

NH HICKS Billing Policy

The purpose of this policy is to outline our standard response to billing inquiries. We reserve the right to review and adapt the policy on a case by case basis. It is our intent to always treat each client fairly and obtain an equitable solution.

We prepare the invoice for the annual administration 30 days prior to your plan year end. (For example, December yearend clients will be billed December 1st or June year end clients will be billed June 1st.)

Payment is expected within 60 days of receipt of the annual administration. Our office strives to work with our clients and offer several payment options. Please contact our bookkeeper for more information.

Statements will be mailed at the end of each month reflecting any balance payable.

Investment Company Billing

Certain plans are set up to have the annual administration, participant termination and/or loan fees paid by the investment company. Instruction will be provided by your plan administrator to help implement this payment feature.

Investment Company Payments

New fee disclosure regulations require third party payments from pension accounts to be disclosed to clients and plan participants. Beginning 2013, it is our intent to apply any payments of more than \$25 per calendar quarter received from investment companies to the annual administrative fees. We will not refund any excess compensation or refund payments for past amounts received.

Any amounts received from investment companies in 2013 and going forward will be applied to any open invoices or used to credit any future fees. Depending on the investment product, this may potentially eliminate any out-of-pocket expenses for the plan sponsor.

We appreciate your understanding in our attempts to keep fees as low as possible for our clients and their participants.

Any questions can be directed to our CFO, Angelique Hicks. She has the discretion and authority to implement any parts of this policy as she sees fit.

Effective January 1st, 2013.