This summary provides important information to assist you in making decisions related to your participation in the USC 403(B) PLAN. Your participation in the plan is the first step to ensuring adequate retirement income. Although no action is required at this time, please review this information and refer to it when managing your account.

Your plan allows you to direct how contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial goals, and the impact of fees. Your plan offers a range of investment options available from the following service providers:

- TIAA-CREF
- Fidelity Investments
- Prudential
- SunAmerica -Frozen to New Contributions
- Vanguard

**TIAA-CREF**

**Right to Direct Investments**
You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting [tiaa-cref.org](http://tiaa-cref.org)
2. By phone at 800 842-2252 available Monday – Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

**Restrictions**
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to the Investment Options Comparative Chart for investment-specific restrictions.

**Additional Rights and Privileges**
Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.
Investment Options
A variety of investment options are available in the plan. A current list of investment options and detailed descriptions of each one is available online at tiaa-cref.org/planinvestmentoptions, enter your plan ID, 101190, and you'll be directed to plan and investment information. The investment options available as of the date of this summary include:

- American Funds EuroPacific Growth Fund R6
- American Funds Washington Mutual Investors Fund R6
- CREF Bond Market Account
- CREF Equity Index Account
- CREF Global Equities Account
- CREF Growth Account
- CREF Inflation-Linked Bond Account
- CREF Money Market Account
- CREF Social Choice Account
- CREF Stock Account
- TIAA Real Estate Account
- TIAA Traditional Annuity
- TIAA-CREF International Equity Fund Institutional
- TIAA-CREF Large-Cap Value Fund Institutional
- TIAA-CREF Lifecycle 2010 Fund Institutional
- TIAA-CREF Lifecycle 2015 Fund Institutional
- TIAA-CREF Lifecycle 2020 Fund Institutional
- TIAA-CREF Lifecycle 2025 Fund Institutional
- TIAA-CREF Lifecycle 2030 Fund Institutional
- TIAA-CREF Lifecycle 2035 Fund Institutional
- TIAA-CREF Lifecycle 2040 Fund Institutional
- TIAA-CREF Lifecycle 2045 Fund Institutional
- TIAA-CREF Lifecycle 2050 Fund Institutional
- TIAA-CREF Lifecycle 2055 Fund Institutional
- TIAA-CREF Lifecycle Retirement Income Fund Institutional
- TIAA-CREF Mid-Cap Growth Fund Institutional
- TIAA-CREF Mid-Cap Value Fund Institutional
- TIAA-CREF Small-Cap Equity Fund Institutional
- Western Asset Core Plus Bond Fund IS

Cost of Plan Services
There are three categories of services provided to your plan:

1. General Administrative Services
General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative
Your Statement of Plan Services and Costs

expenses paid to TIAA-CREF.

2. Specific Investment Services
Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Options Comparative Chart.

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

- Retirement plan loan  
  The cost to you based upon the difference between what you earn on collateral and what you pay in interest

- Qualified domestic relations orders  
  No charge

- Sales charge for certain investments  
  None

- Purchase, withdrawal, and redemption fees for certain investments  
  Varies, see prospectus

A prospectus for each TIAA-CREF investment offered within the plan is available online at tiaa-cref.org/planinvestmentoptions, enter your plan ID, 101190, and you'll be directed to plan and investment information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

There are inherent risks in investing in variable return investments including loss of principal.

Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

Fidelity Investments

Right to Direct Investments
You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan either online at www.fidelity.com or by phone at 800-343-0860.

Your rights under the Plan, and any restrictions, are subject to the terms of the Plan. Your 403(b) plan number is 57648 for both your matched and supplemental contributions.

Restrictions
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in the Investment Option Comparative Chart. Keep in mind that restrictions are subject to change.
Investment Options
The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options are listed below. Additional information is found in the Investment Options Comparative Chart.

Retirement - Target-Date 2010
Fidelity Freedom K 2000 Fund
Fidelity Freedom K 2005 Fund
Fidelity Freedom K 2010 Fund
Fidelity Freedom K 2015 Fund
Fidelity Freedom K 2020 Fund
Fidelity Freedom K 2025 Fund
Fidelity Freedom K 2030 Fund
Fidelity Freedom K 2035 Fund
Fidelity Freedom K 2040 Fund
Fidelity Freedom K 2045 Fund
Fidelity Freedom K 2050 Fund
Fidelity Freedom K 2055 Fund
Fidelity Freedom K Income Fund
Fidelity Asset Manager 20%
Fidelity Asset Manager 30%
Fidelity Asset Manager 40%
Fidelity Asset Manager 50%
Fidelity Asset Manager 60%
Fidelity Asset Manager 70%
Fidelity Asset Manager 85%
Fidelity Treasury Only Money Market Fund
Fidelity Cash Reserves
Fidelity Government Money Market Fund
Fidelity Money Market Fund
Fidelity Money Market Trust Retirement Government Money Market Portfolio
Fidelity Money Market Trust Retirement Money Market Portfolio
Fidelity U.S. Government Reserves
Select Money Market Portfolio
Fidelity GNMA Fund
Fidelity Government Income Fund
Fidelity Institutional Short-Intermediate Government Fund
Fidelity Intermediate Government Income Fund
Spartan Intermediate Treasury Bond Index Fund - Fidelity Advantage Class
Spartan Long-Term Treasury Bond Index Fund - Fidelity Advantage Class
Spartan Short-Term Treasury Bond Index Fund - Fidelity Advantage Class
Fidelity Conservative Income Bond Fund
Fidelity Corporate Bond Fund
Fidelity Intermediate Bond Fund
Fidelity Investment Grade Bond Fund
Fidelity Mortgage Securities Fund
Fidelity Short-Term Bond Fund
Fidelity Strategic Income Fund
Fidelity Total Bond Fund
Fidelity Ultra-Short Bond Fund
Spartan U.S. Bond Index Fund - Institutional Class
Strategic Advisers Core Income Multi-Manager Fund
Fidelity Inflation-Protected Bond Fund
Spartan Inflation-Protected Bond Index Fund - Fidelity Advantage Class
Fidelity Capital & Income Fund
Fidelity Floating Rate High Income Fund
Fidelity Focused High Income Fund
Fidelity Global High Income Fund
Fidelity High Income Fund
Strategic Advisers Income Opportunities Fund of Funds
Fidelity New Markets Income Fund
Fidelity Balanced Fund - Class K
Fidelity Four-in-One Index Fund
Fidelity Puritan Fund - Class K
Fidelity Strategic Real Return Fund
Fidelity Convertible Securities Fund
Fidelity Global Balanced Fund
Fidelity Global Strategies Fund
Fidelity Blue Chip Value Fund
Fidelity Equity Dividend Income Fund - Class K
Fidelity Equity-Income Fund - Class K
Fidelity Large Cap Value Enhanced Index Fund
Fidelity Stock Selector Large Cap Value Fund
Fidelity Strategic Dividend & Income Fund
Strategic Advisers Value Multi-Manager Fund
Fidelity Disciplined Equity Fund - Class K
Fidelity Dividend Growth Fund - Class K
Fidelity Growth & Income Portfolio - Class K
Fidelity Large Cap Core Enhanced Index Fund
Fidelity Large Cap Stock Fund
Fidelity Mega Cap Stock Fund
Fidelity Value Discovery Fund - Class K
Spartan 500 Index Fund - Institutional Class
Spartan Total Market Index Fund - Institutional Class
Strategic Advisers Core Multi-Manager Fund
Fidelity Fifty
Fidelity Blue Chip Growth Fund - Class K
Fidelity Capital Appreciation Fund - Class K
Fidelity Contrafund - Class K
Fidelity Export and Multinational Fund - Class K
Fidelity Focused Stock Fund
Fidelity Fund - Class K
Fidelity Growth Company Fund - Class K
Fidelity Growth Discovery Fund - Class K
Fidelity Independence Fund - Class K
Fidelity Large Cap Growth Enhanced Index Fund
Fidelity Magellan Fund - Class K
Fidelity Nasdaq Composite Index Fund
Fidelity New Millennium Fund
Fidelity OTC Portfolio - Class K
Fidelity Stock Selector All Cap Fund - Class K
Fidelity Trend Fund
Strategic Advisers Growth Multi-Manager Fund
Investment Options
Fidelity Mid Cap Value Fund
Fidelity Value Fund - Class K
Fidelity Leveraged Company Stock Fund - Class K
Fidelity Low-Priced Stock Fund - Class K
Fidelity Mid Cap Enhanced Index Fund
Fidelity Value Strategies Fund - Class K
Spartan Extended Market Index Fund - Fidelity Advantage Class
Spartan Mid Cap Index Fund - Fidelity Advantage Class
Fidelity Growth Strategies Fund - Class K
Fidelity Mid-Cap Stock Fund - Class K
Fidelity Stock Selector Mid Cap Fund
Fidelity Small Cap Value Fund
Fidelity Small Cap Discovery Fund
Fidelity Small Cap Enhanced Index Fund
Fidelity Small Cap Stock Fund
Fidelity Stock Selector Small Cap Fund
Spartan Small Cap Index Fund - Fidelity Advantage Class
Strategic Advisers Small-Mid Cap Multi-Manager Fund
Fidelity Small Cap Growth Fund
Fidelity Global Bond Fund
Fidelity International Bond Fund
Fidelity Diversified International Fund - Class K
Fidelity Global Equity Income Fund
Fidelity International Capital Appreciation Fund
Fidelity International Discovery Fund - Class K
Fidelity International Enhanced Index Fund
Fidelity International Growth Fund
Fidelity International Small Cap Fund
Fidelity International Small Cap Opportunities Fund
Fidelity International Value Fund
Fidelity Overseas Fund - Class K
Fidelity Total International Equity Fund
Fidelity Worldwide Fund
Spartan Global ex U.S. Index Fund - Fidelity Advantage Class
Spartan International Index Fund - Institutional Class
Strategic Advisers International Multi-Manager Fund
Fidelity Emerging Asia Fund
Fidelity Canada Fund
Fidelity China Region Fund
Fidelity Europe Capital Appreciation Fund
Fidelity Europe Fund
Fidelity Japan Fund
Fidelity Japan Smaller Companies Fund
Fidelity Latin America Fund
Fidelity Nordic Fund
Fidelity Pacific Basin Fund
Fidelity Emerging Markets Discovery Fund
Fidelity Total Emerging Markets Fund
Fidelity Emerging Europe, Middle East, Africa (EMEA) Fund
Fidelity Emerging Markets Fund - Class K
Your Statement of Plan Services and Costs

Spartan Emerging Markets Index Fund - Fidelity Advantage Class
Strategic Advisers Emerging Markets Fund of Funds
Fidelity International Real Estate Fund
Fidelity Global Commodity Stock Fund
Fidelity Real Estate Income Fund
Fidelity Real Estate Investment Portfolio
Fidelity Telecom and Utilities Fund
Select Air Transportation Portfolio
Select Automotive Portfolio
Select Banking Portfolio
Select Biotechnology Portfolio
Select Brokerage and Investment Management Portfolio
Select Chemicals Portfolio
Select Communications Equipment Portfolio
Select Computers Portfolio
Select Construction and Housing Portfolio
Select Consumer Discretionary Portfolio
Select Consumer Finance Portfolio
Select Consumer Staples Portfolio
Select Defense and Aerospace Portfolio
Select Electronics Portfolio
Select Energy Portfolio
Select Energy Service Portfolio
Select Environment and Alternative Energy Portfolio
Select Financial Services Portfolio
Select Gold Portfolio
Select Health Care Portfolio
Select Industrial Equipment Portfolio
Select Industrials Portfolio
Select Insurance Portfolio
Select IT Services Portfolio
Select Leisure Portfolio
Select Materials Portfolio
Select Medical Delivery Portfolio
Select Medical Equipment and Systems Portfolio
Select Multimedia Portfolio
Select Natural Gas Portfolio
Select Natural Resources Portfolio
Select Pharmaceuticals Portfolio
Select Retailing Portfolio
Select Software and Computer Services Portfolio
Select Technology Portfolio
Select Telecommunications Portfolio
Select Transportation Portfolio
Select Utilities Portfolio
Select Wireless Portfolio
Spartan Real Estate Index Fund - Fidelity Advantage Class

Plan Designated Investment Manager
Strategic Advisers, Inc., a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity Portfolio Advisory Service at Work.
Cost of Plan Services - General Administrative Services
Plan administrative fees may include legal, accounting, trustee, recordkeeping and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. Based on the information and direction Fidelity had on file at the time this brochure was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change.

Cost of Plan Services - Specific Investment Services
Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

Cost of Plan Services - Personalized Services
Individual fees and expenses include those associated with a service or transaction that an individual may select. In some instances, they may be deducted from the account of those individuals who utilize the service or engage in the transaction.
If you have any account in the Plan and you select or execute the following services or transactions, the fees outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this brochure was prepared. As you review this information, please keep in mind that fees are subject to change.

- Loan Set up Fee - $35 per loan initiated on or after 9/1/2009
- Loan Maintenance Fee - $15 per year per loan initiated on or after 9/1/2009
- Prior Loan Maintenance Fee - $50 per year per loan initiated prior to 9/1/2009
- Portfolio Advisory Service at Work - Net advisory fee based on percentage of the average daily balance of eligible assets in your account, per year
- Participant Hired Advisory Fee - varies based on advisor

Prudential

Right to Direct Investments
You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan either online at www.prudential.com or by phone at 800-458-6333. Your 403(b) plan numbers are 07577 for your matched contributions and 06942 for your supplemental contributions.

Restrictions
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

If you make excessive transfers into and out of (or out of and into) the same investment fund, your ability to make investment transfers involving those funds may be restricted.

Excessive trading is: (1) One or more round-trip trades (transfers into and out of the same fund) within a 30-day period where each buy or sell in the transaction is more than $25,000 and (2) the trading pattern did not result from automatic or system-driven transactions such as payroll contributions or loan repayments, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic rebalancing through a systematic rebalancing.
Your Statement of Plan Services and Costs

program that is not initiated by the Plan.

**Investment Options**
The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options are listed below. Additional information is found in the Investment Options Comparative Chart.

Prudential Guaranteed Interest Account
Medley Money Market Account (VCA-11)
Medley Diversified Bond Account (VCA-24)
Medley Government Income Account (VCA-24)
Prudential Government Income Z
Prudential Global Total Return Z
PIMCO Total Return Fund A
American Funds American Balanced R3
Medley Flexible Managed Account (VCA-24)
Medley Conservative Balanced Account (VCA-24)
Oppenheimer Global Allocation Fund
MFS Value Fund
American Funds Growth Fund of Amer R3
Prudential Jennison Value Fund Class Z
Prudential Stock Index Fund Class Z
Medley Stock Index Account (VCA-24)
Prudential Jennison Growth Fund -Class Z
Medley Capital Growth Account (VCA-10)
Medley Equity Account (VCA-24)
Goldman Sachs Mid Cap Value Fund A
Prudential Jennison Mid Cap Growth Class Z
Invesco Small Cap Growth Fund A
Legg Mason ClearBridge Small Cap Growth Fund Class A
DWS Small Cap Value Fund-A
American Funds EuroPacific Growth Fund R3
Oppenheimer Developing Markets Fund A
Medley Global Account (VCA-24)
Oakmark International I
Prudential Jennison Health Sciences Fund Class Z
Prudential Financial Services Fund Class Z
Prudential Global Real Estate Fund Class Z
Prudential Jennison Natural Resources Fund Z
Columbia Seligman Comms and Information A
Prudential Jennison Utility Fund Class Z

**Cost of Plan Services - General Administrative Services**
Plan administrative fees may include legal, accounting, trustee, recordkeeping and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. Based on the information and direction Prudential had on file at the time this brochure was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change.

**Cost of Plan Services - Specific Investment Services**
Each investment offered within the plan charges a fee for managing the investment and for
associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

**Cost of Plan Services - Personalized Services**
There are fees associated with taking a loan against your account:
- Loan Coupon Conversion Fee - $100/transaction
- Loan Maintenance Charge - $25/year for each outstanding loan
- Loan Processing Fee - $75/transaction

**SunAmerica - Frozen to New Contributions**

**Right to Direct Investments**
You may make changes to existing investments in your plan by phone at 800-445-7862. You may not make new contributions into the plan. Rollovers from other retirement plans are not permitted. Transfers from other USC investment providers are not permitted. Your 403(b) plan number is 2349A for both your matched and supplemental contributions.

**Restrictions**
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

**Investment Options**
The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan’s investment options are listed below. Additional information is found in the Investment Options Comparative Chart.

"Dogs" of Wall Street  
Aggressive Growth  
Alliance Growth  
Asset Allocation  
Balanced (JPM)  
Capital Appreciation  
Cash Management  
Corporate Bond  
Davis Venture Value  
Emerging Markets  
Equity Index  
Equity Opportunities  
Fundamental Growth  
Global Bond  
Global Equities  
Government and Quality Bond  
Growth  
Growth-Income  
High-Yield Bond  
International Diversified Equities  
International Growth and Income  
Real Estate  
Small Company Value  
Telecom Utility
Your Statement of Plan Services and Costs

Total Return Bond (PIMCO)

**Cost of Plan Services - General Administrative Services**
Plan administrative costs may include recordkeeping, legal, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance. In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction.

**Cost of Plan Services - Specific Investment Services**
Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

**Cost of Plan Services - Personalized Services**
The Polaris Plus funds have an annual Separate Account Charge of 1.25%. There is a surrender charge with a declining percentage over a six year period (6-6-5-5-4-4-0%) for actively employed participants.

The cost for a retirement plan loan is based on the difference between what you earn on collateral and what you pay in interest.

**Vanguard**

**Right to Direct Investments**
Your plan gives you the right to direct your plan investments. You can direct your plan investments using any of the three convenient methods listed below:

Online - Log on to your account at www.vanguard.com anytime. If you have not signed up for secure online account access, visit vanguard.com to register and follow the prompts. You will need your plan number: 092674.

Phone - Call the 24-hour interactive VOICE Network at 800-523-1188. You will need a personal identification number (PIN) to use VOICE. Follow the prompts to set up a PIN.

Personal assistance - Vanguard Participant Services associates are available at 800-523-1188 Monday - Friday from 8:30am to 9:00pm Eastern Time.

Your 403(b) plan number is 092674 for both your matched and supplemental contributions.

**Restrictions**
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

**Investment Options**
The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options are listed below. Additional information is found in the Investment Options Comparative Chart.
Your Statement of Plan Services and Costs

500 Index Fund Inv
Admiral Trsy Money Mkt
Balanced Index Fund Inv
Capital Opportunity Inv
Capital Value Fund
Convertible Securities
Developed Markets Idx Inv
Diversified Equity Inv
Dividend Apprc Inv
Dividend Growth Fund
Emerging Mkts Stk Idx Inv
Energy Fund Investor
Equity Income Inv
European Stock Index Inv
Explorer Fund Investor
Extended Mkt Index Inv
Federal Money Mkt Fund
FTSE All-World ex-US Inv
FTSE AW xUS Sm-Cp Idx Inv
FTSE Social Index Inv
Global Equity Fund
GNMA Fund Investor Shares
Growth and Income Inv
Growth Equity Inv
Growth Index Fund Inv
Health Care Fund Inv
High Dividend Yld Idx Inv
High-Yield Corp Fund Inv
I-T Investment-Grade Inv
Inflation-Protect Sec Inv
Inter-Term Bond Index Inv
Inter-Term Treasury Inv
International Growth Inv
International Value Fund
Internatl Explorer Fund
Large-Cap Index Fund Inv
LifeStrategy Consr Growth
LifeStrategy Growth Fund
LifeStrategy Income Fund
LifeStrategy Mod Growth
Long-Term Bond Index
Long-Term Invest-Gr Inv
Long-Term Treasury Inv
Mid-Cap Growth Fund
Mid-Cap Growth Index Inv
Mid-Cap Index Fund Inv
Mid-Cap Value Index Inv
Morgan Growth Fund Inv
Pacific Stock Index Inv
Precious Metals & Mining
Prime Money Mkt Fund
PRIMECAP Core Fund
Cost of Plan Services - General Administrative Services
Plan administrative fees may include legal, accounting, trustee, recordkeeping and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. Based on the information and direction Vanguard had on file at the time this brochure was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change.

Cost of Plan Services - Specific Investment Services
Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

Cost of Plan Services - Personalized Services
Loan Fees:
Origination fee is $40 if you request the loan through vanguard.com or VOICE and $90 if you request the loan with personal assistance from a Vanguard associate. There is also a $25 annual maintenance fee that is charged beginning in the calendar year after the loan was issued.