

**ERISA Section 408(b)(2) Notice
From EPIC Advisors**

This document (Notice) includes a description of the services that EPIC Advisors (Firm) is providing to you with respect to your defined contribution retirement plan (Plan) and the compensation that we receive in connection with these services.

Plan Information

Name of Plan: Abbott Laboratories 401(K) Plan
Plan Representative: John Harrington
Address: 20 Park Ave, New York, NY, 10010

Description of Services

We provide recordkeeping and related administrative services (Participant Account Services) on behalf of the Plan, as further described below.

A. Participant Account Services

Recordkeeping Services. We provide certain core services (Recordkeeping Services) in our capacity as the Plan's recordkeeper. We provide access to certain mutual funds and other similar investments (Funds) for use by the Plan as investment options for Plan participants. Our Recordkeeping Services include providing a daily update of share prices for the Plan's Funds and individual account balances for Plan participants. We also process benefit transactions under the Plan, which may include employer and employee contributions, disbursements, participant-directed transfers, and posting income-related items. In addition, we maintain Plan-related information, such as Plan procedures and provisions, operational information and participant data. We also prepare and furnish quarterly and annual participant statements, and make electronic benefit statements available online. Our services also include custody-related recordkeeping services, such as providing assistance with the reconciliation of trust and administrative records. Additional information concerning the Recordkeeping Services provided on behalf of your Plan is provided in the attached Table B under the heading of "Recordkeeping Services."

Loan Administration. In accordance with your instructions, we may also provide services with respect to the administration (Loan Administration) of any loans that are available under the Plan to its participants. Additional information concerning any Loan Administration services provided on behalf of your Plan is provided in the attached Table B under the heading of "Loan Administration."

B. TPA Services

In accordance with your instructions, we may also provide third-party administration services (TPA Services) on behalf of the Plan, as further described below.

Compliance Services. Our services may include providing compliance-related assistance (Compliance Services) on behalf of the Plan, which must operate in compliance with certain requirements under the Internal Revenue Code and the Employee Retirement Income Security Act of 1974, as amended (ERISA). For example, if the Plan is a 401(k) plan, we may perform certain nondiscrimination testing, such as the actual deferral percentage (ADP) test for pre-tax elective deferrals by participants. We may also assist you with the preparation of the Plan's annual information return on the Form 5500 and its related schedules. Additional information concerning any Compliance Services provided on behalf of your Plan is provided in the attached Table B under the heading of "Compliance Services." Even though we may be engaged to provide certain Compliance Services, please note that the responsibility for maintaining the Plan in legal compliance rests with you in your fiduciary capacity as the Plan sponsor.

Plan Document Services. We may provide plan document-related services (Plan Document Services) that are designed to assist you with the maintenance of a written document for your Plan and its related summary plan description. In connection with providing these services, we may also assist you with making amendments to the Plan, as may be required in order to reflect any changes in the law or plan design. Additional information concerning any Plan Document Services provided on behalf of your Plan is provided in the attached Table B under the heading of “Plan Amendment Fee.”

Participant Education. Our services may include providing financial and other Plan-related education (Participant Education Services) for your employees. Except as otherwise provided under a written agreement with you, all Participant Education Services are non-fiduciary in nature and are not intended to serve as fiduciary “investment advice” to Plan participants for purposes of ERISA. Additional information concerning any Participant Education Services provided on behalf of your Plan is provided in the attached Table B under the heading of “Plan Education/Advice.”

C. Services From Other Providers

Third parties that are unrelated to the Firm may also provide services to the Plan. For example, such third parties may include a registered investment adviser (RIA) providing investment-related assistance to you on behalf of the Plan or to Plan participants, a third-party administrator (TPA) firm that is unrelated to the Firm providing TPA Services for the Plan, an accounting firm performing any necessary financial audits of the Plan’s financial statements, or a bank or trust company serving as the trustee or custodian for the Plan. In accordance with your instructions and payment authorization, we may deduct amounts from the Plan’s account or otherwise facilitate the payment of the fees of any third party acting as a service provider to the Plan.

Although we may facilitate the payment of fees to an unrelated service provider to the Plan, the Firm is not responsible for such third party’s services. Information regarding such third party’s services and its fees may be obtained from the applicable service provider.

Trustee/Custodial Services. Our Firm is not responsible for providing these services, but for your convenience, we have included information concerning the services provided by the bank or trust company serving as the trustee or custodian for the Plan in the attached Table B under the heading of “Trustee/Custodial Services.”

Audit Services. Our Firm is not responsible for providing these services, but for your convenience, we have included information concerning the services provided by the accounting firm performing financial audits of the Plan’s financial statements, as applicable, in the attached Table B under the heading of “Compliance Services.”

Direct Compensation Payable to the Firm from the Plan

The total fee for the Firm’s Participant Account Services and TPA Services, as applicable, is described below.

A. Participant Account Services

- *Recordkeeping Services.* The Firm’s fee schedule is provided in the attached Table B under the heading of “Recordkeeping Services.”
- *Loan Administration.* The fee schedule, as applicable, is provided in the attached Table B under the heading of “Loan Administration.”

B. TPA Services

- *Compliance Services.* The Firm’s fee schedule, as applicable, is provided in the attached Table B under the heading of “Compliance Services.”

- *Plan Document Services.* The fee schedule, as applicable, is provided in the attached Table B under the heading of “Plan Amendment Fee.”
- *Participant Education Services.* The fee schedule, as applicable, is provided in the attached Table B under the heading of “Plan Education/Advice.”

C. Services From Other Providers

- *Trustee/Custodial Services.* Our Firm does not receive any portion of this compensation, but for your convenience, we have included the fee charged by the bank or trust company serving as the trustee or custodian for the Plan in the attached Table B under the heading of “Trustee/Custodial Services.”
- *Audit Services.* Our Firm does not receive any portion of this compensation, but for your convenience, we have included the fee charged by the accounting firm performing financial audits of the Plan’s financial statements, as applicable, in the attached Table B under the heading of “Compliance Services.”

The fees described above for the Plan’s Participant Account Services and TPA Services, as applicable, are offset and reduced by the amount of any indirect compensation received by the Firm from the Plan’s Funds as described under *Indirect Compensation Payable From Sources Other Than the Plan or the Plan Sponsor.* Any net amount due is payable to the Firm. Except as otherwise agreed to in writing with you, annual fees are payable in quarterly installments in arrears, and all other fees are payable upon completion of the relevant service or transaction.

Indirect Compensation Payable to the Firm from Sources Other Than the Plan or the Plan Sponsor

The transfer agent for each of the Plan’s Funds tracks and maintains a record of the number of Fund shares owned by the Plan. As part of its Participant Account Services, the Firm provides sub-accounting services on behalf of each Fund, tracking and maintaining records of the number of Fund shares that are beneficially owned by each individual participant in the Plan (Fund Shareholder Services). In exchange for providing these Fund Shareholder Services, the Firm receives compensation directly from the Fund (Shareholder Service Fees). The Shareholder Service Fees that are payable to the Firm are provided in the attached Table A under the heading of “Annual Shareholder Service Fee.”

In certain instances, the Firm may also receive 12b-1 fees from one or more Funds in connection with its Participant Account Services on behalf of the Plan. Any 12b-1 fees payable to the Firm are provided in the attached Table A under the heading of “Annual 12b-1 Fee.”

As described under *Direct Compensation Payable to the Firm from the Plan,* the Plan’s fees for its Plan Account Services and TPA Services, as applicable, are offset and reduced by the amount of any Shareholder Service Fees and 12b-1 fees, if any, received by the Firm from the Funds.

If a plan expense reimbursement account (PERA) has been established for the Plan, which is also sometimes referred to as an ERISA budget account or an administrative fee credit account, all or a portion of the indirect compensation described above may be remitted to the Plan’s trustee or custodian under the PERA. In accordance with your instructions, the amounts credited to the PERA may be used to pay the Firm’s fee for its Plan Account Services and TPA Services, as applicable, as described under *Direct Compensation Payable to the Firm from the Plan.*

Compensation Paid Among Related Parties

The Firm's receives payments for its services as described in *Direct Compensation Payable to the Firm from the Plan*, and it also receives payments from the Plan's Funds as described in *Indirect Compensation Payable to the Firm from Sources Other Than the Plan or the Plan Sponsor*. These payments are not shared with any entities affiliated with Firm or with any other entities.

Compensation for Termination of Services

The compensation that the Firm expects to receive in connection with the termination of the Plan's Plan Account Services and TPA Services, as applicable, is provided in the attached Table D under the heading of "Termination Expenses."

Manner of Receipt of Compensation

The fees described in *Direct Compensation Payable to the Firm from the Plan* are either deducted directly from the Plan's account or are invoiced, as determined under the terms of your administrative service agreement with the Firm.

With regard to the Shareholder Service Fees and any 12b-1 fees payable to the Firm from the Funds as described in *Indirect Compensation Payable From Sources Other Than the Plan or the Plan Sponsor*, such amounts are deducted directly from the Fund's assets automatically.

Plan's Designated Investment Options

Current prospectuses for the Plan's Funds have been provided to you, which include descriptions of any sales loads or similar transaction charges, the annual operating expenses, and any other ongoing expenses for each Fund. For additional information about any Fund, please read the applicable Fund prospectus, which is available through the Firm's website portal at:

www.jhhancock.com

Additional Information

For additional information about the services provided and compensation received by the Firm, please review your administrative service agreement with the Firm. You can also contact us by calling _____ at _____, or you can send any written inquiries to us at _____.

Important Information

This Notice describes certain types of compensation payable directly or indirectly to the Firm in connection with the Plan Account Services and TPA Services, as applicable, that are provided on behalf of your Plan. The information included in this Notice is intended to satisfy the disclosure requirements under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Plan may incur other service charges that are not payable to the Firm. Such charges may include legal expenses, fees and other costs payable to the Plan's investment providers, the cost for auditing the Plan's financial statements, and other related expenses. Information regarding these other service charges may be obtained from the applicable service provider.

The information included in this Notice, including but not limited to the statements under *Description of Services* and *Direct Compensation Payable to the Firm from the Plan*, is not intended to replace or modify any existing or prospective agreement relating to the Plan. This Notice is provided for informational purposes only, and it should not be relied upon as a legal contract or guarantee for any service that is or will be provided by the Firm or any affiliate.

TABLE A - THIRD PARTY PAYMENT TABLE

Fund Family	Fund Name	Fund Objective	Share Class	Ticker	Expense Ratio	12b1 Fee	Sub T/A Service Fee	Sub T/A Amount
American Funds	American Funds American Balanced R5	Balanced	Retirement	RLBFX	0.0035	0.0000		
Columbia	Columbia Value & Restructuring Z	Growth	Inst	UMBIX	0.0091	0.0000		
American Funds	American Funds EuroPacific Gr R5	Foreign Stock	Retirement	RERFX	0.0055	0.0000		
Vanguard	Vanguard Explorer Inv	Small Company	Inv	VEXPX	0.0049	0.0000		
JPMorgan	JPMorgan Mid Cap Value Instl	Growth	Inst	FLMVX	0.0101	0.0000		
John Hancock	JHancock2 Lifestyle Aggressive 1	Aggressive Growth	Other	JILAX	0.0100	0.0000		
John Hancock	JHancock2 Lifestyle Balanced 1	Balanced	Other	JILBX	0.0093	0.0000		
John Hancock	JHancock2 Lifestyle Conservative 1	Income	Other	JILCX	0.0085	0.0000		
John Hancock	JHancock2 Lifestyle Growth 1	Growth	Other	JILGX	0.0095	0.0000		
John Hancock	JHancock2 Lifestyle Moderate 1	Growth and Income	Other	JILMX	0.0088	0.0000		
Legg Mason/Western	Legg Mason WA Global Hi Yld Bd A	Corporate Bond - High Yield	A	SAHYX	0.0127	0.0000		
John Hancock	JHFunds2 Mid Cap Stock 1	Growth	Other	JIMSX	0.0093	0.0000		
OppenheimerFunds	Oppenheimer Developing Markets Y	Diversified Emerging Markets	Inst	ODVYX	0.0104	0.0000		
PIMCO	PIMCO Total Return Admin	Corporate Bond - General	Other	PTRAX	0.0072	0.0000		
John Hancock	JHFunds2 Real Estate Secs 1	Specialty - Real Estate	Other	JIREX	0.0080	0.0000		
John Hancock	JHancock2 Lifecycle 2015 1	Growth and Income	Other	JLBOX	0.0085	0.0000		
John Hancock	JHancock2 Lifecycle 2020 1	Growth and Income	Other	JLDOX	0.0086	0.0000		
John Hancock	JHancock2 Lifecycle 2035 1	Growth and Income	Other	JLHOX	0.0090	0.0000		
John Hancock	JHancock2 Lifecycle 2040 1	Growth and Income	Other	JLIOX	0.0090	0.0000		
John Hancock	JHancock2 Lifecycle 2045 1	Growth and Income	Other	JLJOX	0.0090	0.0000		
Vanguard	Vanguard Short-Term Federal Inv	Government Bond - General	Inv	VSGBX	0.0022	0.0000		
American Funds	American Funds Growth Fund of Amer R5	Growth	Retirement	RGAFX	0.0039	0.0000		
John Hancock	JHT Total Stock Market Index Tr Ser I	Growth and Income	Other	JETSX	0.0057	0.0000		
American Funds	American Funds Washington Mutual R5	Growth and Income	Retirement	RWMFX	0.0042	0.0000		

Notices and Disclaimers

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**Abbott Laboratories 401(K) Plan
Fee Disclosure Form
For Services Provided By EPIC Advisors**

**Table B
Plan Administration Expenses**

Expense Type	Rate/Estimate	Bundled Service Agreement (✓)	Total Fees
<u>Administration/Recordkeeping Fees:</u>			
Daily valuation			
# of Participants	450	<input checked="" type="checkbox"/>	2,250.00
# of Eligible	0	<input checked="" type="checkbox"/>	0.00
Payroll processing	0.00	<input checked="" type="checkbox"/>	0.00
Balance inquiry	0.00	<input checked="" type="checkbox"/>	0.00
Investment transfer	0.00	<input checked="" type="checkbox"/>	0.00
Contract administration charge	0.00	<input checked="" type="checkbox"/>	0.00
Distribution processing			
# of Distributions	450	<input checked="" type="checkbox"/>	11,250.00
QDRO processing			
# of Distributions	0	<input checked="" type="checkbox"/>	0.00
Participant statements	0.00	<input checked="" type="checkbox"/>	0.00
Plan sponsor reports	0.00	<input checked="" type="checkbox"/>	0.00
VRU/Internet services	0.00	<input checked="" type="checkbox"/>	0.00
Other: _____	0.00	<input type="checkbox"/>	0.00
		Subtotal	\$13,500.00
<u>Participant Education/Advice:</u>			
Participant education materials and distribution	0.00	<input type="checkbox"/>	0.00
Education meetings -1	0.00	<input type="checkbox"/>	0.00
Investment advice programs	0.00	<input type="checkbox"/>	0.00
Other: _____	0.00	<input type="checkbox"/>	0.00
		Subtotal	\$0.00
<u>Trustee/Custodial Services:</u>			
Certified annual trust statement	0.00	<input type="checkbox"/>	0.00
Safekeeping of plan assets	0.00	<input type="checkbox"/>	0.00
Other: _____	0.00	<input checked="" type="checkbox"/>	0.00
		Subtotal	\$0.00
<u>Compliance Services:</u>			
Nondiscrimination testing	0.00	<input checked="" type="checkbox"/>	0.00
Signature ready form 5500	0.00	<input checked="" type="checkbox"/>	0.00
Annual audit	0.00	<input checked="" type="checkbox"/>	0.00
Other: _____	0.00	<input checked="" type="checkbox"/>	0.00
		Subtotal	\$0.00

Disclosure Area: _____

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**Table B
Plan Administration Expenses (continued)**

Expense Type	Rate/Estimate	Bundled Service Agreement (✓)	Total Fees
<u>Plan Amendment Fee:</u>			
Plan amendment fee	6,500.00	<input checked="" type="checkbox"/>	6,500.00
Plan document/determination letter fee	0.00	<input checked="" type="checkbox"/>	0.00
Other: _____	0.00	<input checked="" type="checkbox"/>	0.00
		Subtotal	<u>\$6,500.00</u>
 <u>Loan Administration:</u>			
Loan origination fee			
# of Loans	0	35.00	<input type="checkbox"/>
_____		0.00	0.00
Loan processing fee			
# of Loans	0	0.00	<input type="checkbox"/>
_____		0.00	0.00
Loan maintenance and repayment tracking fee			
# of Loans	0	0.00	<input type="checkbox"/>
_____		0.00	0.00
Other: _____		0.00	<input type="checkbox"/>
		Subtotal	<u>\$0.00</u>
			<u>\$0.00</u>
Total separate charges			<u>\$0.00</u>
Total bundled charges			<u>\$20,000.00</u>
(Less offsets/credits paid to plan)			<u>(\$0.00)</u>
Total Plan Administration Expenses			<u>\$20,000.00</u>

Disclosure Area: _____

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Table C

One Time Start-Up/Conversion Expenses

Expense Type	Rate/Estimate	Total Fees
Start-up/conversion education program	<u>0.00</u>	<u>100.00</u>
Start-up/conversion enrollment expense	<u>0.00</u>	<u>0.00</u>
Installation fee	<u>0.00</u>	<u>0.00</u>
Start-up/conversion plan document fee/filing fee	<u>0.00</u>	<u>0.00</u>
Other: _____	<u>0.00</u>	<u>0.00</u>
Total Start-Up/Conversion Expenses		<u>\$100.00</u>

Disclosure Area: _____

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**Abbott Laboratories 401(K) Plan
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**Table D
Service Provider Termination Expenses**

Expense Type	Rate/Estimate	Total Fees
<u>Investment Product Expenses:</u>		
Contract termination charges	0.00	0.00
Back-end load	0.00	0.00
Product termination fee	0.00	0.00
Other: _____	0.00	0.00
	Subtotal	<u>\$0.00</u>
 <u>Plan Administration Expenses:</u>		
Service provider termination charge	0.00	0.00
Service contract termination charge	0.00	0.00
Other: _____	0.00	0.00
	Subtotal	<u>\$0.00</u>
 Total Termination Expenses		 <u>\$0.00</u>

Disclosure Area:

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**Table E
Float Income**

The Firm retains any interest or “float” income earned on the amounts transferred to its cash disbursement account upon the issuance of a check on behalf of the Plan until such check is presented for payment. Float income is also earned on amounts deposited in its contribution account in connection with employer or payroll contributions to the Plan until the contribution amounts become invested on the investment settlement date. These accounts generally earn interest at a rate that is similar to commercial money market rates. Additional information is available in your administrative service agreement with the Firm.

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**Abbott Laboratories 401(K) Plan
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**Table F
Definition of Terms**

Administration/Recordkeeping Fee: Fee for providing recordkeeping and other plan participant administrative type services. For start-up or takeover plans, these fees typically include charges for contacting and processing information from the prior service provider and “matching up” or mapping participant information. Use of this term is not meant to identify any ERISA Section 3(16)(A) obligations.

Annual Audit: Federal law requires that all ERISA-covered plans with more than 100 participants be audited by an independent auditor. It is also common to refer to a DOL or IRS examination of a plan as a plan audit. Any charge imposed by a service provider in connection with this audit is reflected on Schedule B.

Back-End Load: Sales charges due upon the sale or transfer of mutual funds, insurance/annuity products or other investments, which may be reduced and/or eliminated over time.

Balance Inquiry: Fee that may be charged each time a participant inquires about his or her balance.

Brokerage Commission: A fee paid to a broker or other intermediary for executing a trade.

Brokerage Window: A plan investment option allowing a participant to establish a self-directed brokerage account.

Bundled Services: Arrangements whereby plan service providers offer 401(k) plan establishment, investment services and administration for an all-inclusive fee. Bundled services by their nature are priced as a package and cannot be priced on a per service basis.

Collective Investment Fund: A tax-exempt pooled fund operated by a bank or trust company that commingles the assets of trust accounts for which the bank provides fiduciary services.

Contract Administration Charge: An omnibus charge for costs of administering the insurance/annuity contract, including costs associated with the maintenance of participant accounts and all investment-related transactions initiated by participants.

Contract Termination Charge: A charge to the plan for “surrendering” or “terminating” its insurance/annuity contract prior to the end of a stated time period. The charge typically decreases over time.

Conversion: The process of changing from one service provider to another.

Distribution Expense: The costs typically associated with processing paperwork and issuing a check for a distribution of plan assets to a participant. May include the generation of IRS Form 1099R. This fee may apply to hardship and other in-service withdrawals as well as to separation-from-service or retirement distributions.

Eligible Employee: Any employee who is eligible to participate in and receive benefits from a plan.

Expense Ratio: The cost of investing and administering assets, including management fees, in a mutual fund or other collective fund expressed as a percentage of total assets.

**Abbott Laboratories 401(K) Plan
Fee Disclosure Form
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Table F

Definition of Terms (continued)

Front-End Load: Sales charges incurred when an investment in a mutual fund is made.

Individually Managed Account: An investment account managed for a single plan.

Installation Fee: One-time fee for initiating a new plan or initiating new services.

Investment Transfer Expense: Fee associated with a participant changing his or her investment allocation, or making transfers among funding accounts under the plan.

Loan Maintenance and Repayment Tracking Fee: Fee charged to monitor outstanding loans and repayment schedule.

Loan Origination Fee: Fee charged when a plan loan is originally taken.

Loan Processing Fee: Fee charged to process a plan loan application.

Management Fee: Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

Mortality Risk and Administrative Expense (M&E Fee): Fee charged by an insurance company to cover the cost of the insurance features of an annuity contract, including the guarantee of a lifetime income payment, interest and expense guarantees, and any death benefit provided during the accumulation period.

Nondiscrimination Testing Expense: Tax qualified retirement plans must be administered in compliance with several regulations requiring numerical measurements. The fee charged for the process of determining whether the plan is in compliance is collectively called nondiscrimination testing expense.

Participant: Person who has an account in the plan.

Participant Education Materials/Distribution Expenses: All costs (including travel expenses) associated with providing print, video, software and/or live instruction to educate employees about how the plan works, the plan investment funds, and asset allocation strategies. There may be a one-time cost associated with implementing a new plan, as well as ongoing costs for an existing program.

Plan Document/Determination Letter Fee (Filing Fee): Fee charged for a written plan document. Fee can also include the costs associated with preparing and filing IRS required documentation, including the request for a determination letter (document issued by the IRS stating whether the plan meets the qualifications for tax-advantaged treatment).

Plan Loan: The law allows participants to borrow from their accounts up to prescribed limits. This is an optional plan feature.

Product Termination Fee: Investment-product charges associated with terminating one or all of a service provider's investment products.

**Abbott Laboratories 401(K) Plan
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Table F

Definition of Terms (continued)

QDRO (Qualified Domestic Relations Order): A judgment, decree or order that creates or recognizes an alternate payee's (such as former spouse, child, etc.) right to receive all or a portion of a participant's retirement plan benefits.

Separate Account: An asset account established by a life insurance company, separate from other funds of the life insurance company, offering investment funding options for pension plans.

Service Provider Termination Charge: Plan administrative costs associated with terminating a relationship with a service provider, with the permanent termination of a plan, or with the termination of specific plan services. These may be termed "surrender" or "transfer" charges.

Signature Ready Form 5500: Fee to prepare Form 5500, a form which all qualified retirement plans (excluding SEPs and SIMPLE IRAs) must file annually with the IRS.

Start-up/Enrollment Expense: Costs associated with providing materials to educate employees about the plan, and enrolling employees in the plan. This may be part of, or included in, the education programs. There may be a one-time cost associated with implementing a new plan, as well as ongoing enrollment costs.

Trustee Services: Fees charged by the individual, bank or trust company with fiduciary responsibility for holding plan assets.

VRU: Voice Response Unit.

Wrap Fee: An inclusive fee generally based on the percentage of assets in an investment program, which typically provides asset allocation, execution of transactions and other administrative services.

12b-1 Fee: A charge to shareholders to cover a mutual fund's shareholder servicing, distribution and marketing costs.