



ROMAN CATHOLIC ARCHDIOCESE OF BOSTON 401(K) RETIREMENT SAVINGS PLAN
Fees

Understanding investment fees

Your financial well-being is TIAA's top priority and we are committed to helping you make informed decisions. Fees should be just one factor in your decision-making process since the lowest cost option may not be the best one for you.

Cost of plan services

Fees and expenses have always been part of a retirement savings plan. Some fees are associated with the administration of the plan and may be covered by your employer, while others are paid by you based on the specific investments and services you choose. The following three categories of services are provided to your plan:

1. General record keeping and other plan services

Over the course of a year you pay for services like record keeping.

Many services are necessary for the day-to-day operation of your employer's retirement plan. General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of these expenses are fixed and other expenses may vary from year to year. These costs are allocated to each participant's account as a percentage of the account balance.

2. Specific investment services

You pay only for what you use.

Each investment offered within the plan charges a fee for managing the investment and for associated services. You pay only for the investments you actually use and in proportion to the amount of your investment. These fees are not deducted directly from your account; they are paid indirectly through the investment's "expense ratio". The specific expense ratio for each plan designated investment option is listed in your [Quarterly Investment Update](#).

3. Personalized services

You can opt for extra features, like loan services.

Personalized services provide access to a number of plan features and investments that you pay for but only if you use them. The personalized services used most often are:

Retirement plan loans

\$75.00 per loan initiated for a general purpose

\$125.00 per loan initiated for a residential loan

Qualified Domestic Relations Orders (QDRO)

No additional charge

Sales charges, purchase, withdrawal and redemption fees for certain investments

Certain charges may apply. For additional information, see [Quarterly Investment Update](#).

More information about retirement plan fees and expenses is available at TIAA.org/fees.