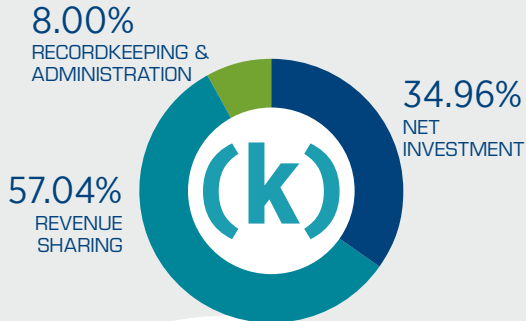


BREAKDOWN OF SMALL PLAN 401(k) FEES

50 participants • \$2.5 million in assets

TOTAL PLAN COST
PER PARTICIPANT: \$675

PLAN COST BREAKDOWN



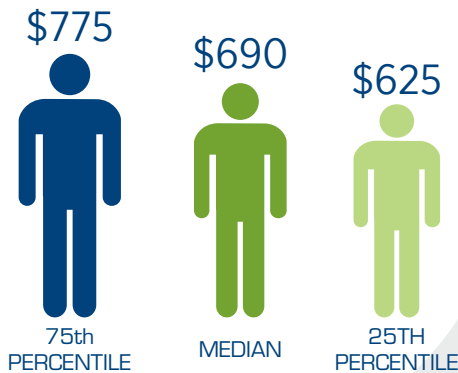
TOTAL PLAN COST TREND

The scenario's asset allocation has experienced an increase in equities and retirement date funds since 2015.



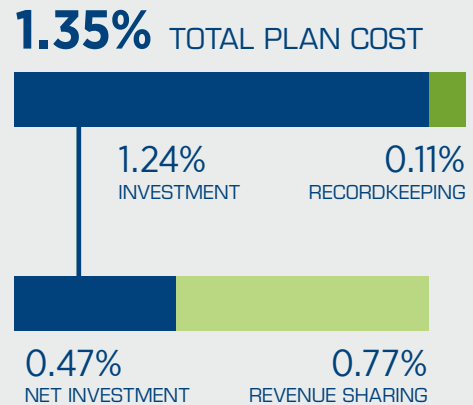
TOTAL PLAN COST
AS PERCENT OF ASSETS: 1.35%

RANGE OF COSTS PER PARTICIPANT

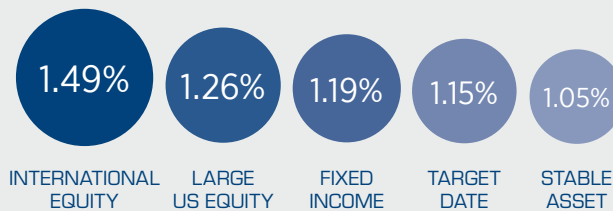


RANGE=MIDDLE 50% OF UNIVERSE

TOTAL PLAN COSTS AS A PERCENT OF ASSETS



AVERAGE INVESTMENT COSTS



The most recognized resource book
for 401(k) fee information.

www.401ksource.com

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.

Source: 401k Averages Book