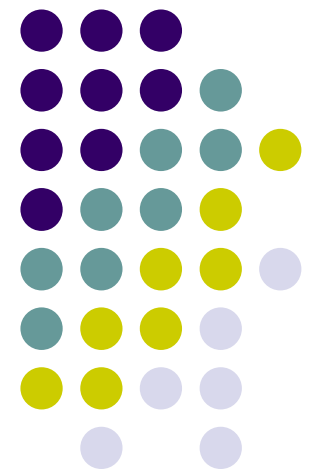


401k Plan Fee Comparison

EXAMPLE





What is a Fee Comparison?

- Provides you a total plan cost for your current 401k plan compared to an alternative based on low cost funds.
 - Asset based fees for your current plan vs. low cost fund alternatives.
 - Administrative fees for your current plan vs. alternative.
 - Projection of future fees if plan assets doubled.
 - Long-term performance of your current funds vs. the low-cost alternative funds (for top 15 funds in the plan).

Example of Fund Fee Comparison



EXAMPLE

ASSET BASED FEES

Current Provider

Alternate Providers

| Current Plan Fund | Assets | Expense Ratio % | Other Asset Based Fees % | Fund Fee | Alternative Fund | Assets | Expense Ratio | Fund Fee |
|------------------------|--------------------|-----------------|--------------------------|------------------|------------------------|--------------------|---------------|-----------------|
| Fund A | \$ 565,650 | 1.06% | 0.50% | \$ 8,824 | Fund A Alt | \$ 565,650 | 0.17% | \$ 962 |
| Fund B | \$ 482,940 | 0.62% | 0.50% | \$ 5,409 | Fund B Alt | \$ 482,940 | 0.17% | \$ 821 |
| Fund C | \$ 333,680 | 0.82% | 0.50% | \$ 4,405 | Fund C Alt | \$ 333,680 | 0.22% | \$ 734 |
| Fund D | \$ 125,316 | 0.77% | 0.50% | \$ 1,592 | Fund D Alt | \$ 125,316 | 0.17% | \$ 213 |
| Fund E | \$ 532,965 | 0.93% | 0.50% | \$ 7,621 | Fund E Alt | \$ 532,965 | 0.17% | \$ 906 |
| Fund F | \$ 26,427 | 1.44% | 0.50% | \$ 513 | Fund F Alt | \$ 26,427 | 0.24% | \$ 63 |
| Fund G | \$ 118,136 | 1.30% | 0.50% | \$ 2,126 | Fund G Alt | \$ 118,136 | 0.22% | \$ 260 |
| Total Fund Fees | \$2,185,114 | | | \$ 30,490 | Total Fund Fees | \$2,185,114 | | \$ 3,959 |

The Alternate provider asset based fee costs are over 80% less. The Other Asset Based fees in from the current provider, compensate the advisor and for some administrative costs.

Example of Administrative Costs



ADMINISTRATIVE FEES

Current Provider

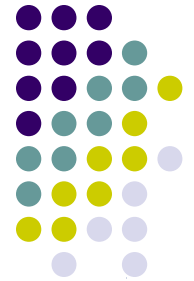
In the current plan administrative fees are bundled into and other asset based fees.

Alternate Providers

| | | <i>Estimated</i> | | |
|---------------------------------|-------------|---|------------------|------------------|
| | | Low | High | |
| | | Base Record Keeping & Administration | \$ 3,000 | \$ 6,000 |
| | | Fiduciary Plan Advisor | \$ 8,000 | \$ 8,000 |
| | | Participant Education by Fiduciary CFP | \$ 1,500 | \$ 4,500 |
| Total Administrative Fee | \$ - | Total Administrative Fee | \$ 12,500 | \$ 18,500 |

The Alternate Providers costs are clearly delineated vs. being bundled into the asset based fees

Example of Total Cost Comparison



TOTAL FEES

| Current Provider | | | Alternate Providers | | |
|------------------|-----------|--|---------------------------------|-----------|-----------|
| Total Fee | \$ 30,490 | | Total Fee | \$ 16,459 | \$ 22,459 |
| | | | Savings vs. Current Provider \$ | \$ 14,031 | \$ 8,031 |
| | | | Savings vs. Current Provider % | 46% | 26% |
| Total Fee | \$ 60,979 | | Total Fee | \$ 22,070 | \$ 35,070 |
| | | | Savings vs. Current Provider \$ | \$ 38,909 | \$ 25,909 |
| | | | Savings vs. Current Provider % | 64% | 42% |

Adding everything up, in this example the Alternate Providers fees are between 26%-46% less than the current plan.

If plan assets doubled the Alternate Providers fees would be between 42% and 64% less. This is because the most of the Alternate Providers Fees are not tied to the plan's assets.

Example of Fund Performance Comparison



Current Provider

Alternative Provider

| Current Plan Fund | 5yr Return | 10yr Return | Rank in Peer Group* | | | Alternative Funds | 5yr Return | 10yr Return | Rank in Peer Group* | |
|-------------------|------------|-------------|---------------------|------|--|-------------------|------------|-------------|---------------------|------|
| | | | 5yr | 10yr | | | | | 5yr | 10yr |
| Fund A | 8.3% | 5.5% | 59 | 46 | | Fund A Alt | 8.8% | 5.9% | 31 | 25 |
| Fund B | 5.1% | 9.1% | 84 | 81 | | Fund B Alt | 5.7% | 9.3% | 34 | 32 |
| Fund C | 3.7% | 3.8% | 37 | 59 | | Fund C Alt | 3.9% | 3.9% | 17 | 19 |
| Fund D | 11.4% | 9.2% | 72 | 79 | | Fund D Alt | 12.1% | 9.6% | 9 | 17 |
| Fund E | 6.6% | 6.3% | 55 | 63 | | Fund E Alt | 6.9% | 7.2% | 12 | 16 |
| Fund F | 3.2% | 3.8% | 69 | 66 | | Fund F Alt | 3.5% | 4.4% | 41 | 31 |
| Fund G | 1.9% | 2.2% | 91 | 83 | | Fund G Alt | 2.2% | 2.7% | 38 | 34 |

*Percentile Rank in Peer Group information provided by Morningstar

| Keys to Formatting |
|---------------------|
| 1-50th Percentile |
| 51-75th Percentile |
| 76-100th Percentile |

In this example the fund selection recommended by the Alternate Providers ranked higher vs. the current funds, primarily due to lower fund fees.

How do I get this analysis for my 401k plan?



- Contact Chris Long – chris@longfinancialplanning.com, 312-373-9265 ext. 1
- Fee = \$750
- You will need to provide your most recent fee disclosure statement from your current plan provider.
- You will need to provide a list of the current funds in your plan along with the total assets per fund