



## SAMPLE PLAN

Data as of Mar 31, 2023

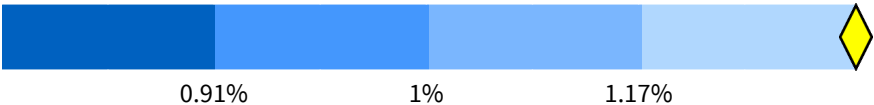
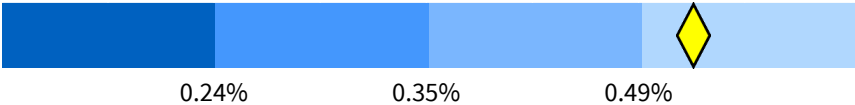
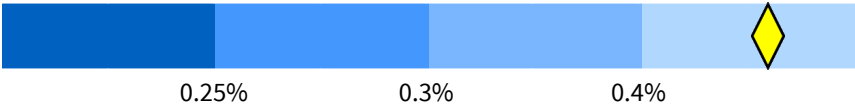
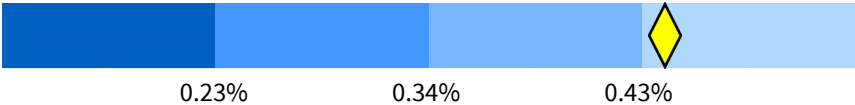
## Fee Comparison & Analysis

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Service Provider	Fees	Comparison to Peer Group	
Total Plan Fee	\$65,770	1.49%	 0.91%      1%      1.17%
Recordkeeper	\$24,200	0.55%	 0.24%      0.35%      0.49%
Financial Professional/Consultant	\$22,000	0.5%	 0.25%      0.3%      0.4%
Investment Managers	\$19,570	0.44%	 0.23%      0.34%      0.43%
Managed Account Providers	\$0	0%	
Other Service Providers	\$0	0%	

Service Provider	Fees	%	Disclosure and Comments
Total Plan Fee	\$ 65,770	1.49%	
Recordkeeper Base Recordkeeping Fee	\$ 24,200 \$ 24,200	0.55% 0.55%	
Financial Professional/Consultant Consulting Fee	\$ 22,000 \$ 22,000	0.50% 0.50%	
Investment Managers Investment Fees 12b-1/SubTA Expense Credit	\$ 19,570 \$ 31,810 \$ (12,240)	0.44% 0.72% (0.28%)	
Managed Accounts Provider	\$ 0	0.00%	
Other Service	\$ 0	0.00%	



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## Plan Asset Based Expenses



Fund Name	Assets	Total Exp. Ratio (bps)	Expense (\$'s)	Rev Share/Wrap fee Available to Service Provider(s) (bps)			
				Asset-based 12b-1	subTA, shareholder, other	Total (bps)	Total (\$'s)
AB Relative Value I - CBBIX	\$ 100,000	65	\$ 650			\$	
Allspring Util and Telecomms Inst - EVUYX	\$ 100,000	72	\$ 1,070		15	50	\$ 500
American Century Mid Cap Value I - AVUAX	\$ 100,000	77	\$ 1,120		15	50	\$ 500
American Funds American Balanced R6 - RLBGX	\$ 100,000	25	\$ 250			\$	
American Funds Europacific Growth R6 - RERGX	\$ 100,000	46	\$ 460			\$	
Calvert Small-Cap C - CSCCX	\$ 100,000	194	\$ 2,290	100	25	160	\$ 1,600
Cohen & Steers Real Estate Securities I - CSDIX	\$ 100,000	84	\$ 1,190		20	55	\$ 550
Commerce Bond - CFBNX	\$ 100,000	64	\$ 990		15	50	\$ 500
Davis Government Money Market A - RPGXX	\$ 100,000	3	\$ 380			35	\$ 350
Eaton Vance Atlanta Capital SMID-Cap I - EISMX	\$ 100,000	88	\$ 1,230		20	55	\$ 550
Empower Lifetime 2015 Inv - MXLYX	\$ 100,000	80	\$ 1,150		20	55	\$ 550
Federated Hermes Instl High Yield Bd IS - FIHBX	\$ 100,000	50	\$ 850		10	45	\$ 450
Fidelity Advisor® Focused Em Mkts I - FIMKX	\$ 100,000	103	\$ 1,380		20	55	\$ 550
Hartford International Opp HLS IA - HIAOX	\$ 100,000	74	\$ 1,090		15	50	\$ 500
Janus Henderson Global Equity Income I - HFQIX	\$ 100,000	87	\$ 1,220		20	55	\$ 550
Nationwide Geneva Small Cap Gr R6 - NWKCX	\$ 100,000	84	\$ 1,190			35	\$ 350
Schwab Small Cap Index - SWSSX	\$ 100,000	4	\$ 40			\$	
Schwab® S&P 500 Index - SWPPX	\$ 100,000	2	\$ 20			\$	
Voya GNMA Income W - IGMWX	\$ 100,000	59	\$ 940		5	40	\$ 400
iShares US Technology ETF - IYW	\$ 100,000	39	\$ 740			35	\$ 350
(R) AB Concentrated Growth A - WPASX	\$ 100,000	100	\$ 1,350	25	20	80	\$ 800
(R) Allspring Short-Term Hi Inc Adm - WDHXX	\$ 100,000	65	\$ 650			\$	
(R) Allspring Target 2035 Admin - WFQWX	\$ 100,000		\$ 350		15	50	\$ 500
(R) American Century Equity Growth I - AMEIX	\$ 100,000	45	\$ 800		15	50	\$ 500
(R) American Century One Choice 2045 Inv - AROIX	\$ 100,000	87	\$ 1,220		5	40	\$ 400
(R) American Funds Capital World Gr&Inc R1 - RWIAX	\$ 100,000	152	\$ 1,870	99	20	154	\$ 1,540
(R) American Funds Fundamental Invs C - AFICX	\$ 100,000	136	\$ 1,710	100	20	155	\$ 1,550
(R) American Funds Income Fund of Amer C - IFACX	\$ 100,000	131	\$ 1,660	100	20	155	\$ 1,550
(R) BlackRock LifePath® Dyn 2040 Instl - STLEX	\$ 100,000	59	\$ 940		5	40	\$ 400
(R) Calvert Short Duration Income A - CSDAX	\$ 100,000	76	\$ 1,110	25	15	75	\$ 750
(R) Delaware Opportunity A - FIUSX	\$ 100,000	114	\$ 1,490	30	20	85	\$ 850
(R) Fidelity Advisor Freedom® 2030 Z6 - FDGLX	\$ 100,000	46	\$ 810		20	55	\$ 550
(R) Franklin LifeSmart Retment Inc Adv - FLRDX	\$ 100,000	32	\$ 670		15	50	\$ 500
(R) Invesco World Bond Factor A - AUBAX	\$ 100,000	57	\$ 920	25	20	80	\$ 800



(R) Janus Henderson Mid Cap Value A - JDPAX	\$	100,000	93	\$	1,280	25	20	80	\$	800
(R) Loomis Sayles Bond Retail - LSBRX	\$	100,000	92	\$	920				\$	
(R) Lord Abbett Mid Cap Stock A - LAVLX	\$	100,000	98	\$	1,330	25	20	80	\$	800
(R) MainStay Conservative Allocation A - MCKAX	\$	100,000	86	\$	1,210	25	20	80	\$	800
(R) Manning & Napier Target 2050 I - MTYIX	\$	100,000		\$	350		20	55	\$	550
(R) MassMutual RetireSMART by JPM 2025 I - MMNUX	\$	100,000	47	\$	820		20	55	\$	550
(R) MassMutual Small Company Value A - MMYAX	\$	100,000	141	\$	1,760	25	20	80	\$	800
(R) Neuberger Berman Small Cap Growth A - NSNAX	\$	100,000	127	\$	1,620	25	20	80	\$	800
(R) T. Rowe Price Retirement 2055 Advisor - PAROX	\$	100,000	89	\$	1,240	25	20	80	\$	800
(R) Vanguard Target Retirement 2055 Fund - VFFVX	\$	100,000	8	\$	430			35	\$	350
(P) American Funds Income Fund of Amer R6 - RIDGX	\$		26	\$				35	\$	
<b>INVESTED ASSETS TOTAL</b>	<b>\$</b>	<b>4,400,000</b>		<b>\$</b>	<b>44,760</b>	<b>15</b>	<b>13</b>	<b>57</b>	<b>\$</b>	<b>25,190</b>
						<b>\$6,540</b>	<b>\$5,700</b>			
Additional Fees and Credits	\$			\$	21,010					
TOTAL PLAN FEES	\$			\$	65,770					
(% of Assets)					1.49%					



## FBi Peer Group

The peer comparison information set forth in this report is based upon information that Fiduciary Benchmarks (FBi) has received from retirement plan service providers. FBi has not verified the accuracy or completeness of either the Subject Plan Data or the Benchmark Group Data and cannot be responsible for any inaccuracies in the data presented.

This report includes a number of comparisons between your retirement plan and plans sponsored by other employers with certain similarities to your plan, specifically plan assets and Average Account Balance. FiRM derives Average Account Balance by taking Total Assets and dividing by the Total Actual Participants. You should review this report carefully and independently analyze whether the Peer Comparison 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.

Comparison Factor	This Plan	This Peer Group
Average Account Balance	\$80,000	Between \$60,000 and \$90,000
Plan Assets	\$4,400,000	Between \$3.5 million and \$5.5 million

The peer group data in this report was gathered as part of Fiduciary Benchmarks comprehensive methodology for benchmarking retirement plans. The methodology is more completely described at [www.fiduciarybenchmarks.com](http://www.fiduciarybenchmarks.com). You should review the methodology and the additional disclosures in the back of this report in order to understand the sources and quality of the FBi data included in this report and to properly evaluate the report and the information in the report.

FBi Peer Group Comparison/Assessment data provided by Fiduciary Benchmarks ©2023 Fiduciary Benchmarks. All Rights Reserved. The information contained herein: (1) is proprietary to Fiduciary Benchmarks; (2) may not be copied or distributed; and (3) is not warranted to meet the requirements for benchmarking under 404(a)(1) and 408(b)(2). Plan Fiduciaries should benchmark fees, services, plan design and participant success utilizing a plan specific methodology and accurate timely data. See [www.fiduciarybenchmarks.com](http://www.fiduciarybenchmarks.com) for additional information. FiRM/LPL have determined Assessment/Comparison groups for use in this report.



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- Data updated quarterly. Data has been received from sources believed to be reliable but cannot be guaranteed as to accuracy, completeness or fitness for a particular purpose. Data sources: Morningstar, FI360, Fiduciary Benchmarks, Hueler.
- Investments shown may not be available to all plans or in all states, or may be closed to new accounts. Availability of investments is subject to change.
- Any example given is hypothetical, and is not representative of any specific situation. Individual results will vary. Hypothetical rates of return do not reflect the deduction of fees and charges inherent to investing.

### Performance disclosures:

- Investment scores are based on up to five years of data utilizing a pass/fail system with quantitative and qualitative criteria. Investment scores are intended to help Plan Sponsors identify suitable products and are not meant to be predictive of future performance.
- Benchmark indices are unmanaged and do not pay fees or expenses. One cannot invest directly in an index.
- **Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so**

**that an investor's shares, when redeemed, may be worth more or less than the performance information quoted.** To obtain current month-end performance information, please contact your plan financial professional.

- The performance quoted represents the reinvestment of dividends and capital gains, is net of expenses and does not reflect the maximum sale charge, which is typically waived for investments in qualified plans. Such a fee, if taken into account, will reduce the performance quoted.
- In order to perform a study over a longer-term timeframe, related funds of a different share class or managed by the same investment financial professional may have been substituted for funds with relatively shorter track records. Due to different fee structures, actual performance may be less favorable than shown. Certain available investments with track records of insufficient length may have been omitted from this report if a reasonable proxy with a longer track record could not be identified.
- **Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.**

### Risk disclosures:

- **Bonds** are subject to market and interest rate risk if sold prior to maturity. An increase in interest rates may cause the price of bonds and bond mutual funds to decline, and bonds are subject to availability and change in price.
- **Commodities** are subject to substantial fluctuation and loss potential.
- **Government bonds and Treasury Bills** are guaranteed by the US Government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.
- **High yield/junk bonds** are not investment grade securities, involve substantial risks and generally should be part of a diversified portfolio of sophisticated investors.
- **International and emerging markets** investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.
- **Mutual fund** investing involves risk, including possible loss of principal.
- **Sector investing** carries additional risk. A fund's concentrated holdings will subject it to greater volatility than a fund that invests more broadly.
- **Stock investing** involves risk, including loss of principal. The prices of small and mid-cap stocks are generally more volatile than large-cap stocks.
- **Floating rate bank loans** issued by below investment grade companies for short term funding purposes with higher yield than short term debt and involve risk
- **Stable Value funds, money market funds and specialty funds** are not reviewed in this report
- Investments in specialized industry sectors carry additional risks, which are outlined in the prospectus.