

LPL Financial Retirement Partners Fee Comparison and Analysis

Sample Company Plan

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Data as of Sep 30, 2011

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Sample Company Plan Plan Fee Summary and Peer Comparison

Service Provider	Fees		Comparison to Peer Group
Total Plan Fee	\$23,693	0.96%	<p>1.07% 1.34% 1.7%</p>
Recordkeeper	\$8,000	0.32%	<p>0.34% 0.47% 0.7%</p>
Advisor/Consultant	\$3,697.5	0.15%	<p>0.25% 0.3% 0.5%</p>
Investment Managers	\$8,298	0.34%	<p>0.75% 0.99% 1.13%</p>
Managed Account Providers	\$2,465	0.1%	
Other Service Providers	\$1,232.5	0.05%	

Sample Company Plan Plan Asset Based Expenses



All data as of 9/30/11 unless otherwise noted

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)
Alger Capital Appreciation B - ACAPX	\$ 325,000	220	\$ 7,150	100	25	125	\$ 4,063
Alger Capital Appreciation C - ALCCX	\$ 175,000	209	\$ 3,658	100	25	125	\$ 2,188
AllianceBern 2050 Retirement Strat A - LTQAX	\$ 550,000	106	\$ 5,830	30	25	55	\$ 3,025
American Funds EuroPacific Gr R5 - RERFX	\$ 100,000	55	\$ 550		35	35	\$ 350
American Funds Growth Fund of Amer R5 - RGAFX	\$ 200,000	39	\$ 780		35	35	\$ 700
American Funds Inc Fund of Amer R5 - RIDFX	\$ 150,000	36	\$ 540		35	35	\$ 525
Federated Total Return Bond Instl - FTRBX	\$ 360,000	36	\$ 1,296		35	35	\$ 1,260
Forward Balanced Allocation C - ABAFX	\$ 60,000	204	\$ 1,224	75	25	100	\$ 600
Heartland Value Plus Inst - HNVIX	\$ 135,000	86	\$ 1,161		35	35	\$ 473
Vanguard 500 Index Investor - VFINX	\$ 410,000	17	\$ 697		35	35	\$ 1,435
INVESTED ASSETS TOTAL	\$ 2,465,000		\$ 22,886	29	30	59	\$ 14,618
				\$7,100	\$7,518		
		Additional Fees and Credits	\$ 808				
		TOTAL PLAN FEES	\$ 23,693				
		(% of Assets)	0.96%				

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Sample Company Plan Provider Fee Breakdown

Service Provider	Fees	%	Disclosure and Comments
Total Plan Fee	\$ 23,693	0.96%	
Recordkeeper	\$ 8,000	0.32%	Recordkeeping services include TPA Services.
Base Recordkeeping Fee	\$ 3,000	0.12%	
Base Recordkeeping Fee	\$ 5,000	0.20%	
Advisor/Consultant	\$ 3,698	0.15%	Services include Peer Fee Comparisons, RFP Search Services, Vendor Negotiations, In person committee meetings and Participant education for executives.
Consulting Fee	\$ 3,698	0.15%	
Investment Managers	\$ 8,298	0.34%	Investment Management includes fees paid to the Mutual Fund Investment Company for management of the fund. This comment is intended to spill over to a third line on the report.
Investment Fees	\$ 22,916	0.93%	
12b-1/SubTA Expense Credit	\$ (14,618)	(0.59%)	
Managed Accounts Provider	\$ 2,465	0.10%	Managed Account Provider is a 3rd party that provides 5 risk based model choices for participants, and rebalances models as needed on a quarterly basis.
Flat Fee	\$ 2,465	0.10%	
Other Service	\$ 1,233	0.05%	External in-person education service provider is used for remote participant locations.
Education Services	\$ 1,233	0.05%	

Plan Provisions	Percentage of Plans In Peer Group with a 'Yes' for a Plan Provision	Majority of Peer Plans=Yes	This Plan's Provisions
Eligibility			
Service Requirement	78.14%	✓	
Age Requirement	78.43%	✓	
Automatic Enrollment For New Hires	16.93%		
Employees Contributions			
Employee Pre-Tax	27.7%		✓
Automatic Increase	5.26%		
Employee Catch-up	97.33%	✓	
Employee After Tax	5.56%		
Employee Roth	32.59%		✓
Employee Rollover	96.93%	✓	
Employer Contributions			
Employer Matching	78.29%	✓	
Employer Matching Vesting Schedule	74.81%	✓	
Employer Profit Sharing	81.45%	✓	
Employer Profit Sharing Vesting Schedule Graded	88.01%	✓	
Employer Required Basic Contribution	9.98%		
Employer Required Basic Vesting Schedule	31.15%		
Investments			
Number of Investment Options	27	27	30
Auto Rebalancing	95%	✓	✓
Risk-Based or Target Retirement Date Funds	78%	✓	✓
Manage Account	4%		✓
Mutual Fund Window or Self-Directed Account	4%		✓
Company Stock	0.62%		
Distributions			
Loans Allowed	1	1	Yes - Up to 2
In-Service Withdrawals	84.59%	✓	✓
Hardship Withdrawals	86.32%	✓	✓
Installments	42.28%		
Lifetime Income Option	23.66%		

FBI Peer Group

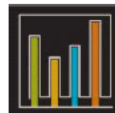
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This report includes a number of comparisons between your retirement plan and plans sponsored by other employers with certain similarities to your plan, specifically plan assets and number of participants. You should review this report carefully and 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
Number of Participants	150	Less than 200
Plan Assets	\$2,465,000	Under \$10 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. 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.

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Fiduciary Benchmarks

Independent | Comprehensive | Informative

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- Index funds, stable value funds, money market funds and specialty funds are not reviewed in this report.
- The fund's concentrated holdings will subject it to greater volatility than a fund that invests more broadly.
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- 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.
- The prices of small and mid-cap stocks are generally more volatile than large-cap stocks.
- Stock investing involves risk including loss of principal.
- Data sources: Morningstar, Zephyr Associates.
- Data as of 6/30/2011.
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