

## SUMMARY of MATERIAL MODIFICATION - PLAN EXPENSES

Plan Name: **Bridgton Hospital 401(k) Plan**

Employer I.D. Number: **01-0130427**

Plan Serial Number: **002**

To all participants of: **Bridgton Hospital 401(k) Plan**

Listed below are the charges your account will incur as a condition of the receipt of a benefit under the Plan, depending upon the transaction involved:

If you have any questions relating to these fees and how they affect your account, please contact the Plan Administrator.

FEE	DESCRIPTION
\$ _____	Lump Sum distribution following termination of employment – This fee includes calculation of distribution amount, preparation of required participant notices and elections, preparing the distribution check or direct rollover transfer of funds, and tax reporting forms.
\$ _____	Participant Election to Postpone Distribution (Annual Maintenance Fee). This fee is an annual participant fee for account maintenance after you terminate employment.
\$ <u>75</u> _____	Participant Loan Initiation – This fee includes the loan origination fee (which includes processing and document preparation), calculation of loan amount, preparation of required notices, and the annual maintenance fee for the first year.
\$ <u>75</u> _____	Participant Loan Maintenance – This fee is an annual fee for maintaining the loan account.
\$ _____	Installment Distribution – This fee includes calculation of the installment distribution amount, preparation of periodic required notices and elections, tax reporting forms, preparing distribution checks and any additional calculation of distribution amounts.
\$ _____	Required Minimum Distribution - age 70½ (RMD) – This fee includes the annual RMD calculation, preparation of required notices and election and preparing the distribution check.
\$ _____	QDRO – Qualified Domestic Relations Order – This fee includes review of the domestic relations order, preparation of required notices and elections, preparing distribution checks, additional calculation of distribution amounts if necessary, and tax reporting forms.
	The plan will also charge your account for actual legal expenses and costs if the plan consults with legal counsel regarding the qualified status of the order. This fee will be based on an hourly rate.
\$ _____	Hardship Distribution – This fee covers the application processing, preparation of required notices and elections, and preparing the distribution check.
\$ _____	In-service Distribution – This fee is for a non-hardship in-service distribution. It covers application processing, preparation of required notices and elections and preparing the distribution check.
\$ _____	Benefit Calculation – This fee includes calculation of the benefit, including determination of installment distributions, substantially equal payments, or annuity options, if available under the Plan.
\$ _____	Other (describe): _____ _____

NOTE: Fees are subject to change. There may be additional fees imposed by the financial institution where your assets are invested.

(SMM – Plan Expenses)