



Publicis Benefits Connection 401(k) Plan Fees and Expenses

Plan Administrative Fees and Expenses

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the PBC 401(k) Plan.

An Annual Recordkeeping Fee of \$28 per year applies and is deducted quarterly from participant accounts in the amount of \$7 per quarter.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction that an individual may select.

A Loan Setup Fee of \$50 per loan applies when a participant takes a loan from the plan.

Please keep in mind that fees are subject to change. If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

Fidelity Portfolio Advisory Service at Work Fees and Expenses

Individual fees and expenses include those associated with a service or transaction that an individual may select.

A Net Advisory Fee applies for Fidelity Portfolio Advisory Service at Work in an amount that will not exceed 0.40%.