

## "US Department of Labor 401(k) Cost Comparison Worksheet"

|   |  | (Competitor) |
|---|--|--------------|
| <b>SETUP FEES (ONE-TIME CHARGES AT THE PLAN'S OUTSET)</b>   |  |              |
| New Plan Fee - Baseline Component                           | \$595  | \$ ____      |
| New Plan Fee - Per-Participant Component                    | <i>None</i>  | \$ ____      |
| Conversion Plan Fee (in addition to the above New Plan Fee) | <i>None</i>  | \$ ____      |
| Federal Document Filing Fee                                 | <i>None</i>  | \$ ____      |
| <b>ANNUAL FEE - BASED ON PLAN ASSETS</b>                    |  |              |
| Asset-Based Fees  | <i>None</i>  | \$ ____      |
| <b>ANNUAL FEE - BASED ON PLAN SIZE</b>                      |  |              |
| 1 Eligible Employee (plus spouse)                           | \$495  | \$ ____      |
| 2-4 Eligible Employees                                      | \$695  | \$ ____      |
| 5-10 Eligible Employees                                     | \$895  | \$ ____      |
| 11-15 Eligible Employees                                    | \$995  | \$ ____      |
| 16-20 Eligible Employees                                    | \$1,295  | \$ ____      |
| 21-25 Eligible Employees                                    | \$1,595  | \$ ____      |
| 26-30 Eligible Employees                                    | \$1,795  | \$ ____      |
| 31-35 Eligible Employees                                    | \$1,995  | \$ ____      |
| 36-40 Eligible Employees                                    | \$2,195  | \$ ____      |
| 41-45 Eligible Employees                                    | \$2,395  | \$ ____      |
| 46-50 Eligible Employees                                    | \$2,595  | \$ ____      |
| Annual "per participant" fee                                | <i>None</i>  | \$ ____      |
| <b>ADMINISTRATION/RECORDKEEPING FEE</b>                     |  |              |
| Annuity Contract Administration Fee                         | <i>None</i>  | \$ ____      |
| Daily Valuing and Updating of Account Balances              | <i>None</i>  | \$ ____      |
| Distribution Processing Fee                                 | \$30   | \$ ____      |

|  |                 |        |
|--|-----------------|--------|
| Loan Origination Fee                             | \$30            | \$____ |
| Loan Tracking Fee                                | None            | \$____ |
| Participant Statement and/or Balance Inquiry Fee | None            | \$____ |
| Payroll Processing Fee                           | None            | \$____ |
| Trust-To-Trust Investment Transfer Fees          | None            | \$____ |
| <b>PLAN COMPLIANCE &amp; TESTING SERVICES</b>    |                 |        |
| Nondiscrimination Testing                        | None            | \$____ |
| <b>ANNUAL TAX REPORTING</b>                      |                 |        |
| IRS Form 5500 Information                        | None            | \$____ |
| Annual Audit Report                              | None            | \$____ |
| <b>PLAN DOCUMENT AMENDMENT FEE</b>               |                 |        |
| Mandatory Plan Amendment Fees                    | None            | \$____ |
| Plan Document Determination Letter Fee           | None            | \$____ |
| Plan Transfer Fees                               | None            | \$____ |
| <b>INVESTMENT OPTION FEES</b>                    |                 |        |
| Access to Brokerage Window                       | None            | \$____ |
| Back-End Load Mutual Funds Commissions           | None            | \$____ |
| Front-End Load Mutual Fund Commissions           | None            | \$____ |
| No-Load (Commission-Free) Mutual Funds           | None            | \$____ |
| <b>INVESTMENT MANAGEMENT EXPENSE RATIO</b>       |                 |        |
| Equity Funds (No-Load)                           | 20 BPS per year | \$____ |
| Bond Funds (No-Load)                             | 15 BPS per year | \$____ |
| Specialty Funds (No-Load)                        | 40 BPS per year | \$____ |
| Average Expense Ratios of No-Load Funds          | 25 BPS per year | \$____ |
| <b>"HIDDEN" EMBEDDED INVESTMENT EXPENSES</b>     |                 |        |
| 12-B1 Fees                                       | None            | \$____ |
| Fund Turnover Charges                            | None            | \$____ |

|                                 |             |         |
|---------------------------------|-------------|---------|
| Rebalancing Fees                | <i>None</i> | \$ ____ |
| Sales Loads and Commissions     | <i>None</i> | \$ ____ |
| Soft Dollars                    | <i>None</i> | \$ ____ |
| Sub-Transfer Agent (Sub-TA) Fee | <i>None</i> | \$ ____ |
| Transaction Fees                | <i>None</i> | \$ ____ |
| Wrap Fees                       | <i>None</i> | \$ ____ |
| <b>ADDITIONAL EXPENSES</b>      |             |         |
| Annuity Termination Charges     | <i>None</i> | \$ ____ |