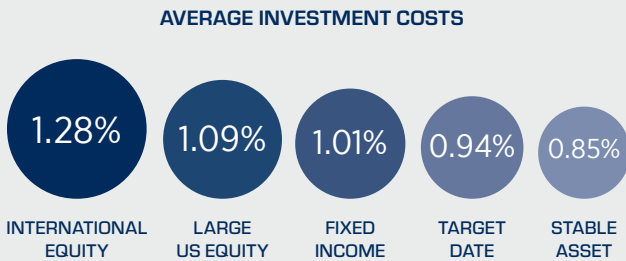
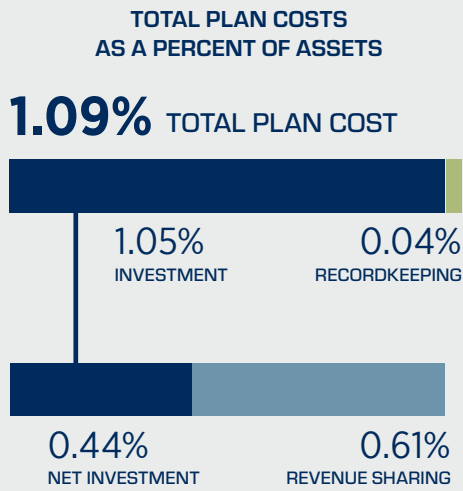
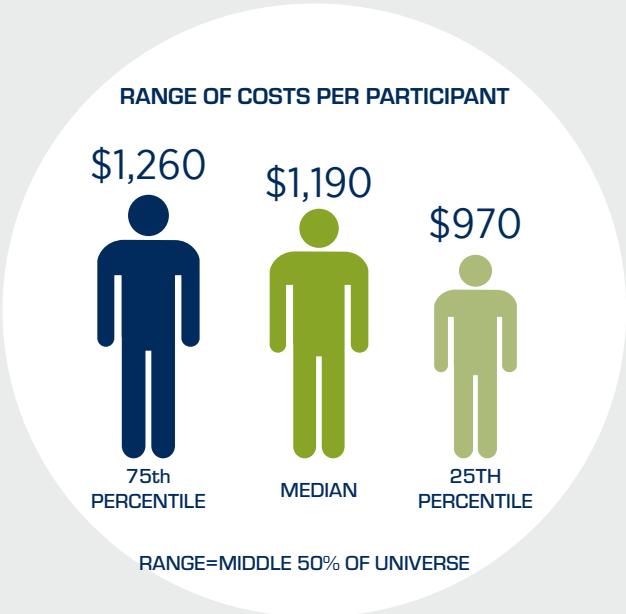
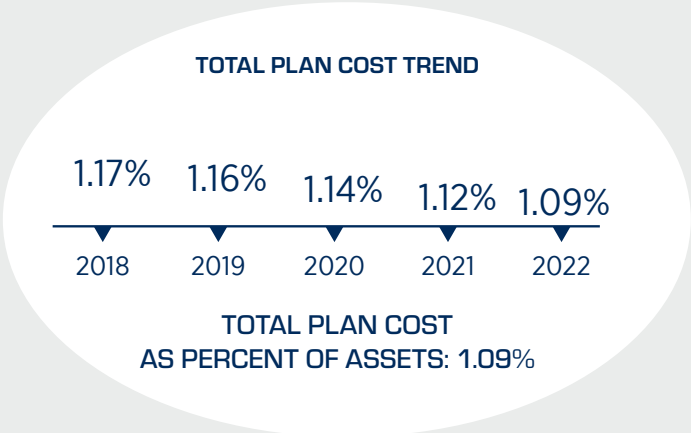
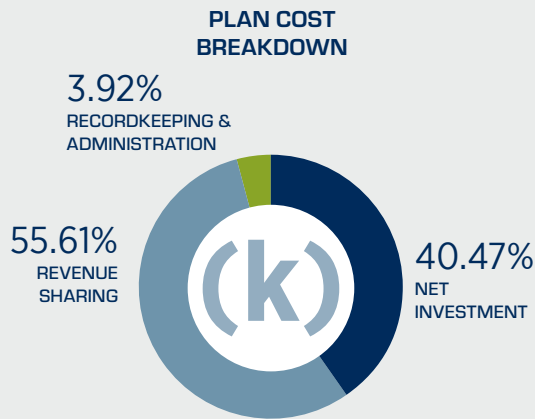


TOTAL PLAN COST PER PARTICIPANT: \$1,097

BREAKDOWN OF SMALL PLAN 401(k) FEES
50 participants • \$5 million in assets



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RECORDKEEPING AND ADMINISTRATION: represents any hard dollar charges for recordkeeping, administration and trustee services.

NET INVESTMENT: is the portion of the "Investment Cost" retained by the investment manager.

REVENUE SHARING: is the portion of the "Investment Cost" received by other service providers to the plan. These other service providers could include but are not limited to recordkeepers, advisors and platform providers.

INVESTMENT COST: represents any asset based charges applied to plan assets. This includes investment management fees, fund expense ratios, 12b-1 fees, sub-transfer agent fees, contract charges, wrap and advisor fees or any other asset based charges.

TOTAL PLAN COSTS: includes all of the investment, recordkeeping & administration, and trustee costs paid by the company or participant. It does not include participant initiated transactions such as loans, withdrawals or other forms of distributions.