



Fee Disclosure

The Covenant Christian Academy 403(b) Retirement Savings Plan is administered by JEM Resource Partners (JEM) in Austin, Texas. Their affiliate, TCG Advisors, LP, (TCG) is the investment advisor to the Plan. JEM and TCG are fee-only service providers. They do not accept commissions or any other types of income from the investments in the Plan. Both companies are owned by TCG Group Holdings, LP. You can see complete information about TCG Group and all of its subsidiaries and affiliates at www.tcggroupholdings.com.

For more information about the Plan structure and rules, see the Summary Plan Description on the JEM website. Go to www.jemtpa.com, click on “403(b)” at the top of the page, then scroll down to “Covenant Christian Academy” and click on “Summary Plan Description.”

The annual administration fee charged by JEM is .0071 per year (.71% or 71 basis points) billed to each account in the Plan quarterly (pro-rated). There are no other administrative costs charged to the Plan.

The annual investment advisory fee charged by TCG is .0070 per year (.70% or 70 basis points) billed to each account in the Plan quarterly (pro-rated). There are also fees charged by the mutual funds and other investment options in the Plan. You can see the fees charged by each investment by logging into your Plan account on the JEM website. Go to www.jemtpa.com, login to your account, then click on the “Investments” tab at the top of the screen. Pick “All Sources” from the choices on the next screen (Source of Money). You should then see a list of all investments in the Plan. Click on the investment you want to see and information about the investment will be displayed, including the annual asset management fee.

If you have any questions about the Plan or fees please call JEM at (800) 943-9179.

Plan Administered by



Plan Investments Managed by

