a free float-adjusted market capitalization equity index tracking performance across 22 of the 23 Developed Market countries (excluding the U.S.), which represents about 99% of the capitalization in each country.

**Bloomberg U.S. Aggregate Bond Index** measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS.

## SPECIAL RISKS

**Fixed Income** investing ("bonds") involves credit risk, or the risk of potential loss due to an issuer's inability to meet contractual debt obligations, and interest rate risk, or potential for fluctuations in an investment's value due to interest rate changes. Bond prices and interest rates move inversely - as interest rates rise, bond prices fall and as interest rates fall, bond prices rise.

**Small/Micro Cap** stocks may involve risks not associated with investing in more established companies. These stocks may be more volatile as they may be less liquid or more sensitive to macroeconomic factors.

**International** investing has certain risks not associated with investing solely in the U.S. These risks include fluctuations in the value of the U.S. dollar relative to other currencies, custody arrangements made for foreign holdings, political risks, differences in accounting and the amount of information disclosed by non-U.S. exchange-listed companies.

**Emerging market** investing involves greater risks, including unfavorable currency exchange rates, political and economic upheaval, lack of transparency, poor liquidity, and differences in accounting standards.

**Avantax**  
Retirement Plan Services<sup>SM</sup>

THIS MATERIAL MUST BE PROCEEDED OR  
ACCOMPANIED BY A PROSPECTUS

Investors should consider a mutual fund's objectives, risks, charges, and expenses carefully before investing. Mutual fund prospectuses contain this and other information. Please carefully read the prospectus.

# Retirement Plan Investment Portfolio Options

Created by Avantax Planning Partners<sup>SM</sup>  
Fidelity Platform  
9/30/2024



Fees and Expenses				
Fund Name / <i>Type of Option</i>	Symbol	Total Annual Operating Expenses		Shareholder-Type Fees or Restrictions
		As a %	Per \$1,000	
Equity Funds				
Vanguard Growth Index <i>Large Growth</i>	VIGAX	0.05%	\$0.50	
Vanguard Value Index	VVIAX	0.05%	\$0.50	
Vanguard Equity Income <i>Large Value</i>	VEIRX	0.18%	\$1.80	
BlackRock Mid-Cap Growth <i>Mid Cap Growth</i>	CMGIX	0.80%	\$8.00	
Victory Sycamore Established Value <i>Mid Cap Value</i>	VEVRX	0.54%	\$5.40	
Invesco Discovery R6 <i>Small Cap Growth</i>	ODIIX	0.66%	\$6.60	
Avantis U.S. Small Cap Value Fund <i>Small Value</i>	AVUVX	0.25%	\$2.50	
MFS International Diversification R6	MDIZX	0.73%	\$7.30	
Schwab International Index <i>International</i>	SWISX	0.06%	\$0.60	
Fidelity Advisor Focused Emerging Markets <i>Emerging Markets</i>	FIMKX	0.96%	\$9.60	
Principal Global Real Estate Sec Instl <i>Global Real Estate</i>	POSIX	0.94%	\$9.40	
Income Funds				
Vanguard Total Bond Market Index	VBTLX	0.05%	\$0.50	
John Hancock Investment Grade Bond R6 <i>Intermediate Bond</i>	JIGEX	0.38%	\$3.80	
BlackRock Strategic Inc Opps Inst <i>Unconstrained Bond</i>	BSIIX	0.74%	\$7.40	
Cohen & Steers Preferred Stock Fund <i>Preferred Stock</i>	CPXZX	0.79%	\$7.90	
JPMorgan Global Bond Opps R6 <i>Global Bond</i>	GBONX	0.50%	\$5.00	
JPMorgan Short Duration Bond R6 <i>Short Term Bond</i>	JSDUX	0.28%	\$2.80	
Fidelity Long-Term Trs Bond Index <i>Long Government Bond</i>	FNBGX	0.03%	\$0.30	
Other				
Fidelity Money Market <i>Stable Value</i>	SPAXX	0.42%	\$4.20	

Sources: Morningstar, Inc.® as of 9/30/2024. Expenses are charged annually and are subject to change without prior notice. Neither Avantax Planning Partners<sup>SM</sup> nor any of our financial professionals participate in or benefit from these expenses. While Avantax Planning Partners does not charge a termination fee, most brokerage firms operating as custodians of client assets do. This fee summary is not a contract. This fee summary is hypothetical and for illustrative purposes only, and is not intended to represent actual expenses to be realized.

Avantax WM Holdings<sup>SM</sup> is the holding company for the group of companies providing financial services under the Avantax<sup>SM</sup> name. Investment advisory services are offered through Avantax Planning Partners<sup>SM</sup>. Commission-based securities products are offered through Avantax Investment Services<sup>SM</sup>, Member FINRA, SIPC. Insurance services offered through licensed agents of Avantax Planning Partners. 3200 Olympus Blvd., Suite 100, Dallas, TX 75019.

## Plan Information & Administrative Expenses



If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Avantax Retirement Plan Services at 563-588-5519 or 888-557-2622 or [retirementplanservices@avantax.com](mailto:retirementplanservices@avantax.com) or 3390 Asbury Road, Dubuque, IA 52002. A free paper copy of the information available on the Web site(s) can be obtained by contacting Avantax Retirement Plan Services at 563-588-5519 or 888-557-2622.

The cumulative effect of fees and expenses can have a big impact on the growth of your retirement savings. Use the link below to see the Department of Labor's (DOL) publication titled "A Look at 401(k) Plan Fees" for an example showing long-term effect of fees and expenses:  
[http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html)

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

You can obtain additional information related to the required disclosures and investment performance at: [www.avantax.com/retire](http://www.avantax.com/retire). The comparative chart and performance and benchmark information can be located under the investments tab and then under the investment profiles or investment returns tabs.

Website address to glossary of investment terms: <https://www.sparkinstitute.org/resources/best-practices-industry-standards/>. Then, click on "Sample Glossary of Investment-Related Terms for Disclosures to Retirement Plan Participants."