



MEMORANDUM

To: ACCG Retirement Services Governmental 401(a) and 457(b) Plan Sponsors
From: R. Kale Hodges
ACCG Retirement Services Director
Date: February 27, 2026
Re: DC Administrative Services Agreement Revised Fee Schedule – Effective July 1, 2026

We are pleased to announce an update to your ACCG 401(a) and 457(b) Retirement Plans fee schedule effective July 1, 2026. Pursuant to the Administrative Services Agreement between ACCG and your jurisdiction, ACCG may change Schedule B with at least 120 prior written notice. The change reflects our ongoing commitment to delivering value, transparency, and desired retirement outcomes for both plan sponsors and participants.

Why is Schedule B changing?

At the ACCG Defined Contribution Board of Trustees meeting on November 6, 2025, the Trustees directed staff to review the current pricing model with revenue sharing included and evaluate the current and potential new fee tiers for plans in the ACCG Retirement Program. Attached is a revised Schedule B with a new fee schedule that was adopted by the ACCG Defined Contribution Board of Trustees at their February 26, 2026, board meeting.

What's changing in Schedule B?

The new fee structure adds three new tranches for \$50M - \$75M, \$75M - \$100M and \$100M+. There were no changes to the less than \$1M and \$1M to \$5M tranches. There is a slight increase in the participant asset-based fee in the \$5M - \$10M tranche. At most, there is \$17 per year increase while the other tranches greater than \$ 10M will see a reduction in cost. This shift is to align tranches into a gradual reduction in fees as the plan grows in asset size.

Why does this change matter to your participants?

The idea around this model shift is to provide top quality service to jurisdictions while allowing for efficiencies of scale for larger plans. As plans grow, they will enjoy this benefit of reduced administrative fees. By decreasing the expenses associated with plan administration and services, participants will be able to retain a greater portion of their account balance, helping their savings grow more efficiently over time. Even small reductions in fees can have a meaningful long-term impact on retirement savings. This updated schedule is designed to:

- Improve participant outcomes by minimizing plan-related expenses
- Enhance the overall value of your retirement program
- Support our fiduciary objective to ensure reasonable and competitive fees

What do you need to do next?

Attached is the new Schedule "B" Fee Schedule from the Administrative Services Agreement that has been executed by ACCG because of the board vote. Please return the fully executed agreement by July 1, 2026 via email to Valeria Tucker, ACCG Retirement Services Deputy Director. Valeria's email address is vgreene@accg.org. We will implement the new fee schedule automatically on the above-mentioned effective date.

We appreciate your continued partnership and your commitment to helping participants achieve retirement readiness. If you have any questions about the new fee schedule or would like to discuss how these changes may impact your plan, please contact your Regional Client Manager.

Sincerely,

A handwritten signature in blue ink that reads "R. Kale Hodges". The signature is written in a cursive style with a long, sweeping underline.

R. Kale Hodges
Retirement Services Director
ACCG Retirement Services



SCHEDULE "B"
FEE SCHEDULE
(effective 7/1/2026)

Asset Based Fees

Asset -Based Fees Based on Jurisdiction's Total Assets* (in basis points)

Participant Account Balances**	Jurisdiction Total Assets							
	Less than \$1M	\$1M - \$5M	\$5M - \$10M	\$10M - \$25M	\$25M - \$50M	\$50M - \$75M	\$75M - \$100M	Over \$100M
First \$5,000	200	175	150	115	90	40	25	0
Next \$5,000	175	150	125	90	60	40	25	0
Next \$15,000	25	20	15	10	5	0	0	0
Over \$25,000	0	0	0	0	0	0	0	0

*Total combined assets of the Plan(s) shall be evaluated at each calendar year end.

**Participant Account Balance is based on the average daily balance during the preceding quarter.

Other Fees

Annual Participant Fee:	\$20.00 per Participant assessed quarterly
Errors not caused by ACCG:	To be negotiated as needed
Employer Requested Special projects:	To be negotiated as needed

ACCG may once each calendar year amend this Schedule "B" upon one hundred and twenty (120) days prior written notice to the Employer.

We have read and understand the above Schedule "B" and agree to its terms as evidenced by the signatures set forth below.

EMPLOYER
Jurisdiction Management Approval


Jurisdiction: _____

By: _____

Title: _____

Date: _____

**ASSOCIATION COUNTY
COMMISSIONERS OF GEORGIA**

By:  _____

Title: ACCG Executive Director _____

Date: February 27, 2026 _____