



The

Retirement Plan Diagnostic

Prepared for:
5 6 7 INC. 401(K) RETIREMENT PLAN

Benchmark Your Retirement Plan

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Presented By:

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Philadelphia, PA 19107

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This report uses current and historical Form 5500 data to offer a comprehensive outlook of a retirement plan. With it, you can benchmark return on investments, participation levels, and utilization against a plan's peer group and industry. Below is the table of contents to get your started

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ABC INC. 401(K) RETIREMENT PLAN

Plan Information

Plan Year Ending	12/31/2014	Plan Type	Single-employer plan
Plan Effective Date	7/26/1993	Funding Arrangement	Trust
Plan Year End Assets	\$5,633,218	Fidelity Bond Amount	\$1,000,000

Plan Sponsor

ABC, INC. (EIN 123456789; Plan # 001)
2200 BRONCOS AVENUE
DENVER, CO 91950
333-444-8888

Plan Administrator

Participant Information

Active Participants	144	Active Participants with Account Balances	59
Retired	2	Total Participants with Account Balances	103
Other	42		
Deceased	0		
Total Participants	188		

Plan Features

Profit-sharing
ERISA section 404(c) plan - This plan, or any part of it is intended to meet the conditions of 29 CFR 2550.404c-1
Total participant-directed account plan
Code section 401(k) feature
Code section 401(m) arrangement - Employee contributions are allocated to separate accounts under the plan or employer contributions are based, in whole or in part, on employee deferrals or contributions to the plan
Total or partial participant-directed account plan
Plan covering self-employed individuals
Pre-approved pension plan

Alerts

The following notifications include operational and compliance items from the plan's most recent Form 5500 that may warrant particular attention.

- The plan failed to transmit participant contributions, in the amount of \$13,601.00 within the time period described in 29 CFR 2510.3-102.

Benchmarking Your Plan

As Of 12/31/2014

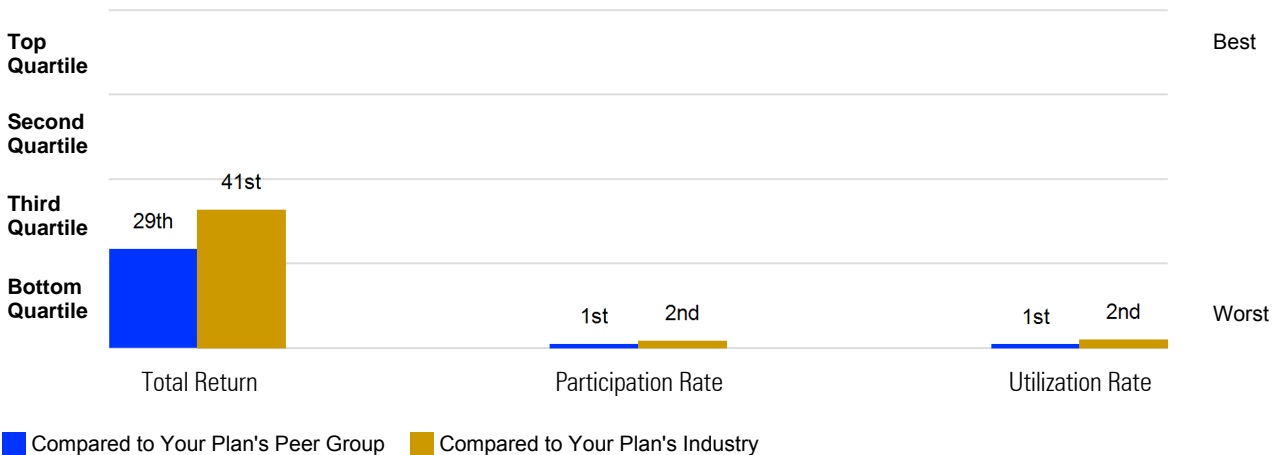


The Retirement Plan Diagnostic is a snapshot of your retirement plan based on the most currently available public information as contained in your Plan's Form 5500. The Retirement Plan Diagnostic ranks your plan against other plans of similar size, referred to as your Peer Group (plans consisting of participants and assets of 10% more and less than your plan¹) and against other plans reporting the same industry as your plan on IRS Form 5500, referred to as your Industry (limited to a maximum of 10,000 plans). The report also takes into account a plan's year end date so that an accurate comparison can be made against the peer group and industry.

Plan Comparison	Peer Group	Industry
Number of Plans (same year end)	365	3,485
Average Plan Assets	\$5,638,789	\$37,307,106
Average Number of Total Participants	186	353
Asset Range	\$5,072,090 - \$6,192,178	\$0 - \$29,448,422,269
Participant Range	170 - 206	1 - 123,601
Your Business Code		339900
Your Industry (Manufacturing)		Other Miscellaneous Manufacturing
Number of Industries Represented	148	1

Your Plan Ranking

5 year average for 2010, 2011, 2012, 2013 and 2014.



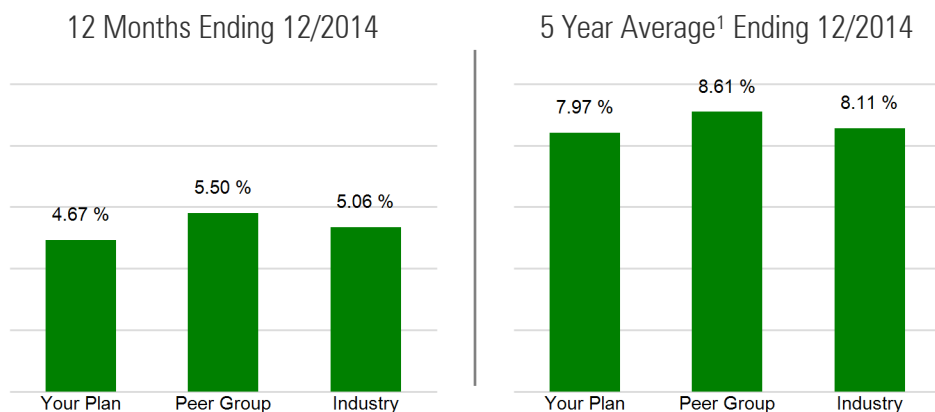
Total Return = average total rate of annualized return on investments
 Participation = active participants with account balances divided by active participants
 Utilization = total contributions divided by maximum allowable contributions

¹The percentage amount for the Peer Group will automatically increase starting at 10% until a minimum of 25 plans have been included in the sample set.



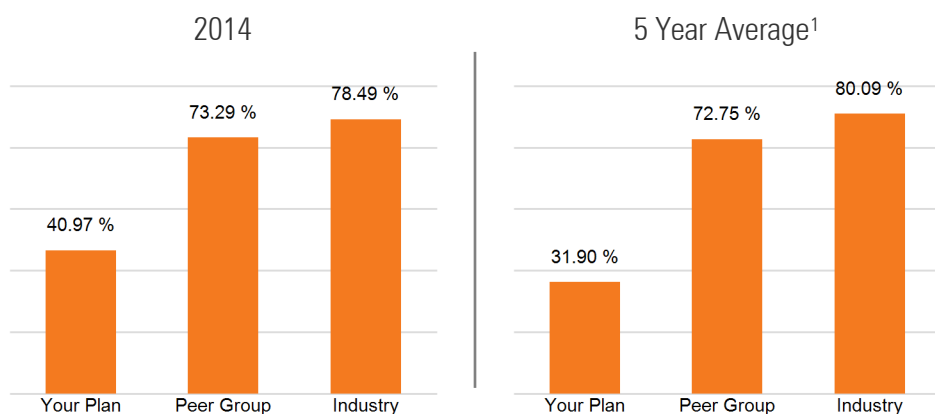
NET ANNUALIZED TOTAL RETURN

This chart compares your Plan's total return on investment as reported on Form 5500 for the most recent 5 year(s) against the average total rate of annualized return on investments of your Peer Group and Industry for the same period.



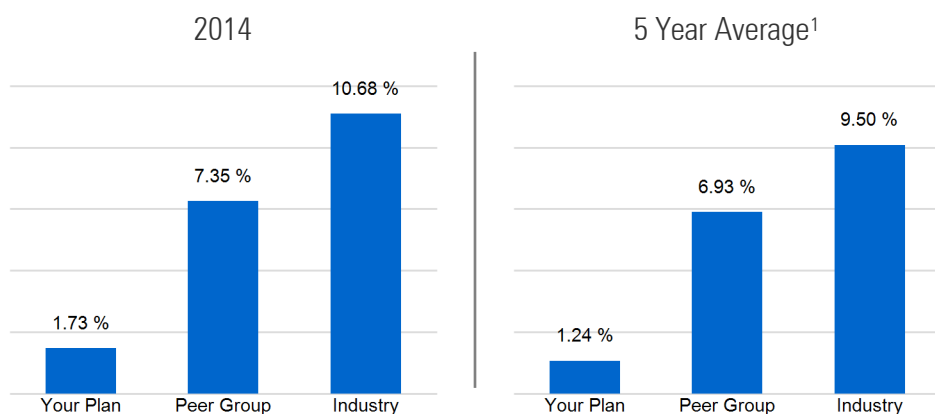
PARTICIPATION RATE

This chart compares the participation rate (active participants with account balances divided by active participants) for your Plan.



UTILIZATION RATE

This chart compares the contribution rate (total contributions divided by maximum allowable contributions) for the plan.



¹The 5 year average includes plans with comparable month ends for the following years: 2010, 2011, 2012, 2013 and 2014.



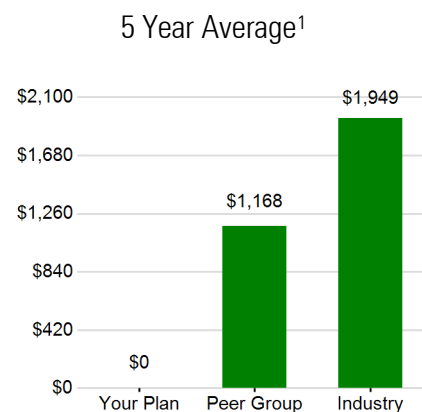
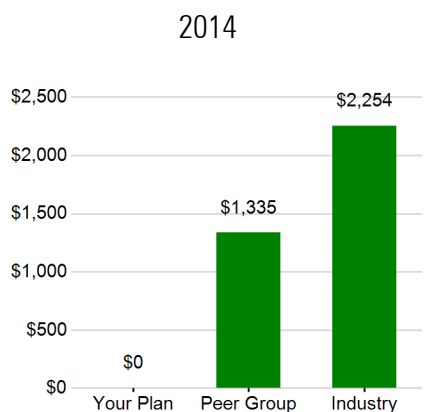
AVERAGE EMPLOYER CONTRIBUTION

Average employer contribution is calculated by dividing total employer contributions by the number of active Plan participants. Employer contributions can have a significant impact on participant's retirement preparation and their ability to accumulate adequate saving in their accounts.

Employer Contributions	\$0
Active Participants	144
Average Per Participant	\$0

Percentage making contributions in 2014:

Peer Group	91.78 %
Industry	91.94 %



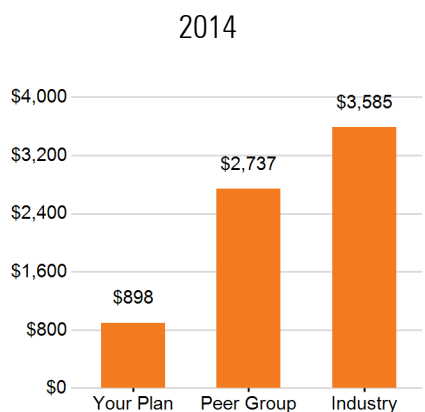
AVERAGE PARTICIPANT CONTRIBUTION

Average participant contribution is calculated by dividing total employee contributions by the number of active Plan participants. Increasing this metric is important to enhancing a participant's retirement readiness.

Participant Contributions	\$129,323
Active Participants	144
Average Per Participant	\$898

Percentage making contributions in 2014:

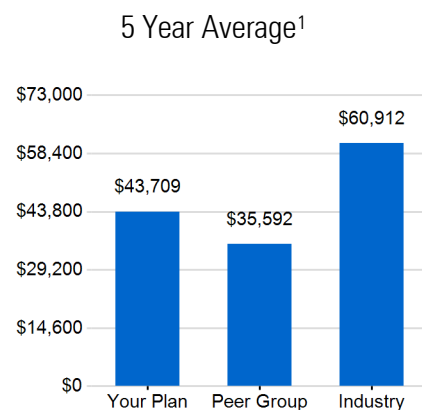
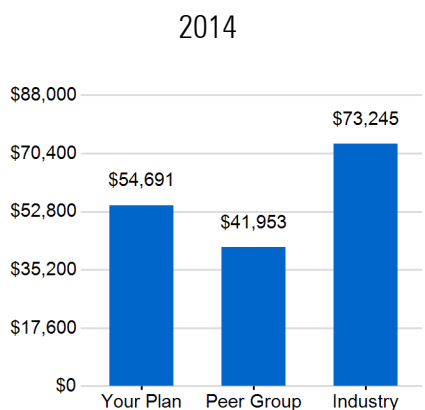
Peer Group	100.00 %
Industry	98.22 %



AVERAGE ACCOUNT BALANCE

Average account balance is calculated by dividing Plan assets by the number of Plan participants with a balance. This is a general measure of Plan participant retirement preparation as well as contribution levels and market performance.

Total Plan Assets	\$5,633,218
Total Participants with Account Balances	103
Average Per Participant	\$54,691



¹The 5 year average includes the following years: 2010, 2011, 2012, 2013 and 2014.



Below is a listing of your Plan's current investments based on the information that you provided. Please review the list for accuracy as it forms the basis for the investment analysis contained in this report. Are all of your investments listed? Are all of the share classes accurate? Each holding's performance is shown along with the difference between its return and that of its category average.

Performance

Investment Name	Symbol	1 yr	+/- Category	3 yr	+/- Category	5 yr	+/- Category	10 yr	+/- Category	Turnover
Diversified Emerging Mkts		-18.81 %		-4.11 %		-3.36 %		3.82 %		
American Funds Dvlpg Wld Gr&Inc R3	RDWCX	-20.58 %	-1.77 %	N/A	N/A	N/A	N/A	N/A	N/A	20 %
<i>MSCI Emerging Mkt ND IX (Category)</i>		-19.28 %	-0.47 %	-5.27 %	-1.16 %	-3.58 %	-0.22 %	4.27 %	0.45 %	
Oppenheimer Developing Markets R	ODVNX	-23.57 %	-4.76 %	-4.25 %	-0.14 %	-2.08 %	1.28 %	6.04 %	2.22 %	26 %
<i>MSCI Em ND (Best Fit)</i>		-19.28 %	-0.47 %	-5.27 %	-1.16 %	-3.58 %	-0.22 %	4.27 %	0.45 %	
Foreign Large Growth		-4.78 %		5.56 %		4.65 %		4.06 %		
American Funds Europacific Growth R3	RERCX	-5.53 %	-0.75 %	5.68 %	0.12 %	3.88 %	-0.77 %	4.70 %	0.64 %	28 %
<i>MSCI ACWI Ex USA Grth NR (Best Fit)</i>		0.00 %	4.78 %	0.00 %	-5.56 %	0.00 %	-4.65 %	0.00 %	-4.06 %	
High Yield Bond		-3.43 %		3.05 %		5.41 %		6.10 %		
American Funds American Hi-Inc Tr R3	RITCX	-6.16 %	-2.73 %	1.56 %	-1.49 %	4.03 %	-1.38 %	5.08 %	-1.02 %	62 %
<i>ML US High Yld Master II (Best Fit)</i>		-3.57 %	-0.14 %	3.47 %	0.42 %	5.94 %	0.53 %	7.12 %	1.02 %	
Inflation-Protected Bond		-2.34 %		-2.32 %		1.70 %		3.24 %		
PIMCO Real Return R	PRRRX	-3.28 %	-0.94 %	-2.97 %	-0.65 %	1.50 %	-0.20 %	3.49 %	0.25 %	117 %
<i>Barclays US Treasury TIPS (Best Fit)</i>		-0.83 %	1.51 %	-1.83 %	0.49 %	2.55 %	0.85 %	4.01 %	0.77 %	
Intermediate-Term Bond		1.60 %		1.68 %		3.28 %		4.51 %		
PIMCO Total Return R	PTRRX	0.93 %	-0.67 %	0.72 %	-0.96 %	2.57 %	-0.71 %	5.05 %	0.54 %	265 %
<i>Barclays Aggregate (Best Fit)</i>		2.94 %	1.34 %	1.71 %	0.03 %	3.10 %	-0.18 %	4.64 %	0.13 %	
Large Blend		-2.33 %		11.43 %		11.90 %		6.18 %		
American Funds Fundamental Invs R3	RFNCX	-1.92 %	0.41 %	11.55 %	0.12 %	11.28 %	-0.62 %	6.85 %	0.67 %	29 %
<i>Russ 1000 (Best Fit)</i>		-0.61 %	1.72 %	12.66 %	1.23 %	13.42 %	1.52 %	6.95 %	0.77 %	
American Funds Invmt Co of Amer R3	RICCX	-4.89 %	-2.56 %	11.28 %	-0.15 %	10.87 %	-1.03 %	5.76 %	-0.42 %	29 %
<i>Mstar Large Cap TR (Best Fit)</i>		-0.64 %	1.69 %	12.07 %	0.64 %	13.34 %	1.44 %	6.79 %	0.61 %	
Large Growth		1.60 %		12.73 %		12.86 %		7.17 %		
American Funds Growth Fund of Amer R3	RGACX	0.13 %	-1.47 %	13.17 %	0.44 %	12.24 %	-0.62 %	6.60 %	-0.57 %	26 %
<i>Russ 3000 Growth TR USD (Best Fit)</i>		0.00 %	-1.60 %	0.00 %	-12.73 %	0.00 %	-12.86 %	0.00 %	-7.17 %	
Mid-Cap Value		-3.09 %		12.14 %		11.49 %		6.72 %		
Victory Sycamore Established Value R	GETGX	6.20 %	9.29 %	15.06 %	2.92 %	13.20 %	1.71 %	9.13 %	2.41 %	51 %
<i>Mstar Mid Cap TR (Best Fit)</i>		0.30 %	3.39 %	14.43 %	2.29 %	13.79 %	2.30 %	7.99 %	1.27 %	
Moderate Allocation		-2.42 %		6.47 %		7.48 %		5.33 %		
American Funds Income Fund of Amer R3	RIDCX	-4.45 %	-2.03 %	6.56 %	0.09 %	7.98 %	0.50 %	5.50 %	0.17 %	39 %
<i>Mstar Mod Target Risk (Best Fit)</i>		-2.91 %	-0.49 %	5.25 %	-1.22 %	6.60 %	-0.88 %	5.59 %	0.26 %	
Short-Term Bond		0.64 %		0.91 %		1.67 %		3.07 %		
Lord Abbett Short Duration Income R3	LDLRX	0.62 %	-0.02 %	1.51 %	0.60 %	2.56 %	0.89 %	4.20 %	1.13 %	60 %
<i>ML US High Yld Master II (Best Fit)</i>		-3.57 %	-4.21 %	3.47 %	2.56 %	5.94 %	4.27 %	7.12 %	4.05 %	
Target Date 2000-2010		-1.62 %		3.86 %		5.14 %		3.94 %		
American Funds 2010 Trgt Date Retire R3	RCATX	-1.95 %	-0.33 %	4.97 %	1.11 %	6.00 %	0.86 %	N/A	N/A	17 %
<i>Mstar Mod Con Target Risk (Best Fit)</i>		-1.43 %	0.19 %	3.76 %	-0.10 %	5.27 %	0.13 %	5.09 %	1.15 %	



Below is a listing of your Plan's current investments based on the information that you provided. Please review the list for accuracy as it forms the basis for the investment analysis contained in this report. Are all of your investments listed? Are all of the share classes accurate? Each holding's performance is shown along with the difference between its return and that of its category average.

Performance

Investment Name	Symbol	1 yr	+/- Category	3 yr	+/- Category	5 yr	+/- Category	10 yr	+/- Category	Turnover
Target Date 2011-2015		-1.72 %		4.39 %		5.62 %		4.00 %		
American Funds 2015 Trgt Date Retire R3	RCJTX	-1.88 %	-0.16 %	6.01 %	1.62 %	6.67 %	1.05 %	N/A	N/A	6 %
<i>Mstar Lifetime Mod 2020 (Best Fit)</i>		-2.20 %	-0.48 %	5.24 %	0.85 %	7.14 %	1.52 %	5.88 %	1.88 %	
Target Date 2016-2020		-2.00 %		4.79 %		6.01 %		4.22 %		
American Funds 2020 Trgt Date Retire R3	RCCTX	-1.70 %	0.30 %	7.08 %	2.29 %	7.50 %	1.49 %	N/A	N/A	4 %
<i>Mstar Lifetime Mod 2025 (Best Fit)</i>		-2.75 %	-0.75 %	6.17 %	1.38 %	7.80 %	1.79 %	5.97 %	1.75 %	
Target Date 2021-2025		-2.46 %		5.85 %		7.10 %		4.52 %		
American Funds 2025 Trgt Date Retire R3	RCDTX	-2.23 %	0.23 %	8.56 %	2.71 %	8.60 %	1.50 %	N/A	N/A	3 %
<i>Mstar Lifetime Mod 2030 (Best Fit)</i>		-3.49 %	-1.03 %	6.99 %	1.14 %	8.31 %	1.21 %	6.04 %	1.52 %	
Target Date 2026-2030		-2.92 %		6.16 %		7.07 %		4.33 %		
American Funds 2030 Trgt Date Retire R3	RCETX	-2.45 %	0.47 %	9.12 %	2.96 %	9.00 %	1.93 %	N/A	N/A	2 %
<i>Mstar Lifetime Mod 2035 (Best Fit)</i>		-4.26 %	-1.34 %	7.44 %	1.28 %	8.54 %	1.47 %	6.07 %	1.74 %	
Target Date 2031-2035		-3.33 %		6.97 %		7.94 %		4.70 %		
American Funds 2035 Trgt Date Retire R3	RCFTX	-2.70 %	0.63 %	9.15 %	2.18 %	8.96 %	1.02 %	N/A	N/A	1 %
<i>Mstar Lifetime Mod 2035 (Best Fit)</i>		-4.26 %	-0.93 %	7.44 %	0.47 %	8.54 %	0.60 %	6.07 %	1.37 %	
Target Date 2036-2040		-3.57 %		6.91 %		7.61 %		4.48 %		
American Funds 2040 Trgt Date Retire R3	RCKTX	-2.96 %	0.61 %	9.24 %	2.33 %	9.03 %	1.42 %	N/A	N/A	1 %
<i>Mstar Lifetime Mod 2035 (Best Fit)</i>		-4.26 %	-0.69 %	7.44 %	0.53 %	8.54 %	0.93 %	6.07 %	1.59 %	
Target Date 2041-2045		-3.71 %		7.44 %		8.28 %		4.84 %		
American Funds 2045 Trgt Date Retire R3	RCHTX	-2.90 %	0.81 %	9.26 %	1.82 %	9.05 %	0.77 %	N/A	N/A	1 %
<i>Mstar Lifetime Mod 2035 (Best Fit)</i>		-4.26 %	-0.55 %	7.44 %	0.00 %	8.54 %	0.26 %	6.07 %	1.23 %	
Target Date 2046-2050		-3.72 %		7.21 %		7.80 %		4.65 %		
American Funds 2050 Trgt Date Retire R3	RCITX	-2.90 %	0.82 %	9.26 %	2.05 %	9.04 %	1.24 %	N/A	N/A	1 %
<i>Mstar Lifetime Mod 2035 (Best Fit)</i>		-4.26 %	-0.54 %	7.44 %	0.23 %	8.54 %	0.74 %	6.07 %	1.42 %	
Target Date 2051+		-3.57 %		7.92 %		8.37 %		0.00 %		
American Funds 2055 Trgt Date Retire R3	RCMTX	-2.97 %	0.60 %	9.22 %	1.30 %	9.03 %	0.66 %	N/A	N/A	2 %
<i>Mstar Lifetime Mod 2035 (Best Fit)</i>		-4.26 %	-0.69 %	7.44 %	-0.48 %	8.54 %	0.17 %	6.07 %	6.07 %	
American Funds 2060 Target Date Ret R3	RCNTX	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>Morningstar Lifetime Moderate 2055 (Category)</i>		-5.71 %	-2.14 %	7.02 %	-0.90 %	7.97 %	-0.40 %	5.94 %	5.94 %	
Utilities		-3.35 %		7.57 %		8.93 %		6.25 %		
Prudential Jennison Utility R	JDURX	-12.23 %	-8.88 %	9.85 %	2.28 %	11.22 %	2.29 %	6.20 %	-0.05 %	42 %
<i>Mstar Lifetime Mod 2010 (Best Fit)</i>		-1.62 %	1.73 %	3.85 %	-3.72 %	6.01 %	-2.92 %	5.57 %	-0.68 %	
World Bond		-4.53 %		-0.90 %		1.34 %		4.16 %		
Templeton Global Bond R*	FGBRX	-8.19 %	-3.66 %	0.03 %	0.93 %	1.90 %	0.56 %	6.82 %	2.66 %	35 %
<i>MSCI ACWI Ex USA Grth NR (Best Fit)</i>		0.00 %	4.53 %	0.00 %	0.90 %	0.00 %	-1.34 %	0.00 %	-4.16 %	
World Stock		-5.00 %		8.05 %		7.52 %		4.94 %		
American Funds SMALLCAP World R3	RSLCX	1.93 %	6.93 %	10.15 %	2.10 %	8.17 %	0.65 %	6.82 %	1.88 %	38 %



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Performance

Investment Name	Symbol	1 yr	+/- Category	3 yr	+/- Category	5 yr	+/- Category	10 yr	+/- Category	Turnover
World Stock		-5.00 %		8.05 %		7.52 %		4.94 %		
ML Conv Bond (Best Fit)		-1.06 %	3.94 %	11.48 %	3.43 %	9.70 %	2.18 %	7.53 %	2.59 %	
Total Number of Funds: 26	Average	-4.23 %	-0.39 %	6.74 %	1.11 %	7.18 %	0.60 %	5.87 %	0.75 %	36 %

Performance listed as "N/A" is not reported by ©2015 Morningstar. Fund names ending with an asterisk "*" contain leveraged allocations and are excluded from cost calculations. Asset Category performance is based on the open-end funds database. The fund benchmark is the best fit index, if this is unavailable then the category benchmark is used.

Money Market funds with the symbol "Cash" have been manually entered. The performance shown is representative of their category average and not the fund itself.

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Below are the current fees for each of your investments. The Fund Expense Ratio ("FER"), also referred to as the internal expense ratio, is the sum of the fund's management fee, 12b-1 fee, and sub-transfer agent fee or shareholder servicing fee ("SubTA"). Your holdings may have additional costs embedded in their Total Expenses. These additional fees go by many different names but for purposes of this report the Platform Fee is the additional fee used to pay service providers such as a recordkeeper or platform provider, and the Advisor Fee is used to denote compensation to an insurance agent, advisor or broker.

Fees

Investment Name	Components of Fund Expense Ratio			Components of Total Expense			Lowest Available Share Class		
	Mgt Fee	12b-1	SubTA	FER	Platform	Advisor	Total Expense	Symbol	FER
Diversified Emerging Mkts									
American Funds Dvlpng Wld Gr&Inc R3	1.12 %	0.50 %	N/A	1.62 %	N/A	N/A	1.62 %	RDWGX	0.97 %
Oppenheimer Developing Markets R	0.82 %	0.50 %	0.25 %	1.57 %	N/A	N/A	1.57 %	ODVIX	0.86 %
Foreign Large Growth									
American Funds Europacific Growth R3	0.48 %	0.50 %	0.15 %	1.13 %	N/A	N/A	1.13 %	RERGX	0.49 %
High Yield Bond									
American Funds American Hi-Inc Tr R3	0.36 %	0.50 %	0.15 %	1.01 %	N/A	N/A	1.01 %	RITGX	0.34 %
Inflation-Protected Bond									
PIMCO Real Return R	0.45 %	0.50 %	0.15 %	1.10 %	N/A	N/A	1.10 %	PRRIX	0.45 %
Intermediate-Term Bond									
PIMCO Total Return R	0.45 %	0.50 %	0.15 %	1.10 %	N/A	N/A	1.10 %	PTTRX	0.46 %
Large Blend									
American Funds Fundamental Invs R3	0.31 %	0.50 %	0.15 %	0.96 %	N/A	N/A	0.96 %	RFNGX	0.31 %
American Funds Invmt Co of Amer R3	0.31 %	0.50 %	0.15 %	0.96 %	N/A	N/A	0.96 %	RICGX	0.30 %
Large Growth									
American Funds Growth Fund of Amer R3	0.33 %	0.50 %	0.15 %	0.98 %	N/A	N/A	0.98 %	RGAGX	0.33 %
Mid-Cap Value									
Victory Sycamore Established Value R	0.55 %	0.50 %	0.15 %	1.20 %	N/A	N/A	1.20 %	VEVRX	0.63 %
Moderate Allocation									
American Funds Income Fund of Amer R3	0.27 %	0.50 %	0.15 %	0.92 %	N/A	N/A	0.92 %	RIDGX	0.28 %
Short-Term Bond									
Lord Abbett Short Duration Income R3	0.39 %	0.50 %	N/A	0.89 %	N/A	N/A	0.89 %	LDLVX	0.33 %
Target Date 2000-2010									
American Funds 2010 Trgt Date Retire R3	0.38 %	0.50 %	0.15 %	1.03 %	N/A	N/A	1.03 %	RFTTX	0.36 %
Target Date 2011-2015									
American Funds 2015 Trgt Date Retire R3	0.38 %	0.50 %	0.15 %	1.03 %	N/A	N/A	1.03 %	RFJTX	0.36 %
Target Date 2016-2020									
American Funds 2020 Trgt Date Retire R3	0.40 %	0.50 %	0.15 %	1.05 %	N/A	N/A	1.05 %	RRCTX	0.38 %
Target Date 2021-2025									
American Funds 2025 Trgt Date Retire R3	0.42 %	0.50 %	0.15 %	1.07 %	N/A	N/A	1.07 %	RFDTX	0.40 %
Target Date 2026-2030									
American Funds 2030 Trgt Date Retire R3	0.44 %	0.50 %	0.15 %	1.09 %	N/A	N/A	1.09 %	RFETX	0.42 %
Target Date 2031-2035									
American Funds 2035 Trgt Date Retire R3	0.45 %	0.50 %	0.15 %	1.10 %	N/A	N/A	1.10 %	RFFTX	0.43 %
Target Date 2036-2040									
American Funds 2040 Trgt Date Retire R3	0.45 %	0.50 %	0.15 %	1.10 %	N/A	N/A	1.10 %	RFGTX	0.43 %



Below are the current fees for each of your investments. The Fund Expense Ratio ("FER"), also referred to as the internal expense ratio, is the sum of the fund's management fee, 12b-1 fee, and sub-transfer agent fee or shareholder servicing fee ("SubTA"). Your holdings may have additional costs embedded in their Total Expenses. These additional fees go by many different names but for purposes of this report the Platform Fee is the additional fee used to pay service providers such as a recordkeeper or platform provider, and the Advisor Fee is used to denote compensation to an insurance agent, advisor or broker.

Fees

Investment Name	Components of Fund Expense Ratio			Components of Total Expense			Lowest Available Share Class		
	Mgt Fee	12b-1	SubTA	FER	Platform	Advisor	Total Expense	Symbol	FER
Target Date 2041-2045									
American Funds 2045 Trgt Date Retire R3	0.46 %	0.50 %	0.15 %	1.11 %	N/A	N/A	1.11 %	RFHTX	0.43 %
Target Date 2046-2050									
American Funds 2050 Trgt Date Retire R3	0.46 %	0.50 %	0.15 %	1.11 %	N/A	N/A	1.11 %	RFITX	0.44 %
Target Date 2051+									
American Funds 2055 Trgt Date Retire R3	0.51 %	0.50 %	0.15 %	1.16 %	N/A	N/A	1.16 %	RFKTX	0.47 %
American Funds 2060 Target Date Ret R3	0.50 %	0.50 %	0.15 %	1.15 %	N/A	N/A	1.15 %	RFUTX	0.47 %
Utilities									
Prudential Jennison Utility R	0.02 %	0.75 %	0.25 %	1.02 %	N/A	N/A	1.02 %	PRUZX	0.52 %
World Bond									
Templeton Global Bond R*	0.50 %	0.50 %	0.15 %	1.15 %	N/A	N/A	1.15 %	FBNRX	0.52 %
World Stock									
American Funds SMALLCAP World R3	0.74 %	0.50 %	0.15 %	1.39 %	N/A	N/A	1.39 %	RLLGX	0.71 %
Total Number of Funds: 26	Average	0.46 %	0.51 %	0.15 %	1.12 %	0.00 %	0.00 %	1.12 %	0.47 %

Amount Your Expenses Exceed The Lowest Available Share Class 0.66 %

Fees listed as "N/A" are not reported by ©2015 Morningstar or your advisor based on the information furnished. Fund names ending with an asterisk "*" contain leveraged allocations and are excluded from cost calculations.

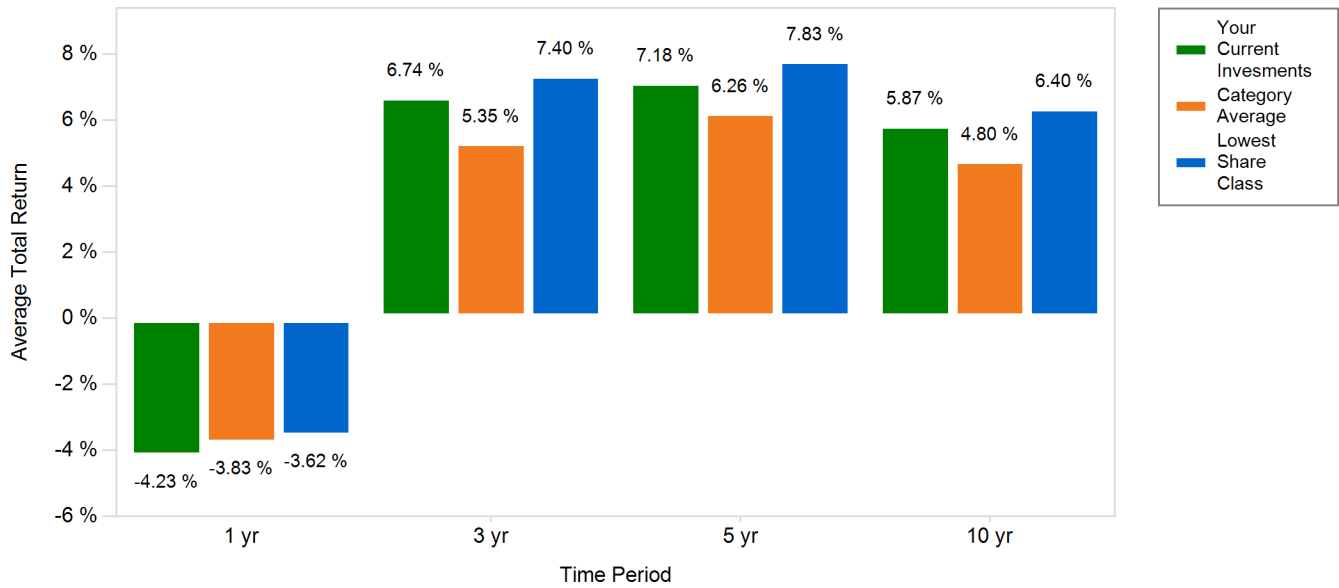
Lowest Available Share Class: Most mutual funds offer multiple share classes with differing internal cost structures layered onto a single investment management strategy. Some share classes include distribution and shareholder servicing fees used as revenue sharing components to compensate others. Higher internal costs translate to lower net fund performance to the shareholder. The Lowest Available Share Class information displays the least expensive investment option available for each fund selected. Please note that a minimum investment requirement and/or other restrictions may apply to utilize the Lowest Available Share Class.

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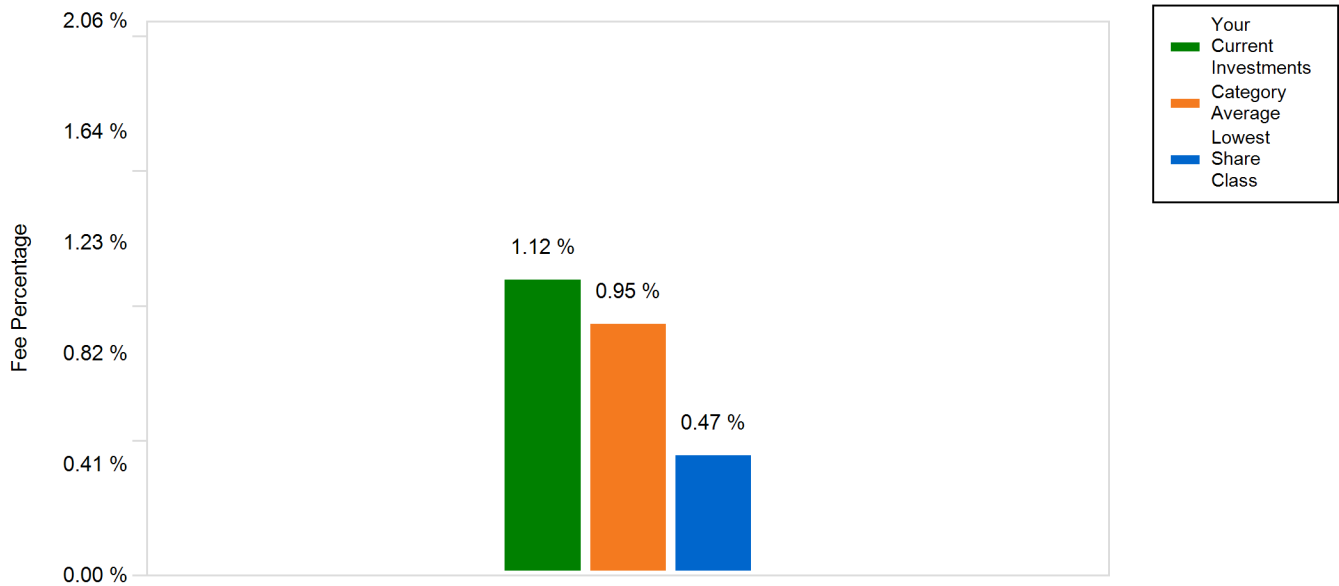
Current Investments



Performance



Fees



Current Investments



Opportunities for Diversification

This illustration shows the underlying asset classes within your current menu. Asset classes represented as 2% or more of the total plan are summed in the Low, Moderate or High illustration. Any asset classes with less than a 2% allocation may indicate underutilization or opportunities for additional diversification within your Plan's current investment menu.

YOUR PORTFOLIO HAS:

MODERATE DIVERSIFICATION

- Low: 0-4 Assets Classes
- Moderate: 5-9 Assets Classes
- Optimal: 10-13 Assets Classes

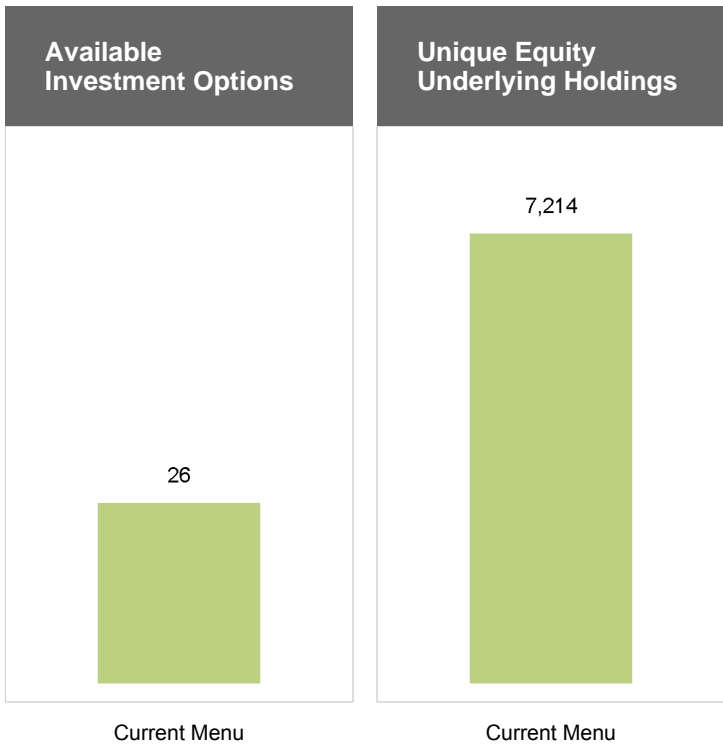
This diversification scale is based on a 2% or greater allocation to each asset class and specifies if portfolio is diversified across the various asset class categories.

Asset Allocation

US Stock	40.71%	Bonds	23.71%
Large: 30.22%	Large Growth: 9.99% Large Core: 11.42% Large Value: 8.81%	Cash	8.93%
Mid: 8.69%	Mid Growth: 2.77% Mid Core: 2.97% Mid Value: 2.95%	Other	3.00%
Small: 1.78%	Small Growth: 0.96% Small Core: 0.33% Small Value: 0.49%	Non-US Stock	
		23.66%	

Investment Overlap

Top 10 Stocks	Held In	% of Port
Amazon.com Inc	3	0.38 %
Microsoft Corp	4	0.34 %
Taiwan Semiconductor Manufacturing Co Lt	6	0.33 %
Gilead Sciences Inc	3	0.31 %
Comcast Corp Class A	4	0.30 %
Philip Morris International Inc	4	0.29 %
Amgen Inc	2	0.25 %
Home Depot Inc	4	0.24 %
Verizon Communications Inc	3	0.21 %
Merck & Co Inc	4	0.20 %



Plan Costs



Plan Details

Total Assets:	\$5,633,218
Total Fees:	\$65,132
Total Plan Cost (%):	1.16%

Fund Expenses

Fee Category	Cost (\$)	Cost (%)
Management Fee	\$25,891	0.46 %
12b-1 Fee (Paid to Advisor or Platform)	\$28,708	0.51 %
SubTA Fee (Paid to Recordkeeper or Platform)	\$8,233	0.15 %
Platform Fee (Paid to Recordkeeper/TPA as Indirect Compensation)	\$0	0.00 %
Advisor Fee (Paid to Advisor as Commission)	\$0	0.00 %
Total Fund Expenses	\$62,832	1.12 %

Service Providers

Service Provider	Cost (\$)	Cost (%)
Accounting	\$0	0.00 %
Administration	\$2,300	0.04 %
Investment Advisory	\$0	0.00 %
Professional	\$0	0.00 %
Recordkeeping	\$0	0.00 %
Trustee / Custodian	\$0	0.00 %
Other	\$0	0.00 %
Total Service Provider Fees	\$2,300	0.04 %
Total Plan Costs	\$65,132	1.16 %

Estimated Implicit Costs	Cost (\$)	Cost (%)
Average Transaction Costs	\$12,100	0.21 %
Total Plan Costs (as detailed above)	\$65,132	1.16 %
	\$77,232	1.37 %

What you should know about implicit costs:

When stocks and bonds are bought and sold within a mutual fund, costs are incurred in the form of bid/ask spread, commissions and/or exchange fees. These fees are commonly referred to as trading costs. Studies show that trading costs vary among asset categories. Turnover measures the replacement of holdings [trading] within a fund as a ratio of the total holdings. Regardless of the asset category, greater turnover equals greater costs. Unfortunately, a fund's turnover costs are not expressed as part its expense ratio, but rather, they are estimated as part of the fund's Statement of Additional Information (SAI) and are absorbed by the fund's shareholders in form of lower returns.

According to the Center For Retirement Research at Boston College, "about one-third of ... savings can be achieved by changing just the structure of plans' investment options to reduce the fees they pay their financial service providers. About two-thirds of this savings would result from reductions in trading costs made possible by restructuring."¹

¹ Kopcke, Richard W., Francis M. Vitagliano, and Zhenya S. Karamcheva. "Reducing Costs of 401(k) Plans With ETFs and Commingled Trusts." Center for Retirement Research at Boston College Number 10-11 (July 2010): 1.

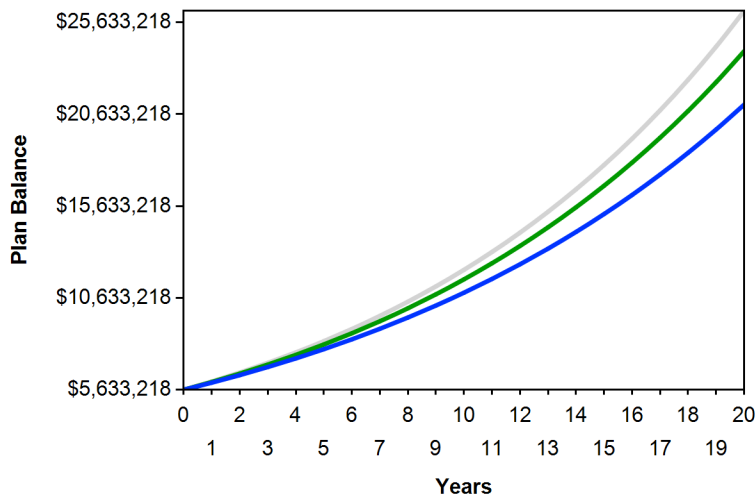
Plan Costs



The charts below demonstrate the hypothetical impact on your total plan balance and the balance of your average participant over the next twenty (20) years assuming an 8% rate of return each year (the grey line) and after all estimated fees and expenses have been deducted. Retirement plans can include high fees and expenses that quietly erode the plan's performance and ultimately the total value of the plan.

HYPOTHETICAL IMPACT ON YOUR PLAN

Potential Growth of Your Plan



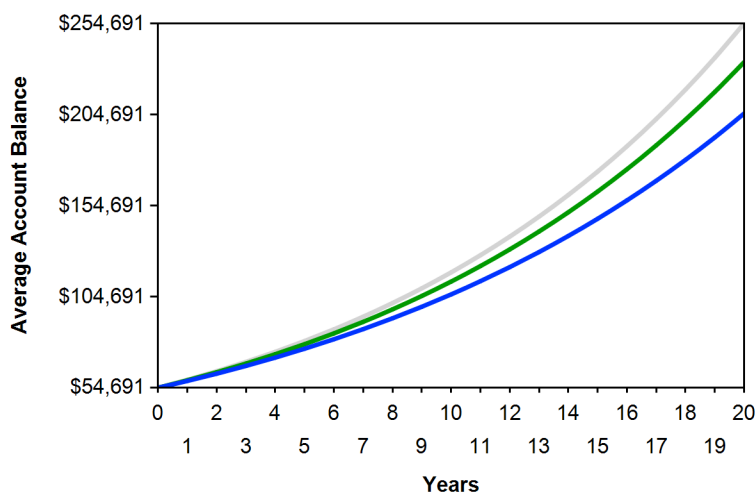
Hypothetical Balance After 20 Years

Net of Lowest Share Class	\$24,062,984
Net of Total Cost	\$21,156,029

The Difference	\$2,906,955
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HYPOTHETICAL IMPACT ON PARTICIPANTS

Potential Growth of Your Average Participant Balance



Hypothetical Balance After 20 Years

Net of Lowest Share Class	\$233,621
Net of Total Cost	\$205,398

The Difference	\$28,223
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These hypothetical Net performance calculations are for illustrative purposes only. They are calculated for the current retirement platform by reducing the assumed 8% rate of return by the total plan costs for the platform as listed on the preceding page. The compounding cost in both charts above are estimates based on the information entered and does not take into account new contributions, distributions or investment changes that may be made during the hypothetical twenty year period.

Disclosures



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Expense Ratio

The expense ratio is the annual fee that all funds charge their shareholders. It expresses the percentage of assets deducted each fiscal year for the funds expenses, including 12b-1 fees, management fees, administrative and operating costs, and all other asset-based costs incurred by the fund. Transaction fees and brokerage costs, as well as initial and deferred sales charges, are not included in the expense ratios.

Net Annualized Total Return

The Net Total Return calculation is based on an Internal Rate of Return (IRR) formula that includes an estimate for the timing of contributions and distributions during each plan year. Each Plan year's annual change in total assets is divided by a weighted average of existing assets and net new cash flows as follows: $\text{End of Year Assets} - (\text{Beginning of Year Assets} + \text{Net Contributions}) / ((\text{Beginning of Year Assets} + (\text{Net Contributions} + \text{Beginning of Year Assets})) / 2)$. The annual calculation for multiple years are averaged for the average annualized return. The report excludes approximately 0.40% of returns in The Advisor Lab database because applying the formula above to the Form 5500 data on file for those plans would result in a return greater than 200% or less than -100%.

Transaction Costs

Transaction Costs are calculated by adding the Bid/Ask Spread Cost to the Trading Cost. This calculation is based on data from Reuters as of February 11, 2009 and from "Portfolio Transactions Costs at U.S. Equity Mutual Funds", which was funded by the Zero Alpha Group (ZAG). Bid/Ask Spread Cost is calculated by taking the Bid/Ask Spread Percentage from the chart below multiplied by the plan's average security turnover times two (multiplying by two represents both the buy and sale trade required to keep a mutual fund invested). Trading Cost is calculated by taking the plan's average security turnover times the average mutual fund trading cost. We use 1.44% for the average trading cost based on "Scale effects in mutual fund performance: The role of trading costs." written by Roger M. Edelen, Richard Evans, and Gregory B. Kadlec.

Bid/Ask Spread Percentages

Average Market Cap Range (\$ millions)	Names	Percent of Market Cap	Average Price (\$)	Bid/Ask Spread (%)	Average Daily Trading Volume per Issue Shares	Trading Volume per Issue Dollars (\$)
> 18,472	100	55.42	42.95	0.05	20,114,205	484,963,223
2,732 - 18,472	400	28.85	31.89	0.15	4,291,687	92,775,648
976 - 2731	500	8.84	27.59	0.19	1,803,414	27,360,505
243 - 975	1,000	5.37	14.78	0.48	783,047	7,202,271
62 - 242	1,000	1.36	8.63	1.71	268,361	1,420,909
< 62	1,094	0.35	3.20	6.26	146,814	346,279
Bonds				0.04		

Turnover Ratio

This is a measure of a fund's trading activity, which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by the average monthly net assets. A low turnover figure (20% to 30%) indicates a buy-and-hold strategy. High turnover (more than 100%) indicates an investment strategy involving considerable buying and selling of securities.

Unique Equity Holdings

This calculation seeks to determine the unique stock holdings within the entire investment menu. The total underlying holdings in each fund or sub account are compared against the other underlying holdings throughout the menu. Multiple instances of an individual stock are counted once as a single, unique holding. In cases where a mutual fund holds an exchange traded fund (ETF) or another mutual fund, the individual securities within the ETF are further identified and screened against the entire menu. For example, let's say Target Date Mutual Fund XYZ reports only 2 holdings: Mutual Fund A and Mutual Fund B. Mutual Fund A has 300 individual stock holdings. Mutual Fund B has 200 holdings and one of them is an ETF that is comprised of another 500 individual holdings. The 1,000 holdings will be compared to see how many unique holdings are contained within the Target Date Mutual Fund XYZ and then against the other funds within the investment menu to determine the total unique holdings for the menu.