

Plan Complexity is an indicator of how the plan's design compares to other plan designs. Plan Complexity is neither good nor bad since every plan is designed to suit each employer's situation. What is important to know, is that a plan that is more complex, can cost more to administer. Please note that the cost impact scoring system utilized below is a subjective measurement developed by Fiduciary Benchmarks.

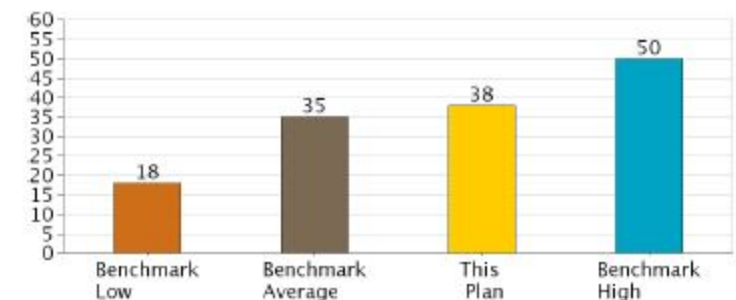
Plan Provisions	This Plan's Provisions	Percentage of Plans in Benchmark Group with a "Yes" for Plan Provision	Maximum Cost Impact [^]	The Plan's Cost Impact
Eligibility				
- Service Requirement	No	26%	1	0
- Age Requirement	Yes	18%	1	1
- Automatic Enrollment	No	62%	4	0
Employee Contributions				
- Employee Pre-Tax	Yes	100%	5	5
- Automatic Increase	-	35%	1	0
- Employee Catch-up	Yes	94%	2	2
- Employee After-Tax	Yes	32%	3	3
- Employee Roth	Yes	50%	3	3
- Employee Rollover	Yes	100%	1	1
Employer Contributions				
- Employer Matching	Yes	79%	3	2
- Employer Matching Vesting Schedule	Graded	44% graded	2	2
- Employer Profit Sharing	Yes	44%	3	3
- Employer Profit Sharing Vesting Schedule	Graded	26% graded	2	2
- Employer Required Basic	No	12%	3	0
- Employer Required Basic Vesting Schedule	-	6%	2	0
Investments				
- Number of Investment Options	27	Avg: 26	5	4
- Auto Rebalancing	Yes	56%	1	1
- Risk-Based or Target Retirement Date Funds	Yes	100%	1	1
- Managed Account	No	18%	3	0
- Mutual Fund Window or Self-Directed Account	No	56%	3	0
- Company Stock	No	29%	4	0
Distributions				
- Loans Allowed	Yes - up to 1	Avg: 1	5	1
- In-Service Withdrawals	Yes	91%	2	2
- Hardship Withdrawals	Yes	79%	2	2
- Installments	Yes	68%	2	2
- Lifetime Income Option	Yes	21%	1	1
			[^] Low to High - 1 to 5	This Plan
				38

- = plan provision not provided or not applicable

HOW DOES FBI USE MAXIMUM COST IMPACT TO DETERMINE RELATIVE PLAN COMPLEXITY?

Maximum cost impact expresses how much difficulty a certain plan provision adds to a plan's design. For example, multiple loans adds quite a bit of complexity to a plan versus an auto-enrollment feature. In addition, for a provision like "Number of Investment Options," a plan with a high number of investment options compared to industry standards would receive 5 points. Alternatively, a plan with a low number of investment options would receive only 1 point.

Relative Plan Complexity Score vs. the Benchmark Group



HOW DOES THE PLAN COMPARE to the Benchmark Group with respect to PLAN COMPLEXITY?

- the maximum (most complex) score possible is 65 points
- the average plan's score was 35
- this plan's score was 38