

## Catholic Health 403(b) Plan Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

### **Asset-Based Fees**

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Log in to Fidelity NetBenefits® at [netbenefits.com/atwork](https://netbenefits.com/atwork) for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy.

### **Plan Administrative Fees and Expenses**

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee may be deducted from Plan accounts. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

| Type of Plan Administrative Fee | Amount                                                    |
|---------------------------------|-----------------------------------------------------------|
| Recordkeeping Fee               | \$47.00 per year deducted quarterly (\$11.75 per quarter) |

***If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.***

### **Individual Fees and Expenses**

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction. If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

| Type of Individual Fee                        | Amount                                                                                                                                                                 |
|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Loan Setup Fee                                | \$75.00 per loan                                                                                                                                                       |
| Loan Maintenance Fee                          | \$25.00 per year per loan deducted quarterly                                                                                                                           |
| Overnight Mailing Fee                         | \$25.00 per transaction                                                                                                                                                |
| Personalized Planning & Advice                | If you utilize this service, the advisory fee is estimated not to exceed 0.51% per year of your average daily managed account balance and is deducted quarterly.       |
| Qualified Domestic Relations Order (QDRO) Fee | \$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan |
| Full Distribution Fee                         | \$25.00 per transaction                                                                                                                                                |
| In-Service Withdrawal Fee                     | \$25.00 per transaction                                                                                                                                                |

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|                                   |                               |
|-----------------------------------|-------------------------------|
| Minimum Required Distribution Fee | \$25.00 per distribution year |
| Return of Excess Contribution Fee | \$25.00 per transaction       |

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

***If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.***

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager or the trustee. When no ratio is shown for these options it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

Fidelity Investments Institutional Operations Company LLC, 245 Summer Street, Boston MA 02210.

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