

All reported returns are net of fees. The Oregon Savings Growth Plan has two types of fees: Administrative and investment provider contract/management fees. The administrative fees include recordkeeping, communications, counseling, customer service, and custodial services. Certain circumstances may require an additional fee such as processing domestic relations orders and loans.

I. ADMINISTRATIVE FEE

	Percentage of Assets
State of Oregon Administrative Fee	0.07%
Recordkeeping/Custody/Trust/Communications	0.10%
Total Administrative Fees	0.17%

II. INVESTMENT PROVIDER CONTRACT AND INVESTMENT MANAGEMENT FEES

By Investment Option	Weighted Average (%)
LifePath® Portfolios	0.12%
Short-Term Fixed Income	0.11%
Stable Value	0.41%
Active Fixed Income Option	0.18%
Real Return Fund	0.56%
Large Company Value Stock	0.032%
Stock Index	0.042%
Socially Responsible Investment Option	0.18%
Large Company Growth Stock	0.032%
International Stock	0.40%
Small Company Stock	0.40%

Fees for investments in the Self-Directed Brokerage Option vary. For more information, contact Schwab's dedicated PCRA Call Center at **1-888-393-PCRA (7272)**.

EXAMPLES OF INVESTMENT PROVIDER/MANAGEMENT FEE STRUCTURE

- (1) If the participant had a balance of \$10,000 invested in a LifePath Portfolio as of December 31, 2015, the fees would be assessed daily to the account prior to crediting earnings, i.e. $\$10,000 \times 0.12\% = \12.00 divided by 365 = \$0.03 per day.
- (2) A participant whose assets are distributed equally among the options will pay a weighted average investment provider contract/investment management fee of 0.24%, excluding LifePath Portfolios.
- (3) There are also administrative fees of 17 basis points. For that same \$10,000 you have invested, the fees would be assessed daily to the account as well, i.e. $\$10,000 \times 0.17\% = \17.00 divided by 365 = \$0.05 per day.

Note: The fees are based on the assets as of January 20, 2017 and are subject to change. There are no additional fees charged for transferring funds between the options, starting a distribution, etc. All proceeds from mutual funds for revenue sharing are reflected as a reduction to the weighted average fees.