

## Prototype retirement plan fees

Fees	401(k) plan	Simple IRA plan	Profit sharing plan	SEP plan	Money purchase pension plan
Plan setup fee	\$0	\$0	\$0	\$0	\$0
Annual plan fee <sup>1</sup>	Based on APB: • Less than \$6,000 = \$500 • \$6,000 - \$25,000 = \$250 • \$25,000 or more = \$0	\$0	\$0	\$0	\$0
Payroll processing fee <sup>2</sup> • Electronic transmission & ACH payment • Electronic transmission with check • Paper transmittals • Excess payroll fee	\$0 \$500 \$1,000 \$500	\$0 \$500 \$1,000 \$500	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0
Annual participant fee <sup>3</sup>	\$20	\$20	\$20	\$20	\$20
Participant close-out fee <sup>4</sup>	\$20	\$0	\$20	\$0	\$20

### Explanation of fees

**<sup>1</sup>Annual plan fee:** The annual plan fee, based on average participant balance (APB), and payroll processing fees for 401(k) plans are required at plan establishment and then annually based on the plan setup date. The APB is calculated by dividing the 401(k) plan assets by the number of plan participants. Plan assets at setup include any transfers of assets indicated on the plan form received within 90 days of the plan setup date. The plan setup date is the actual date the plan/accounts are established on our system. This is not necessarily the date of the plan's first investment.

**<sup>2</sup>Payroll processing fee:** Electronic transmission with ACH payment: If contributions are submitted electronically through CPIWeb, Columbia Plan Investor Software, (CPI) (via diskette or modem), or a file transmission and payment is made through the automated clearing house (ACH), there are no payroll processing fees for any plan. The SIMPLE IRA plan must transmit contribution data through an electronic method if there are more than two plan participants.

Electronic transmission with check payment: If contributions are submitted electronically through CPIWeb, Columbia Plan Investor Software (CPI) (via diskette or modem), or a file transmission and payment is made via check, there is a \$500 annual fee assessed to 401(k) plans.

Paper transmittals: If contributions are submitted using paper (regardless of payment method), there is a \$1,000 annual fee assessed to 401(k) plans.

**<sup>3</sup>Annual participant fee:** The participant fee will be deducted from the participant's account annually unless prepaid by December 1st. The annual fee will be assessed at the time of closeout if the participant account is closed during the year.

**<sup>4</sup>Participant closeout fee:** This fee applies to plans established after 9/1/96 and is in addition to the annual participant fee.

### Additional comments

All plans invested in an omnibus position are not subject to annual plan fees, payroll processing fees, annual participant fees or participant closeout fees.

The APB and payroll fees will be billed to the plan based on the anniversary of the plan setup date.

## Columbia Management.

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One Financial Center, Boston, MA 02111-2621  
800.426.3750 [www.columbiafunds.com](http://www.columbiafunds.com)

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