



Revitalizing  
Retirement  
Plans

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### Fee Disclosure Statement

KISC is an asset based “fee-only” adviser. To avoid conflicts of interest, **the Firm receives no compensation whatsoever from any source other than our Plan asset-based fees paid through the custodian.**

The Base Annual Fee rate is applied to participants’ accounts by the custodian. The custodian is authorized, by the Plan, to pay KISC directly from the participants’ accounts. The Custodian provides a statement to the Plan of the fees deducted. KISC provides the Plan a quarterly invoice. Such invoices reflect all fee withdrawals and payments made to KISC on the Plan’s behalf.

KISC, LLC is owned by Steve A. Eschbach. There are no other owners. Neither KISC nor Mr. Eschbach are involved in other compensated qualified retirement income plan services. There are no corporate owners related to KISC. Should KISC restructure involving such corporate ownership, KISC’s clients would have the right to audit the new ownership relationship and ownership financials for the purpose of proving there is no conflict of interest through its income sources.

KISC does not:

1. Provide any other financial planning or investment advice to individual Plan Participants.
2. Sell participant data.
3. Accept brokerage or any other commissions.
4. Accept, or provide, referral fees.

Affirmed by: