

Diversification and Investment Expense

The chart on the right displays the number of funds by size and style.

The charts below highlight the overall diversification of Plan assets by dollar as well as by percentage of the total portfolio.

	Value	Blend	Growth
Large	1	2	2
Mid	1	1	1
Small	1	0	2
Foreign		4	

Stocks by Asset Class

	Value	Blend	Growth
Large	446,460.85	1,524,470.39	1,339,708.31
Mid	579,374.89	1,187,909.62	724,859.43
Small	571,795.29	0.00	1,264,697.22
Foreign		1,945,187.74	
Stock Total	9,584,463.74		

Stocks as a Percentage of Total Assets

	Value	Blend	Growth
Large	3.84%	13.10%	11.51%
Mid	4.98%	10.21%	6.23%
Small	4.91%	0.00%	10.87%
Foreign		16.71%	
Stock Total	82.34%		

Asset Diversification

Bonds by Asset Class

Stable	Intermediate	Total Bonds
179,579.94	735,000.31	914,580.25

Bonds as a Percentage of Total Assets

Stable	Intermediate	Total Bonds
1.54%	6.31%	7.86%

In **Expense Analysis and Benchmarking** the Plan's current asset allocation, as well as the dollar expense for each alternative, is displayed. Stocks & Bonds are then broken down by asset class and represented as a percentage of total assets.

Fee reasonability is assessed by drawing comparisons between a benchmark group of similar features. Fees are segmented by specific services to help pin point potential opportunities for improvement.

Bringing It All Together aids Plan Fiduciaries in creating a course of action based on the Review findings and targeted Plan goals.

Insightful, specific recommendations assist Plan Sponsors and Trustees in meeting their fiduciary duties and accomplishing long term Plan goals.

Recommendations

- Provide diverse investment offerings that provide a wide range of risk/reward characteristics
- Maintain the appropriate number of alternatives
- Ensure options are evenly dispersed to avoid pushing investors to a particular asset class

Diversified Investment Offerings

Efficient Operation

Competitive, Reasonable Fees

Active Participation

- Ensure that Fiduciaries and service providers are diligent and review providers to promote efficient operation

- Increase participation through a well structured education program
- Inform Participants of the tax advantages of the Plan
- Emphasize the importance of saving for retirement.
- Allow internet access to Plan information for Participants

Bringing It All Together

- Fully understand all fees of the Plan
- Assess fees periodically to ensure reasonability
- Benchmark fees against those of comparable plans to ensure reasonability
- Provide Plan Participants sufficient fee information to enable informed decision making

Create a Course of Action

What's Next?

Now that you have completed your Fiduciary Review and taken a deeper look into the characteristics of your Plan, it is time to put the information to good use. What course of action will you take in improving your Plan?

Fee Benchmarking

Your Plan was reviewed against a Benchmark Group with comparable features as shown at right.

	Your Plan	Benchmark Group
Total Number of Participants	204	200
Total Plan Assets	\$11,639,913.39	\$10,000,000.00
Avg. Account Balance	\$57,058.40	\$50,000.00
Avg. Total Bundled Expense (as a percent of assets)	0.77%	1.16%

Further data on this Benchmark Group can be found in the 401k Averages Book, 13th Edition, Copyright 2013 Pension Data Source, Inc.

Source: 401k Averages Book 13th Edition. All rights reserved. The information contained herein: 1) is proprietary to 401k Averages Book; 2) may not be copied or distributed. 401k Averages Book is not responsible for any damages or losses arising from the use of this information.

Benchmarking Plan Expenses

The table below illustrates the percent and dollar amount of the Plan's current expenses compared to those of the Benchmark group. Color coded phrases correlate with graphs on the following page.

Plan Expenses as a Percent and Dollar Amount of Assets

	Your Plan	Dollar Amount of Your Plan Assets	Benchmark Group	Dollar Amount of Your Plan Assets
Investment	0.77%	\$89,751.55	1.11%	\$129,203.04
Administration	0.00%	\$0.00	0.05%	\$5,819.96
Trustee	0.00%	\$0.00	0.00%	\$0.00
Total Bundled Expense	0.77%	\$89,751.55	1.16%	\$135,023.00

Please Note, the category Investment Expense can also include administration and education expenses.

Ekon Benefits appreciates being *Your Trusted Partner* for retirement plan services.

For more information on Fiduciary Reviews please contact us at 314.367.6555.