

Program Fee Structure

Fees are based on your account balance with the recordkeeper (TIAA or Fidelity) and are included as a line item on the quarterly statements you receive. The annual total is also listed.

TIAA

Account Balance (as of the last day of the previous quarter)	Quarterly	Annual
< \$5,000	\$0	\$0
\$5,000 to \$50,000	\$4.50	\$18.00
\$50,000.01 to \$100,000	\$9.50	\$38.00
\$100,000.01 to \$200,000	\$17.00	\$68.00
\$200,000.01+	\$24.50	\$98.00

Fidelity

Account Balance (as of the last day of the previous quarter)	Quarterly	Annual
< \$5,000	\$1.00	\$4.00
\$5,000 to \$50,000	\$6.00	\$24.00
\$50,000.01 to \$100,000	\$13.50	\$54.00
\$100,000.01 to \$200,000	\$23.50	\$94.00
\$200,000.01+	\$36.00	\$144.00

A note about fees:

In the past, recordkeeping and administrative fees were included in the expense ratios. In order to be transparent, beginning in 2022 these fees are charged as a quarterly flat-dollar amount per participant and will be automatically deducted from your account. You will see them listed as "fees" on your statements.

The UW 403(b) Supplemental Retirement Program continues to provide options that are no-load with no sales commissions or broker fees. Participants have access to low-cost institutional share classes through the core line-up.

There may also be fees tied to investing in the self-directed brokerage window, depending on the funds you choose, and any independent financial advisors you work with.