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Fees, Plan Design and Participant Success Measures

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\$ F P H & R Q V X O W L Q J , Q F
M M R Q H V # D F P H F R Q V X O W L Q J F R P



Fiduciary Benchmarks
Independent | Comprehensive | Informative

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Investment Offering and Plan Fees Summary

\$

Total Expense Ratio

\$

Investment Fees Paid to Recordkeeper

\$

Investment Fees Paid to Advisor/Consultant

\$

Investment Fees Paid to Investment Managers

\$

Investment Fees Paid to Others

\$

Managed Accounts

\$

Self-Directed Accounts

\$

Participant Fees

\$

Other Fees

\$

ERISA Spending Account

\$

Disclosure

Important Information and Disclosures

\$

\$%287),'8&,\$5< %(1&+0\$5.6 ,1&

)LGXFLDU\ %HQFKPDUNV ,QF)%L LV D OHDGLQJ DXWKRULW\WRW\HHV SDUWLFLSDQW
VXFFHV V PHDVXUHV W DQG VHUylfHV IRU GHILQH FRORXU\ERQRSDQV W GHVlJQDWLRQV KDYH EH
)%L V SURSULHWDU\ VRIWZDUH DQG GDWDEDVH RI FXUUHQW SODQ LOIRUPDWLRQ LV XVHG
WR EXLOG WKH FRPSDULVRQV LQ WKLV UHSRUW

5(3257 .(<

5(3257 .(<
/RZ WK SHUFHC WLV 3ODQ
%HORZ DYHUV SHUFH WLV HWWHU WKDQ DYHU
\$YHUDJH WK SHUFH WLV YHUDJH
\$ERYH DYHUV SHUFH WLV VHV WKDQ DYHUDJH
+LJK WK SHUFHC WLV HWWHU WKDQ
5HG :RUVH WKDQ DYHU



5 HDGHU V *XLGH DQG %HQFKPDUN

:+\$7 ,6 7+,6 5(3257"

7KLV)LGXFLDU\ %HQFKPDUNV)HHV 3ODQ 'HWLFRQVLDG\ 3ODQV\ FRPSDULVRQV DFWRUV WR LGHQWLI\ WKH 55 VLPLO 6XFFHV 0HDVXWHV\ FRPSUHKKHQVLY\ *URXS SOHV WR DSSOHV FRPSDULVRQV RI D SODQ V IHV GHVLJQ DQG SDUWLFLSDQW VXFFHV PHDVXUH WR WKRVI RI D %HQFK SODQV

Note: Your report does not include performance evaluations of the plan's investment options. This important information is beyond the scope of this report.

:+< ,6 ,7 ,03257\$17"

'HSDUWPHQW RI /DERU UHJXODWLRQV XGHU (5.6\$ DQG VSHFLFLEDP) VHFWRQ E UHFXLGH WKHDW DQDEOH RU VHUYLEHV EHLQJ SURYLGHG 7KH LQIRUPDWLRQ LQ WKLV UHVRUW FDQ KHOS LGZRUNHQJ ZLWK VHUYLEFH SURYLGHUV WR PHHW WKLV UHTXLUHPHQW DQG LPSURYH WKH SODQ 7+,6 3/\$1 6 6(59,&(3529,'(56

+2: :\$6 7+,6 5(3257 %8,17"

:H XVHG D IRXU VWHS SURFHVV WR EXLOG

:H LGHQWLI\ LFLGODRUSOBS DULVRQ %HQFKPDUN &RQVXOWDQW *URXS :H VXPPDULJHG IHV EHLQJ SDLG IRU WKH SODQ GHVLJQURQ WKH LQIRUPDWLRQ SURYLGHG E\ WKH SODQ VSRQVRU DQG WKH SODQ VHUYLEFH SURYLGHUV :H H[DPLQHG WKH SODQ V GHVLJQ DQG DVVRFLDWHG FRPSOH[LW\ :H H[DPLQHG SDQV VXFFHV PHDVXUH WKH SODQ DUH D NH\ HOHPHQW LQ DQ DQXDO SODQ UHYLQGLFDWH KRZ ZHOO SODQ SDUWLFLSDQWV DUH SURYDULQJ IRU UHFRUGNHSHU DCUHWLUHPPHQW

+2: :\$6 7+(% (1&+0\$5. *5283 '(7(50,1('"

Benchmark Group Sort Factors	This Plan	Benchmark Group
3ODQ \$VVHV		PP PP
1XPEHU RI 3DUWLFLSDQWV		WR
/DVW <HDU <RX %LG RU 5HYLH		/DVW \HDUV
&RPSDQ\ ,QGXVWU\	3ULPDU\ 0HWDQ 0DQ	XIDFWXU\$QD
3ODQ 7\SH	N	'HILQHG &RQW L
8VHV \$XWR (QUROOPHQW)RU 1HZ +LUHV	
+DV (PSOR\HU 0DWFK	<HV	
RI 3ODQ \$VVHV		WR
RI 3ODQ \$VVHV		WR

Service Providers Used Across the Benchmark Group		
Service Provider Type	% of Benchmark Group Using Service Provider Type	This Plan's Specific Service Providers
5HFRUGNHSHU		<DPDQH 3ODQ 6HUYLEFHV
FRPSDULVRQ &RQVXOWDQW		\$FPH &RQVXOWLQJ ,QF
7KLUG 3DUW\ \$GPLQLVWUDWRU		1RQH
FRPSDULVRQ GHVLJQURQ WKH		1RQH

+2: :\$6 7+,6 5(3257 % (67 86('"

SODQ UHFRUGNHSHU DCUHWLUHPPHQW



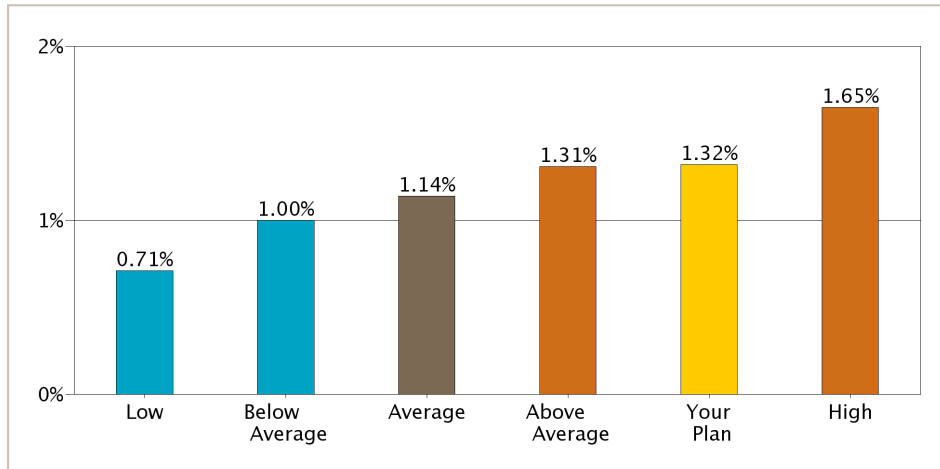
This page provides an overall summary of the plan's fees, with comparisons to the Benchmark Group. It's important to consider plan services when assessing whether fees are reasonable. Please note that self directed account and participant level activity fees are not included in the information below.

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Distribution of Total Plan Fees by Source	Plan Fee in Dollars	% of Total Fee
, QYHVWPHQW)HHV		
&RPPLVVLRQV		
)LQGHUV)HHV		
0DQDJHG \$FFRXQW)HHV		
2WKHU)HHV		
(5,6\$ 6SHQGLQJ \$FFRXQW		
Grand Total		

Distribution of Total Plan Fees by Service Provider	Plan Fee in Dollars	% of Total Fee
5HFRUGNHSHU		
\$GYLVRU &RQVXOWDQW		
, QYHVWPHQW 0DQDJHU		
0DQDJHG \$FFRXQWV 3U		
2WKHU 6HUYLEFH 3URYLC		
Grand Total		

Total Plan Fees vs. Benchmark Group in percent



+2: '2 7+(3/\$1))((6 &203\$5(WR WKH DYHUDJH LQ WKH %HQFKPDUN *URXS "

- this plan's fees are approximately **1.32%** per year
- this is **0.18%** more per year
- this is equal to **\$11,690** more per year
- this is **\$63** more per participant per year

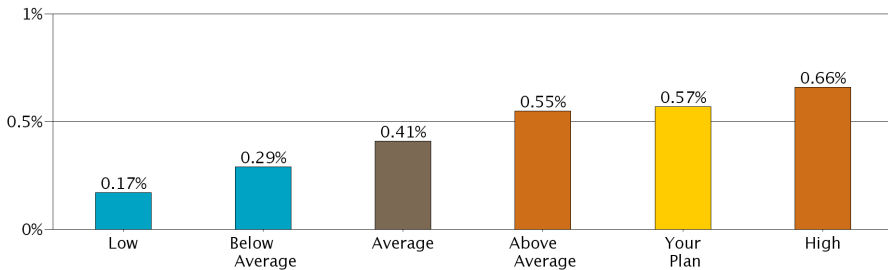


This page summarizes the fees paid to the plan's primary service providers. It's important to consider plan services when assessing whether fees are reasonable. Please note that self directed account and participant level activity fees are not included in the information below.

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Disclosure of Recordkeeper Fees	Plan Fee in Dollars	% of Total Fee
, QYHVWPHQW)HHV		
0DQDJHG \$FFRXQW)H		
2WKHU)HHV		
(5,6\$ 6SHQGLQJ \$FFR		
Total Fees		

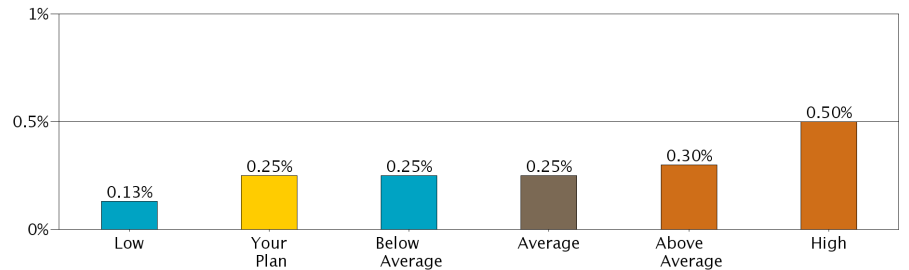
Recordkeeper's Fees vs. Benchmark Group in percent



\$'9,625 & 2168/7\$17

Disclosure of Advisor/Consultant Fees	Plan Fee in Dollars	% of Total Fee
, QYHVWPHQW)HHV		
& RPPLVLRQV		
)LQGHUV)HHV		
2WKHU)HHV		
Total Fees		

Advisor/Consultant's Fees vs. Benchmark Group in percent



+2: '2 7+(3/\$1)((6 & 203\$5(WR WKH DYHUDJH LQ WKH %HQFKPDUN *URXS "

- this plan's recordkeeper fees are approximately **0.57%** per year
- this is **0.16%** more per year
- this is equal to **\$10,391** more per year
- this is **\$56** more per participant per year

+2: '2 7+(3/\$1)((6 & 203\$5(WR WKH DYHUDJH LQ WKH %HQFKPDUN *URXS "

- this plan's advisor/consultant fees are approximately **0.25%** per year
- this is equal to **\$0** more per year
- this is **\$0** more per participant per year



This page summarizes the fees paid to the plan's primary service providers. It's important to consider plan services when assessing whether fees are reasonable. Please note that self directed account and participant level activity fees are not included in the information below.

, 19 (6 7 0 (1 7 0 \$ 1 \$ * (5 6

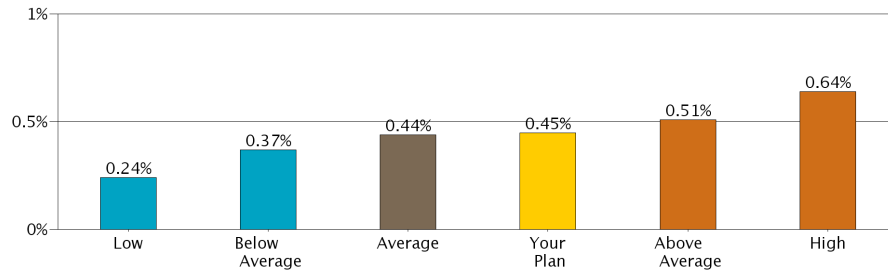
Disclosure of Investment Manager Fees

, Q Y H V W P H Q W) H H V

Total Fees

Plan Fee in Dollars	% of Total Fee

Investment Manager's Fees vs. Benchmark Group in percent



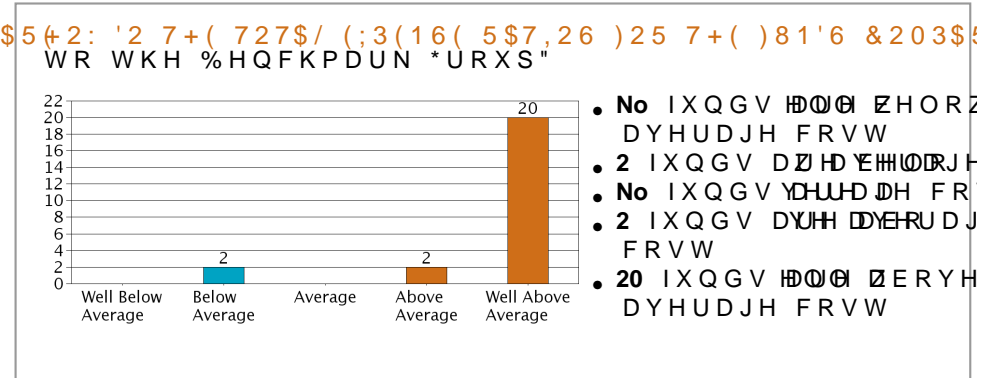
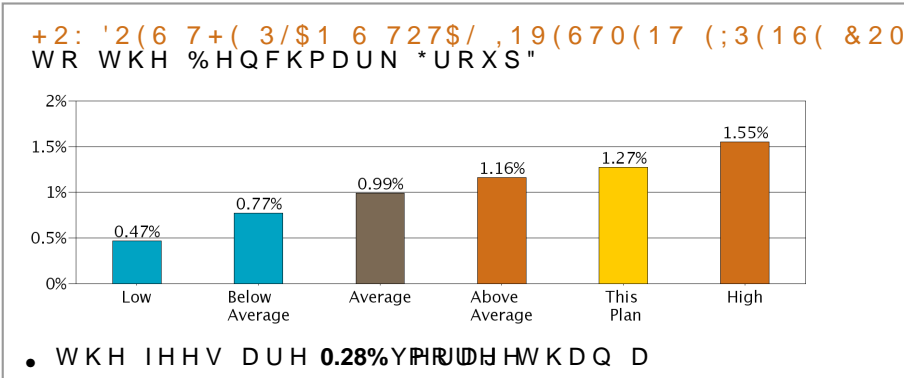
+ 2 : ' 2 7 + (3 / \$ 1) ((6 & 2 0 3 \$ 5 (

W R W K H D Y H U D J H L Q W K H % H Q F K P D U N * U R X S "

- this plan's investment manager fees are approximately **0.45%** per year
- this is **0.01%** more per year
- this is equal to **\$649** more per year
- this is **\$3** more per participant per year



This page provides a high-level comparison of the investment expenses for this plan versus the Benchmark Group. Investment expenses are typically the largest component of plan costs. These costs, however, should always be considered in conjunction with investment performance. Additional important investment fee data is available in the appendix and should be reviewed carefully as part of an investment review and monitoring process.



Fund Name	Asset Category for This Fund	Benchmark Plans with This Asset Category	Assets as of Dec - 2010	This Plan	Benchmark Group					
				Disclosure of Total Expense in percent	Comparison of Total Expense of Benchmark Group in percent					
				Total Expense Ratio	Low	Below Average	Average	Above Average	High	Difference from Average
Core Options										
6WDEOH 9DOXH)XQG	6WDEOH 9DOXH									
+DUERU %RQG ,QVWO	,QWHUPHGLDWH 7HUP %RQG									
7 5RZH 3ULFH (TXLW\ ,QFRPH	/DUJH 9DOXH									
9DQJXDUG ,QGH[6LJQDO'	/DUJH %OHQG									
7 5RZH 3ULFH %OXH &KLS *URZWK	/DUJH *URZWK									
9DQJXDUG 35,0(&\$3 ,QY	/DUJH *URZWK									
-30RUJDQ 0LG &DS 9DOXH ,QVWO	0LG &DS 9DOXH									
)HGHUDWHG 0LG &DS ,QGH[,QVWO	0LG &DS %OHQG									
7 5RZH 3ULFH 0LG &DS *URZWK	0LG &DS *URZWK									
\$OOLDQ] 1)- 6PDOO &DS 9DOXH ,QVWO	6PDOO 9DOXH									
9DQJXDUG ([SORUHU \$GP	6PDOO *URZWK									
+DUERU ,QWHUQDWLRQDO ,QVWO)RUHLJQ /DUJH %OHQG									

, QGHXQG 3DVVLYHO\ 0DQDJHG



Fund Name	Asset Category for This Fund	Benchmark Plans with This Asset Category	Assets as of Dec - 2010	This Plan Disclosure of Total Expense in percent	Benchmark Group					
					Comparison of Total Expense of Benchmark Group in percent					Difference from Average
				Total Expense Ratio	Low	Below Average	Average	Above Average	High	
Automatically Diversified Options										
9DQJXDUG :HOOLQJWRQ \$GP	0RGHUDWH \$OO RFDWLRQ									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
7 5RZH 3ULFH 5HWLUHPPHQW	7DUJHW 'DWH									
Other Options										
6HOI 'LUHFWHG %URNHUDJH	6HOI 'LUHFWHG %URNHUDJH									
Grand Totals						0.47%	0.77%	0.99%	1.16%	1.55%
Total Investment Fees										

, QYHVWPHQW /LQHXS 6XPPDU\

7KH , QYHVWPHQW /LQHXS 6XPPDU\ SURYLGHV D VXPPDU\ RI DOO LQYHVWPHQW DVVHWV KHOG LQ WKH SO GHWHQW WKDW DQ\ LQYHVWPHQWV DUH PLVVLQJ SOHDVH LQIRUP \RXU ILQDQFLDO DGylVRU DQG RU)LG\

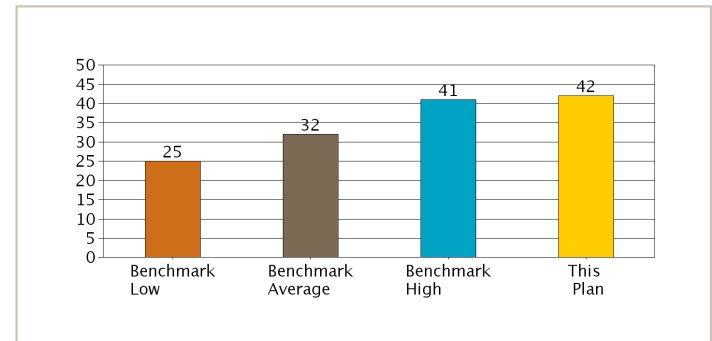


Plan Complexity is an indicator of how the plan's design compares to other plan designs. Plan Complexity is neither good nor bad since every plan is designed to suit each employer's situation. What is important to know, is that a plan that is more complex, can cost more to administer. Please note that the cost impact scoring system utilized below is a subjective measurement developed by Fiduciary Benchmarks.

Plan Provisions	This Plan's Provisions	Percentage of Plans in Benchmark Group with a "Yes" for Plan Provision	Maximum Cost Impact^	The Plan's Cost Impact
Eligibility				
6HUylfH 5HTXLUHPHQW	<HV			
\$JH 5HTXLUHPHQW	<HV			
\$XWRPDWLF (QUROOPHQW)RU 1HZ +LUHV QHZ KLUHV			
Employee Contributions				
(PSOR\HH 3UH 7D[<HV			
\$XWRPDWLF ,QFUHDVH	1R			
(PSOR\HH &DWFK XS	<HV			
(PSOR\HH \$IWHU 7D[1R			
(PSOR\HH 5RWK	1R			
(PSOR\HH 5ROORYHU	<HV			
Employer Contributions				
(PSOR\HU 0DWFKLQJ	<HV			
(PSOR\HU 0DWFKLQJ 9HVWLQJ 6FKHGXOH	JUDGHG			
(PSOR\HU 3URILW 6KD LQJ	<HV			
(PSOR\HU 3URILW 6KD LQJ 9HVWLQJ 6FKHGXOH	JUDGHG			
(PSOR\HU 5HTXLUHG %DVLF	1R			
(PSOR\HU 5HTXLUHG %DVLF 9HVWLQJ 6FKHGXOH				
Investments				
1XPEHU RI ,QYHVWPHQW 2SWLRQV	\$YJ			
\$XWR 5HEDODQLQJ	<HV			
5LVN %DVHG RU 7DUJHW 5HVLPHQW 'DWH)XQGV				
0DQDJHG \$FFRXQW	<HV			
0XWXDO)XQG :LQGRZ RU 6HOI 'LUHFWHG \$FFRXQW				
&RPSDQ\ 6WRFN	1R			
Distributions				
/RDQV \$OORZHG	<HV XS WR \$YJ			
,Q 6HUylfH :LWKGUDZDOV	<HV			
+DUGVKLS :LWKGUDZDOV	<HV			
,QVWDOOPHQWV	<HV			
/LIHWLPH ,QFRPH 2SWLRQ	1R			
A/RZ WR +LJK 7KWRS				
SODQ SURYLVLRLQ QRW SURYLGHG RU QRW DSSOLFDEOH				

+2: '2(6)%L 86(0\$;,080 &267 ,03
72 '(7(50,1(5(/\$7,9(3/\$1 &203/(;,
0D[LPXP FRVW LPSDFW H[SUHVVHV KRZ
SODQY SWIRRQ DGGV WR D SODQ V GHVLJ
ORDQV DGGV TXLWH D ELW RI FRPSOH[
HQUROOPHQW IHDWXUH ,Q DGGLWLRQ
,QYHVWPHQW 2SWLRQV D SODQ ZLWK
RSWLRQV FRPSDUHG WR LQGXVWU\ VWI
\$OWHUQDWLYHO\ D SODQ ZLWK D ORZ
ZRXOG UHFHLYH RQO\ SRLQW

Relative Plan Complexity Score vs. the Benchmark Group



+2: '2(6 7+(3/\$1 &203\$5(WR WK
%HQFKPDWRXS ZLWK UHVSHFW WR 3/

- the maximum (most complex) score possible is 65 points
- the average plan's score was 32
- this plan's score was 42



Participant Success Measures refers to 10 recognized industry statistics that measure how well a plan helps participants prepare for retirement. This page lists each of these 10 statistics and compares them to the Benchmark Group. Few areas are more central to reviewing fees from the perspective of "what you get for what you pay." Here, small changes can make big differences for participants.

Participant Success Measures	This Plan's Participant Success Measures vs. The Benchmark Group							Difference from Average
	% of Plans Measuring	This Plan	Low	Below Average	Average	Above Average	High	
3ODQ V &XUUHQW 3DUWLFLSDWLRQ 5DWH								
\$YHUDJH 'HIHUUDO 3HUFHQWDJH IRU 1RQ +LJKO\ &RPSHQVDY			R\HHV					
\$YHUDJH 'HIHUUDO 3HUFHQWDJH IRU +LJKO\ &RPSHQVDWHG			V					
RI 3DUWLFLSDQWV 0D[LPL]LQJ &RPSDQ\ 0DWFK								
RI 3ODQ \$VVHV LQ \$XWRPDWLFDOO\ 'LYHUVLILHG 2SWLRQ								
RI (OLJLEOH 3DUWLFLSDQWV 0DNLQJ &DWFK XS &RQWULEX								
RI 3DUWLFLSDQWV 8VLQJ \$XWR 5HEDODQFH 2SWLRQ								
RI 7HUPLQDWHG 3DUWLFLSDQWV 127 &DVKLQJ 2XW								
RI 3DUWLFLSDQWV ZLWK D 3HUVRQDO 5HVLUHPHQW *RDO								
RI 3DUWLFLSDQWV 2Q 7UDFN WR \$FKLHYH 7KDW *RDO								

,QFOXGHV EDODQFHG IXQGV ULVN RU WDUJHW EDVHG UHVLUHPHQW FKRLFHV PRGHO SRUWIROLRV DQG PDQDJHG DFFRXQW
 1 \$ RUYQRWDEOH

# of Participant Success Measures Average or Better	0 for 10	1 for 10	2 for 10	3 for 10	4 for 10	5 for 10	6 for 10	7 or more for 10
Percentage of Plans in Benchmark Group								

+2: '2(6 7+(3/\$1 &203\$5(WR WKH %HQFKPDUN *URXS ZLWK UHVSHF SDWLFLSDQW VXFFHVV PHDVXUHV"

- This plan ranks average or better in **7 out of 10** categories
- **95%** of plans rank lower than this plan
- **NO PLAN** ranks above this plan
- **5%** of plans rank average or better in more than 6 categories



Advisor/Consultant Services

This section details a variety of key services that an Advisor/Consultant may be providing a plan. When assessing fees reasonableness, these services (and other services provided) should be considered - along with service quality, volume and associated impact on plan and participant success.

Select Service Delivery Items	Services Provided			This Plan's unit Cost or Incl'd in plan level fee	Benchmark Group Comparison of Fee (when additional fee is being paid)					Difference From Average	% of plans paying added fee for service
	This Plan	One-time or ongoing?	% of plans in Benchmark Group Receiving		Low	Below Average	Average	Above Average	High		
Plan Sponsor Services:											
Review Plan Governance Structure	No	-	13%	-	-	-	-	-	-	-	0%
Review 404(c) Protection	No	-	63%	-	-	-	-	-	-	-	6%
Analyze Plan Design Options	Yes	Once	38%	\$1,500.00	\$500.00	\$750.00	\$1,500.00	\$3,250.00	\$5,000.00	\$0.00	31%
Meet With Plan Committee	Yes	-	88%	Incl'd	-	-	-	-	-	-	0%
Plan Investment Services:											
Assess Plan's Investment Objectives	No	-	38%	-	-	-	-	-	-	-	0%
Design Overall Investment Structure	No	-	38%	-	-	-	-	-	-	-	0%
Review QDIA Option	No	-	13%	-	-	-	-	-	-	-	0%
Review Company Stock Option	No	-	5%	-	\$1,500.00	\$1,500.00	\$2,600.00	\$6,550.00	\$7,500.00	-	5%
Develop, Maintain & Monitor IPS	Yes	-	81%	Incl'd	\$500.00	\$850.00	\$2,150.00	\$3,375.00	\$3,700.00	-	25%
Implement Investment Structure	Yes	-	94%	Incl'd	-	-	-	-	-	-	0%
Build Model Portfolios	Yes	-	38%	Incl'd	-	-	-	-	-	-	25%
Provide & Review Performance Reporting	Yes	-	94%	Incl'd	-	-	-	-	-	-	0%
Search For New Investment Manager	Yes	-	44%	Incl'd	\$2,500.00	\$4,062.50	\$9,375.00	\$11,500.00	\$12,000.00	-	25%
Vendor Management:											
Monitor Service Provider	No	-	38%	-	-	-	-	-	-	-	0%
Ensure All Fees Are Disclosed	Yes	-	56%	Incl'd	\$225.00	\$262.50	\$437.50	\$1,062.50	\$1,250.00	-	25%
Benchmark Fees & Value For Reasonableness	Yes	-	50%	Incl'd	\$200.00	\$275.00	\$625.00	\$2,062.50	\$2,500.00	-	25%
Review Use Of ERISA Spending Accounts	No	-	6%	-	-	-	-	-	-	-	0%
Generate & Evaluate Service Provider RFP	Yes	Once	44%	\$8,000.00	\$3,750.00	\$4,687.50	\$7,750.00	\$10,250.00	\$12,500.00	\$250.00	38%
Generate & Evaluate Service Provider RFI	No	-	19%	-	-	-	-	-	-	-	0%
Support Contract Negotiation	Yes	-	6%	Incl'd	-	-	-	-	-	-	0%
Support Service Provider Transition	No	-	6%	-	-	-	-	-	-	-	0%
Fiduciary Status:											
No Fiduciary Status Acknowledged	No	-	50%	-	-	-	-	-	-	-	0%
Acts As A Fiduciary Under 1940 Act (RIA)	Yes	-	13%	Incl'd	-	-	-	-	-	-	0%
ERISA 3(21) Fiduciary (Limited Scope)	No	-	0%	-	-	-	-	-	-	-	0%
ERISA 3(38) Fiduciary (Discretionary)	No	-	31%	-	0.10%	0.10%	0.15%	0.16%	0.18%	-	25%
ERISA 3(16) Fiduciary (Full Scope)	No	-	6%	-	-	-	-	-	-	-	0%

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Advisor/Consultant Services

This section details a variety of key services that an Advisor/Consultant may be providing a plan. When assessing fees reasonableness, these services (and other services provided) should be considered - along with service quality, volume and associated impact on plan and participant success.

Select Service Delivery Items	Services Provided			This Plan's unit Cost or Incl'd in plan level fee	Benchmark Group Comparison of Fee (when additional fee is being paid)					% of plans paying added fee for service	
	This Plan	One-time or ongoing?	% of plans in Benchmark Group Receiving		Low	Below Average	Average	Above Average	High		Difference From Average
Participant Education Services:											
Review Of Education Strategy	No	-	13%	-	-	-	-	-	-	-	0%
Provide Group Meetings	Yes	-	63%	Incl'd	-	-	-	-	-	-	0%
Provide One-On-One Meetings	No	-	44%	-	-	-	-	-	-	-	6%
Provide Participant Phone/Email Support	No	-	25%	-	-	-	-	-	-	-	0%
Provide Financial Planning Services	No	-	38%	-	\$750.00	\$750.00	\$1,500.00	\$2,500.00	\$2,500.00	-	19%
Provide Participant Newsletter	No	-	6%	-	-	-	-	-	-	-	0%
Review Progress Against Goals	Yes	-	13%	Incl'd	-	-	-	-	-	-	0%
Rendering Of Participant Advice	No	-	0%	-	-	-	-	-	-	-	0%

Select Service Delivery Volumes	This Plan's Service Volume	Benchmark Group - Range of Service Volumes					Difference From Average
		Low	Below Average	Average	Above Average	High	
Plan Sponsor Support:							
Number Of Retirement Plan Committee/Board Meetings Attended	4	1	1	2	5	7	2
Participant Education Volumes							
Number Of Locations Served	3	1	1	2	4	7	1
Number Of Group Participant Meetings	16	5	7	15	20	24	1
Number Of One-On-One Participant Meetings	-	9	10	16	34	38	-
Number Of Financial Plans	-	1	1	2	4	4	-
Number Of Hours Spent Per Year On Participant Issues (E.g. Phone Calls, Emails)	-	6	7	11	17	18	-
Plan Investment Volumes:							
Number Of Investment Manager Searches	3	1	1	3	4	5	0
Vendor Management Volumes:							
Number Of Vendor Requests For Information (RFIs) Conducted	0	1	1	1	2	2	-1
Number Of Vendor Requests For Proposal (RFPs) Conducted	1	1	1	1	1	1	0



This section is available to outline additional services provided and previously provided by the plan's advisor/consultant, as well as any explanatory notes related to the advisor/consultant's delivery of services to the plan.

2WKHU 6HUYLEFHV 3URYLGHG

- \$VVLVWHG ZLWK WKH HYDOXDWLRQ RI DFFRXQWLQJ IFFPV UHODWHG WR SODQ DXGLW VHUYLEFHV
- 6XSSRUWHG D ZRUNLQJ JURXS RI FRPSDQ\ H\FXWL\YHV HYDOXDWLRQ HPSOR\HH EHQHILWV UHODWHG\WR HPSOR\HH EHQHILWV
- :RUNHG D ERRWK DW WKH DQQXDO (PSOR\HH %HQHILWV DLU

5HODWLRQVKLS 6HUYLEFH 1RWHV 7LPHOLQH

\$%& &RPSDQ \$%& &RQVXOWLQJ UHODWLRQVKLS I
 QDV DLU
 5HSODFHG PRQH\ PDQDJHUV LPSOHPHQWHG FRU
 SRUWIROLRV

1RY
5)3 IRU UHFRUNHSHU +LULQJ RI <DPDQH 3ODQ 6F

\$SU
6XSSRUWHG UROO RXW RI QHZ HPSOR\HU PDWFK H
SDUWLFLSDWLRQ E\

\$XJ
'HYHORSHG DQG LPSOHPHQWHG LQYHVWPHQW FRP

OD\
\$GGHG WDUJHW UHWLUHPPHQW GDWH IXQGV WR WK



This page assists plan sponsors and their advisors in comparing the scope of their investment offerings. It also provides additional details on investment program fees. This information provides perspective on what similar plans are offering.

,19(670(17 352*5\$0 6758&785(

3/\$1)((6 &203(16\$7,21

For participants who prefer to have someone else build their investment portfolios

Automatically Diversified Options	This Plan Offers	Percentage of Benchmark Group Offering
7DUJHW 5HWLUHPHQW	<HV	V
5LVN %DVHG)XQGV	<HV	
0DQDJHG \$FFRXQWV	<HV	
7RWDO 1XPEHU RI &KF		\$YHUDJH

For participants who prefer to build their own investment portfolios
(This plan may have more than one fund in any category.)

Core Options	This Plan Offers	Percentage of Benchmark Group Offering
6WDEOH 9DOXH	<HV	
0RQH\ 0DUNHW	1R	
)L[HG ,QFRPH	<HV	
/DUJH &DS ,QGH[)XQG	<HV	
/DUJH &DS 86 6WRFN	<HV	
0LG &DS 86 6WRFN	<HV	
6PDOO &DS 86 6WRFN	<HV	
)RUHLJQ 6WRFN	<HV	
5HDO (VWDWH	1R	
7RWDO 1XPEHU RI &KF		\$YHUDJH

For participants who want more choice than is available in the Core Options

Flexible Options	This Plan Offers	Percentage of Benchmark Group Offering
6HOI 'LUHFWHG \$FFR	<HV	

Additional investments made available

Other Options	This Plan Offers	Percentage of Benchmark Group Offering
&RPSDQ\ 6WRFN	1R	

Fees by Source	Benchmark Group		
	Total Fee Paid	% of Plans Subject to Fee	Average Fee When Paid
, QYHVWPHQW)HHV			
&RPPLVLRQV			
)LQGHUV)HHV			
0DQDJHG \$FFRXQW)H			
2WKHU)HHV			
(5,6\$ 6SHQGLQJ \$FFR		W	
7RWDO 3ODQ)HHV			

Fees by Service Provider	Benchmark Group		
	Total Fee Paid	% of Plans Subject to Fee	Average Fee When Paid
5HFRUGNHSHU			
\$GYLVRU &RQVXOWDQ			
73\$			
, QYHVWPHQW 0DQDJH			
0DQDJHG \$FFRXQWV 3			
2WKHU 6HUYLEFH 3URY		\$)HHV	
7RWDO 3ODQ)HHV			

Other Sources of Compensation	Benchmark Group		
	Total Fee Paid	% of Plans Subject to Fee	Average Fee When Paid
)LQGHUV)HHV ,QLWL		UDQVIHUA	



Fund Name	Assets as of Dec - 2010	Credits to Participants	This Plan						Benchmark Group					
			Disclosure of Total Expense in percent						Comparison of Total Expense in percent					
			Recordkeeper	Advisor/ Consultant	Investment Manager	Credits to ERISA	Other	Total Fee	Low	Below Average	Average	Above Average	High	Difference from Average
Core Options														
6WDEOH 9DOXH)XQG														
+DUERU %RQG ,QVWO														
7 5RZH 3ULFH (TXLW\ ,QFRPH														
9DQJXDUG ,QGH[6LJQDO'														
7 5RZH 3ULFH %OXH &KLS *URZWK														
9DQJXDUG 35,0(&\$3 ,QY														
-30RUJDQ 0LG &DS 9DOXH ,QVWO														
)HGHUDWHG 0LG &DS ,QGH[,QVWO 6YF'														
7 5RZH 3ULFH 0LG &DS *URZWK														
\$OOLDQ] 1)- 6PDOO &DS 9DOXH ,QVWO														
9DQJXDUG ([SORUHU \$GP														
+DUERU ,QWHUQDWLRQDO ,QVWO														
Automatically Diversified Options														
9DQJXDUG :HOOLQJWRQ \$GP														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														
7 5RZH 3ULFH 5HWLUHPHQW														

7KLV IXQG PD\ EH VXEMHFW WR D PDUNHW YDOXH DGMXVWPHQW XSRQ WHUPLQDWLRQ ,I GXH WR LWV VWUXFWXUH PD EH DSSOLHG 7KH PDUNHW EDVHG DYHUDJH LV HVWDEOLVKHG E\)LGXFLDU\ %HQFKPDUNV EDVHG RQ WKH UHSRU 7KH UHVXOWLQJ FRPELQHG WRWDO H[SHQVH UDWLR ZLOO EH XVHG IRU EHQFKPDUNLQJ 7KH FKDUDFWHULVWLFV DQ JXDUDQWHHG UDWH WKH PLQLXP JXDUDQWHHG UDWH WKH WHUPV DQG FRQGLWLRQV RI UDWH UHVHWV WKH FUH\ VKRXOG DOZD\ EH FRQVLGHUHG LQ FRQMXQFWLRQ ZLWK DQ LQYHVWPHQW V RYHUDOO YDOXH FKDUDFWHULVWLFV \$ SURSULHWDU\ IXQG LV GHILQHGH DV L YHVWPHQWV WKDW DUH PDQDJHG E\ WKH UHFRUGNHHSHU RU LWV DILOLDV IXQGV WKDW DUH WRUH RYHUDOO SURSULHWV VKRXOG QRW EH WKH GHWHUPLQLQJ IDFWRU RI WKH SODQ V ILQDO L YHVWPH GLOLJHQFH RI SHRSOH SURFHVV SHUIRUPDQFH FRVW DQG RWKHU IDFWRUV **This plan's allocation to proprietary choices is 22% of plan proprietary choices (where applicable) is 20%.**

'HIDXOW RSWLRQ IRU WKH SODQ 7KLV IXQG UHIHUHG WR DV DQ LQDFWLYH FKRLFH LV QR ORQJHU DFFHSLWLRQJ QHZ FRQWULEXWLRQV :KHUH FRPSDQ\ VWRFN H[LVWV LQ %HQFKPDUN *URXS LW DYHUDJHV RI SODQ DVVHWV ZLWK D UDQJH RI ,QGH[XQG 3DVVLYHO\ 0DQDJHG



7RWDO ([SHQVH 5DWLR

Fund Name	Assets as of Dec - 2010	Credits to Participants	This Plan						Benchmark Group					
			Disclosure of Total Expense in percent						Comparison of Total Expense in percent					
			Recordkeeper	Advisor/ Consultant	Investment Manager	Credits to ERISA	Other	Total Fee	Low	Below Average	Average	Above Average	High	Difference from Average
7 5RZH 3ULFH 5HWLUHPPHQW														
7 5RZH 3ULFH 5HWLUHPPHQW														
7 5RZH 3ULFH 5HWLUHPPHQW														
Other Options														
6HOI 'LUHFWHG %URNHUDJH														
Grand Totals									0.47%	0.77%	0.99%	1.16%	1.55%	
Total Expense Ratio in dollars														

7KLV IXQG PD\ EH VXEMHFW WR D PDUNHW YDOXH DGMXVWPHQW XSRQWHUPLQDWLRQ ,I GXH WR LWV VWUXFWXUH PD EH DSSOLHG 7KH PDUNHW EDVHG DYHUDJH LV HVWDEOLVKHG E\)LGXFLDU\ %HQFKPDUNV EDVHG RQ WKH UHSRU 7KH UHVXOWLQJ FRPELQHG WRWDO H[SHQVH UDWLR ZLOO EH XVHG IRU EHQFKPDUNLQJ 7KH FKDUDFWHULVWLFV DQ JXDUDQWHHG UDWH WKH PLQLXP JXDUDQWHHG UDWH WKH WHUPV DQG FRGLWLRQV RI UDWH UHVHWV WKH FUH V KRXOG DOZD\ EH FRQVLGHUHG LQ FRQMXQFWLRQ ZLWK DQ LQYHVWPHQW V RYHUDOO YDOXH FKDUDFWHULVWLFV \$ SURSULHWDU\ IXQG LV GHILQHGH DV L YHVWPHQWV WKDW DUH PDQDJHG E\ WKH UHFRUGNHHSHU RU LWV DILOLDW IXQGV WKDW DUH WR BOLDH FIGS ENHSHU V KRXOG QRW EH WKH GHWHUPLQLQJ IDFWRU RI WKH SODQ V ILQDO L YHVWPH GLQLJHGFH RI SHRSOH SURFHVV SHUIRUPDQFH FRVW DQG RWKHU IDFWRUV **This plan's allocation to proprietary choices is 22% of plan proprietary choices (where applicable) is 20%.**

'HIDXOW RSWLRQ IRU WKH SODQ 7KLV IXQG UHIHUUHG WR DV DQ LQDFWLYH FKRLFH LV QR ORQJHU DFFHSWLQJ QHZ FRQWULEXWLRQV :KHUH FRPSDQ\ VWRFN H[LVWV LQ %HQFKPDUN *URXS LW DYHUDJHV RI SODQ DVVHWV ZLWK D UDQJH RI WR

,,QGHXQG 3DVVLYHO\ 0DQDJHG



Fund Name	Assets as of Dec - 2010	This Plan						Benchmark Group					Percentage of Plans Paying Fee to Recordkeeper
		Disclosure of Recordkeeper Fee in percent						Comparison of Recordkeeper Fee in percent (when it is being paid)					
		Fees from Investments*	Wrap Fee	Credits to ERISA	Credits to Participants	Payments to Advisor	Total Fee for Recordkeeper	Low	Below Average	Average	Above Average	High	
Core Options													
6WDEOH 9DOXH)XQG													
+DUERU %RQG ,QVWO													
7 5RZH 3ULFH (TXLW\ ,QFRPH													
9DQJXDUG ,QGH[6LJQDO'													
7 5RZH 3ULFH %OXH &KLS *URZWK													
9DQJXDUG 35,0(&\$3 ,QY													
-30RUJDQ 0LG &DS 9DOXH ,QVWO													
)HGHUDWHG 0LG &DS ,QGH[,QVWO 6YF'													
7 5RZH 3ULFH 0LG &DS *URZWK													
\$OOLDQ] 1)- 6PDOO &DS 9DOXH ,QVWO													
9DQJXDUG ([SORUHU \$GP													
+DUERU ,QWHUQDWLRQDO ,QVWO													
Automatically Diversified Options													
9DQJXDUG :HOOLQJWRQ \$GP													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
7 5RZH 3ULFH 5HWLUH PHQW													
Other Options													
6HOI 'LUHFWHG %URNH UDJH													
Grand Totals								0.09%	0.24%	0.32%	0.47%	0.66%	
Total Recordkeeper Fee in dollars													

* Note: Fees are inclusive of amounts referred to as revenue sharing, payments from insurance companies, and subsidies from investment managers.

, QG HXQG 3DVVLYHO\ 0DQDJHG



Fund Name	Assets as of Dec - 2010	This Plan Disclosure of Advisor/Consultant Fee in percent		Benchmark Group Comparison of Advisor/Consultant Fee in percent (when it is being paid)						Percentage of Plans Paying Fee to Advisor/Consultant
		Fee for Advisor/Consultant	Other Payments*	Low	Below Average	Average	Above Average	High	Difference from Average	
Core Options										
6WDEOH 9DOXH)XQG										
+DUERU %RQG ,QVWO										
7 5RZH 3ULFH (TXLW\ ,QFRPH										
9DQJXDUG ,QGH[6LJQDO										
7 5RZH 3ULFH %OXH &KLS *URZWK										
9DQJXDUG 35,0(&\$3 ,QY										
-30RUJDQ 0LG &DS 9DOXH ,QVWO										
)HGHUDWHG 0LG &DS ,QGH[,QVWO 6YF										
7 5RZH 3ULFH 0LG &DS *URZWK										
\$OOLDQ] 1)- 6PDOO &DS 9DOXH ,QVWO										
9DQJXDUG ([SORUHU \$GP										
+DUERU ,QWHUQDWLRQDO ,QVWO										
Automatically Diversified Options										
9DQJXDUG :HOOLQJWRQ \$GP										
7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
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7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
7 5RZH 3ULFH 5HWLUHPPHQW										
Other Options										
6HOI 'LUHFWHG %URNHUDJH										
Grand Totals				0.14%	0.25%	0.25%	0.31%	0.50%		
Total Advisor/Consultant Fee in dollars										

)) LQGHHWDSOLHV WR WKLV IXQG & &RPPLVLRQV DSSO\ WR WKLV IXQG &DOFXODWHG RQ 1HZ &RQWULEXWLRQ\ , QGPHXQG 3DVVLYHO\ 0DQDJHG

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Fiduciary
Benchmarks

, QYHVWPHQW)HHV 3DLG WR \$GYLVR

Note: Mutual fund Finders fees are generally not deducted from investments and are not paid directly by the plan. They are paid from the investment manager's resources.



Fund Name	Assets as of Dec - 2010	This Plan	Benchmark Group					
		Disclosure of Investment Manager Fee in percent	Comparison of Investment Manager Fee in percent					
		Net Fee for Investment Manager	Low	Below Average	Average	Above Average	High	Difference from Average
Core Options								
6WDEOH 9DOXH)XQG								
+DUERU %RQG ,QVWO								
7 5RZH 3ULFH (TXLW\ ,QFRPH								
9DQJXDUG ,QGH[6LJQDO'								
7 5RZH 3ULFH %OXH &KLS *URZWK								
9DQJXDUG 35,0(&\$3 ,QY								
-30RUJDQ 0LG &DS 9DOXH ,QVWO								
)HGHUDWHG 0LG &DS ,QGH[,QVWO 6YF'								
7 5RZH 3ULFH 0LG &DS *URZWK								
\$OOLDQ] 1)- 6PDOO &DS 9DOXH ,QVWO								
9DQJXDUG ([SORUHU \$GP								
+DUERU ,QWHUQDWLRQDO ,QVWO								
Automatically Diversified Options								
9DQJXDUG :HOOLQJWRQ \$GP								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
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7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
Other Options								
6HOI 'LUHFWHG %URNHUDJH								
Grand Totals			0.24%	0.37%	0.44%	0.51%	0.64%	
Net Investment Mgr Fee in dollars								

, QGHXQG 3DVVLYHO\ 0DQDJHG

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Fund Name	Assets as of Dec - 2010	This Plan	Benchmark Group					Percentage of Plans Paying Fee to "Others"
		Disclosure in percent	Comparison of Other Fee in percent (when it is being paid)					
		Other Fee*	Low	Below Average	Average	Above Average	High	
Core Options								
6WDEOH 9DOXH)XQG								
+DUERU %RQG ,QVWO								
7 5RZH 3ULFH (TXLW\ ,QFRPH								
9DQJXDUG ,QGH[6LJQDO								
7 5RZH 3ULFH %OXH &KLS *URZWK								
9DQJXDUG 35,0(&\$3 ,QY								
-30RUJDQ 0LG &DS 9DOXH ,QVWO								
)HGHUDWHG 0LG &DS ,QGH[,QVWO 6YF								
7 5RZH 3ULFH 0LG &DS *URZWK								
\$OOLDQ] 1)- 6PDOO &DS 9DOXH ,QVWO								
9DQJXDUG ([SORUHU \$GP								
+DUERU ,QWHUQDWLRQDO ,QVWO								
Automatically Diversified Options								
9DQJXDUG :HOOLQJWRQ \$GP								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
7 5RZH 3ULFH 5HWLUHPPHQW								
Other Options								
6HOI 'LUHFWHG %URNHUDJH								
Grand Totals			0.00%	0.02%	0.03%	0.05%	0.07%	
Total Other Fee in dollars								

7KHHV RQ WKLW SDJH UHSUHVHQW WKH SRUWLRQ RI WRWDO H[SHQVH UDWLR IRU HDFK LQYHVWPHQW FKRLFH SDLG F H[SHQVHV ,QGH[XQG 3DVVLYHO\ 0DQDJHG

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Your Managed Account Program

% Plans Offering in Benchmark Group:

Managed Account Provider 0DQDJHG \$FFRXQW 3URYLGHU
 ,QF

Number of Plan Participants Using:

Assets in Managed Accounts

Total Fees Paid for Managed Accounts

Average Fee per Participant

% of Participants Using Managed Accounts

% of Assets in Managed Accounts

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High

Not all Managed Account programs are alike. These are some of the factors that distinguish one Managed Account program from another:

- the ability to consider a participant's complete financial picture
- the ability to modify savings and investment recommendations based on that complete picture
- the ability to modify investment recommendations before and after retirement

All these items may combine to generate more customized portfolios and higher levels of confidence that a participant will reach their retirement goals.

Fee Disclosure and Reasonableness

- (PSOR\HU \$QQXDO)HH
- (PSOR\HU 0LQLXP)HH
-)HH IRU SDUWLFLSDQW DF
-)HH IRU SDUWLFLSDQW DF
-)HH IRU SDUWLFLSDQW DF
-)HH IRU SDUWLFLSDQW DF
-)HH IRU SDUWLFLSDQW DF
-)HH IRU SDUWLFLSDQW DF

Total Fees Paid for Managed Accounts

% of Fees Paid to Recordkeeper or Their Affiliates

% of Fees to Managed Accounts Provider

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High



Your Self-Directed Account (SDA)

% Plans Offering in Benchmark Group:

SDA Provider

%URNHUDJH 6HUULFHV ,QF

Assets in SDA

Number of Plan Participants Using:

% of Participants Using SDA

% of Assets in SDA

% of Participants Using SDA

% of Assets in SDA

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High

Not all Self-Directed Account programs are alike. These are some of the features that distinguish one Self-Directed Account program from another:

- fewer steps required
- easier to use
- more robust financial planning
- better investment information
- more sophisticated web-trading tools
- more in-person assistance

All of these, as well as other factors may be important to the types of investors who use a Self-Directed Account program.

Fee Disclosure and Reasonableness*

(PSOR\HU \$QQXDO)HH
 3DUWLFLSDQW \$QQXDO)HH
 ,QWHUQHW 7UDGHV
 3KRQH \$VVLVWHG 7UDGHV
 % of Revenues to SDA Provider
 % of Revenues Paid to Recordkeeper

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High

\$SSOLFDEOH WR PXWXDO IXQG ZLQGRZV DQG EURNHUDJH DFFRXQWV

Note: Fees from Self-Directed Accounts are not included in Plan Level Fee totals.



Other Fees (Recordkeeper, Advisor-Consultant and Others)

This page provides a detailed list of other fees being paid by the plan or the plan sponsor.

Service Provider	Description	Fee Type	Unit	Other Fee Total	How Fee is Paid
Recordkeeper	- Base plan fee	\$ amount	\$2,000	\$2,000	By Sponsor
Recordkeeper	- Per participant fee (187 participants @ \$12 p/p)	\$ amount	\$2,244	\$2,244	By Participants
Total Other Fees				\$4,244	

Amounts identified as paid through an ERISA Account may exceed credited plan revenue or the assigned credit amount. When this occurs, the balance of listed fees are billed directly to the plan sponsor or against participant accounts.



ERISA Spending Account

Also referred to as a Plan Expense Reimbursement Account or PERA

ERISA Spending Account Credits

for the 12 months prior to the as of date of this report

This Plan
\$2,500.00

Basic ERISA Spending Account Questions	Benchmark Group Response	
	Yes	No
Do You Have an ERISA Spending Account?	15 %	85 %

What Are the Most Common Expenses Paid from ERISA Spending Accounts?	Benchmark Group Response	
	Yes	No
Plan Administration Services (including compliance)	0 %	100 %
Plan Document Services	0 %	100 %
Start-up, Conversion, and M&A Services	0 %	100 %
Trust and Custody Services	0 %	100 %
Plan Communication Services	0 %	100 %
On-site Education Services	0 %	100 %

If a Remainder Exists at Year End, How is it Disbursed?	Benchmark Group Response
Carried Over to Next Year	2 %
Reverts Back to the Recordkeeper	0 %
Credited to Participant Accounts	0 %



The information set forth in this report is based upon (1) that we have received from you (and/or your adviser or agent) regarding your retirement plan (the "Subject Plan Data") and (2) information that we have received from third party sources, including other retirement plan sponsors and their service providers, regarding retirement plans sponsored by third parties (the "Benchmark Group Data"). Fiduciary Benchmarks, Inc. (FBI) has not verified the accuracy or completeness of either the Subject Plan Data or the Benchmark Group Data. FBI cannot be responsible for any inaccuracies in the Subject Plan Data or the Benchmark Group Data.

This report includes a number of comparisons between your retirement plan and plans sponsored, by other employers that have certain similarities with your plan (the "Benchmark Group"). FBI made a number of assumptions, which are described in the report, in compiling the plans in the Benchmark Group. You should review this report carefully and independently analyze whether the Benchmark Group includes plans that are sufficiently similar to your plan to make the information set forth in this report useful to you in carrying out your fiduciary functions.

This report is based partially on the methodology utilized by FBI to gather, compile and present information. The methodology is more completely described at www.fiduciarybenchmarks.com. You should review the description in order to understand the approaches taken by FBI in preparing this report and in order to properly evaluate the report and the information in the report.

This report is for informational purposes only. You must independently determine how to use and interpret the information set forth in this report, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. FBI cannot be responsible for the manner in which you interpret the information in this report.

Please note: some, and perhaps all, of the information may be time-sensitive. You should consider that in using this report.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read carefully before investing.

Investing in mutual funds involves risk, including possible loss of principal.

International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values and yields will decline as interest rates rise and bonds are subject to availability and change in price.

High yield/junk bonds are not investment grade securities, involve substantial risks and generally should be part of the diversified portfolio of sophisticated investors.

The price of small and mid-cap stocks are generally more volatile than large cap stocks.