

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

<b>Expense Category</b>	<b>Expense Item</b>	<b>PC-Based 401kEasy</b>	<b>Web-Based 401kEasy Online</b>	<b>Brand X</b>
<b>One-Time Set-Up Fee</b>				
	New Plan Set-Up (one-time)	\$495	\$595	\$
	Conversion of Existing Plan Set-Up (one-time)	\$495	\$595	\$
	Per-Participant Fee (one-time)	\$0	\$0	\$
	Federal Document Filing Fees	\$0	\$0	\$
<b>Annual "Asset-Based" Fees</b>				
	Annual Asset-Based Fees	\$0	\$0	\$
<b>Base Annual Plan Fee</b>				
	1 eligible employee (plus spouse)	\$395	\$495	\$
	2-4 eligible employees	\$495	\$695	\$
	5-10 eligible employees	\$695	\$895	\$
	11-15 eligible employees	\$795	\$995	\$
	16-20 eligible employees	\$995	\$1,295	\$
	21-25 eligible employees	\$1,195	\$1,595	\$
	26-30 eligible employees	\$1,395	\$1,795	\$
	31-35 eligible employees	\$1,595	\$1,995	\$
	36-40 eligible employees	\$1,795	\$2,195	\$
	41-45 eligible employees	\$1,995	\$2,395	\$
	46-50 eligible employees	\$2,195	\$2,595	\$
	Annual "Per Participant" Fee	\$0	\$0	\$
<b>Administration/Recordkeeping Fees</b>				
	Annuity Contract Administration Fee	\$0	\$0	\$
	Daily Valuing and Updating of Account Balances	\$0	\$0	\$
	Distribution Processing Fee	\$0	\$0	\$
	Loan Origination Fee	\$0	\$0	\$
	Loan Tracking Fee	\$0	\$0	\$
	Participant Statement and/or Balance Inquiry Fee	\$0	\$0	\$
	Payroll Processing Fee	\$0	\$0	\$
	Trust-To-Trust Investment Transfer Fees	\$0	\$0	\$
<b>Plan Compliance and Testing Services</b>				
	Nondiscrimination Testing	\$0	\$0	\$
<b>Annual Tax Reporting</b>				
	IRS Form 5500 Information	\$0	\$0	\$
	Annual Audit Report	\$0	\$0	\$
<b>Plan Document Amendment Fee</b>				
	Mandatory Plan Amendment Fees	\$0	\$0	\$
	Plan Document Determination Letter Fee	\$0	\$0	\$
	Plan Transfer Fees	\$0	\$0	\$
<b>Investment Option Fees</b>				
	Access to Brokerage Window	\$0	\$0	\$
	Back-End Load Mutual Funds Commissions	\$0	\$0	\$
	Front-End Load Mutual Funds Commissions	\$0	\$0	\$
	No-Load (Commission-Free) Mutual Funds	\$0	\$0	\$
<b>Investment Management Expense Ratio</b>				
	Equity Funds (No-Load)	20 BPS/yr	20 BPS/yr	\$
	Bond Funds (No-Load)	15 BPS/yr	15 BPS/yr	\$
	Specialty Funds (No-Load)	40 BPS/yr	40 BPS/yr	\$
	Average Expense Ratios of No-Load Funds	25 BPS/yr	25 BPS/yr	\$
<b>"Hidden" Embedded Investment Expenses</b>				
	12-B1 Fees	\$0	\$0	\$
	Fund Turnover Charges	\$0	\$0	\$
	Rebalancing Fees	\$0	\$0	\$
	Sales Loads and Commissions	\$0	\$0	\$
	Soft Dollars	\$0	\$0	\$
	Sub-Transfer Agent (Sub-TA) Fee	\$0	\$0	\$
	Transaction Fees	\$0	\$0	\$
	Wrap Fees	\$0	\$0	\$
<b>Additional Expenses</b>				
	Annuity Termination Charges	\$0	\$0	\$