

## Aniban, Fernando

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**From:** Aniban, Fernando  
**Sent:** Tuesday, October 17, 2023 9:35 AM  
**To:** Aniban, Fernando  
**Subject:** 401k Plan Admin cost

Nationwide: 0.65%  
Advisor Comp: 0.75%  
MAP Asset Charge (TPA): 0.05%

**Total = 1.45%**

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**From:** Slusar, Todd <Todd.Slusar@hacm.org>  
**Sent:** Tuesday, October 17, 2023 9:31 AM  
**To:** Aniban, Fernando <Fernando.Aniban@hacm.org>  
**Cc:** Reed-Hardy, Crystal <Crystal.Reed-Hardy@hacm.org>  
**Subject:** FW: Time for a call?

Good Morning,

Regarding Travaux 401k costs.

Please let me know if more information is needed.

Todd

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**From:** David Giddings <[DGiddings@vizance.com](mailto:DGiddings@vizance.com)>  
**Sent:** Monday, October 16, 2023 3:12 PM  
**To:** Slusar, Todd <[Todd.Slusar@hacm.org](mailto:Todd.Slusar@hacm.org)>  
**Subject:** RE: Time for a call?

Todd,

Here is a breakdown of fees for the Travaux. The plan currently has roughly \$850,000 in assets. When the plan reaches \$1,000,000 in assets we will go back to the carrier and request a fee reduction.

Nationwide: 0.65%  
Advisor Comp: 0.75%  
MAP Asset Charge (TPA): 0.05%

Let me know if there is anything else you need.

David Giddings, CLU  
Financial Advisor  
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