

LPL Financial Retirement Partners Investment Review

2018 Compliance Review

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Plan Fee Summary and Peer Comparison

Service Provider	Fees		Comparison to Peer Group
Total Plan Fee	\$34,820	0.92%	<p>1.04% 1.23% 1.39%</p>
Recordkeeper	\$7,100	0.19%	<p>0.3% 0.43% 0.59%</p>
Advisor/Consultant	\$11,400	0.3%	<p>0.25% 0.29% 0.4%</p>
Investment Managers	\$16,320	0.43%	<p>0.35% 0.43% 0.5%</p>
Managed Account Providers	\$0	0%	
Other Service Providers	\$0	0%	

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the FBi Peer Group data reflected in this report.

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Provider Fee Breakdown

Service Provider	Fees	%	Disclosure and Comments
Total Plan Fee	\$ 34,820	0.92%	This is an area for the advisor to type in comments about the individual fees for inclusion in the deliverable.
Recordkeeper Base Recordkeeping Fee	\$ 7,100 \$ 7,100	0.19% 0.19%	This is an area for the advisor to type in comments about the recordkeeper fees for inclusion in the deliverable.
Advisor/Consultant Consulting Fee	\$ 11,400 \$ 11,400	0.30% 0.30%	This is an area for the advisor to type in comments about their own fees for inclusion in the deliverable.
Investment Managers Investment Fees 12b-1/SubTA Expense Credit	\$ 16,320 \$ 34,820 \$ (18,500)	0.43% 0.92% (0.49%)	This is an area for the advisor to type in comments about the fund manager fees for inclusion in the deliverable.
Managed Accounts Provider	\$ 0	0.00%	
Other Service	\$ 0	0.00%	

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Plan Asset Based Expenses

Fund Name	Assets	Total Exp. Ratio (bps)	Expense (\$'s)	Rev Share/Wrap fee Available to Service Provider(s) (bps)			
				Asset-based 12b-1	subTA, shareholder, other	Total (bps)	Total (\$'s)
Fidelity Advisor® Balanced I - FAIOX	\$ 400,000	63	\$ 2,520		30	30	\$ 1,200
Fidelity Advisor® Emerg Mkts Discv A - FEDAX	\$ 600,000	163	\$ 9,780	25	65	90	\$ 5,400
Fidelity Advisor® Energy A - FANAX	\$ 300,000	109	\$ 3,270	25	30	55	\$ 1,650
Fidelity Advisor® Global High Income A - FGHAX	\$ 1,000,000	131	\$ 13,100	25	45	70	\$ 7,000
Fidelity Advisor® Mid Cap II A - FIIAX	\$ 500,000	105	\$ 5,250	25	30	55	\$ 2,750
Fidelity® 500 Index Investor - FUSEX	\$ 1,000,000	9	\$ 900		5	5	\$ 500
INVESTED ASSETS TOTAL	\$ 3,800,000		\$ 34,820	16	33	49	\$ 18,500
				\$6,000	\$12,500		
		Additional Fees and Credits	\$ 0				
		TOTAL PLAN FEES	\$ 34,820				
		(% of Assets)	0.92%				

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Plan Complexity

Plan Provisions	Percentage of Plans In Peer Group with a 'Yes' for a Plan Provision	Majority of Peer Plans=Yes	This Plan's Provisions
Eligibility			
Service Requirement	77.87%	✓	
Age Requirement	77.3%	✓	
Employees Contributions			
Employee Pre-Tax	100%	✓	
Employee Catch-up	96.26%	✓	
Employee After Tax	3.16%		
Employee Roth	39.37%		
Employee Rollover	95.4%	✓	
Employer Contributions			
Employer Matching	79.89%	✓	
Employer Matching Vesting Schedule	75.54%	✓	
Employer Profit Sharing	82.76%	✓	
Employer Profit Sharing Vesting Schedule Graded	76.04%	✓	
Employer Required Basic Contribution	15.8%		
Employer Required Basic Vesting Schedule	9.09%		
Investments			
Number of Investment Options	28	28	
Risk-Based or Target Retirement Date Funds	99.43%	✓	
Manage Account	4.02%		
Mutual Fund Window or Self-Directed Account	5.17%		
Company Stock	0.29%		
Distributions			
Loans Allowed	1	1	
In-Service Withdrawals	84.77%	✓	
Hardship Withdrawals	86.78%	✓	
Installments	43.68%		
Lifetime Income Option	25%		
Automatic Plan Features			
Automatic Enrollment For New Hires	55.88%	✓	
Auto Rebalancing	98%	✓	
Auto Increase	6.32%		

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FBI Peer Group

The peer comparison information set forth in this report is based upon information that Fiduciary Benchmarks (FBI) has received from retirement plan service providers. FBI has not verified the accuracy or completeness of either the Subject Plan Data or the Benchmark Group Data and cannot be responsible for any inaccuracies in the data presented.

This report includes a number of comparisons between your retirement plan and plans sponsored by other employers with certain similarities to your plan, specifically plan assets and Average Account Balance. FIRM derives Average Account Balance by taking Total Assets and dividing by the Total Actual Participants. You should review this report carefully and independently analyze whether the Peer Comparison Group includes plans that are sufficiently similar to your plan to make the information set forth in this report useful to you in carrying out your fiduciary functions.

Comparison Factor	This Plan	This Peer Group
Average Account Balance	\$48,717	Between \$30,000 and \$60,000
Plan Assets	\$3,800,000	Between \$3 million and \$5 million

The peer group data in this report was gathered as part of Fiduciary Benchmarks comprehensive methodology for benchmarking retirement plans. The methodology is more completely described at www.fiduciarybenchmarks.com. You should review the methodology and the additional disclosures in the back of this report in order to understand the sources and quality of the FBI data included in this report and to properly evaluate the report and the information in the report.

FBI Peer Group Comparison/Assessment data provided by Fiduciary Benchmarks ©2018 Fiduciary Benchmarks. All Rights Reserved. The information contained herein: (1) is proprietary to Fiduciary Benchmarks; (2) may not be copied or distributed; and (3) is not warranted to meet the requirements for benchmarking under 404(a)(1) and 408(b)(2). Plan Fiduciaries should benchmark fees, services, plan design and participant success utilizing a plan specific methodology and accurate timely data. See www.fiduciarybenchmarks.com for additional information. FIRM/LPL have determined Assessment/Comparison groups for use in this report.



Fiduciary Benchmarks

Independent | Comprehensive | Informative

Important Disclosures

- Benchmarks are unmanaged and do not pay fees or expenses. One cannot invest directly in an index.
- Data has been received from sources believed to be reliable, but data cannot be guaranteed as to accuracy, completeness, or fitness for a particular purpose.
- This report is for informational purposes only and should not be construed as a recommendation, offer or solicitation to buy or to sell any security, policy, or investment.
- Investing in mutual funds involves risk, including possible loss of principal.
- Government bonds and Treasury Bills are guaranteed by the US Government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.
- High yield/junk bonds are not investment grade securities, involve substantial risks and generally should be part of a diversified portfolio of sophisticated investors.
- International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.
- Investment scores are based on up to five years of data utilizing a pass/fail system with quantitative and qualitative criteria.
- Investment scores are intended to help Plan Sponsors identify suitable products and are not meant to be predictive of future performance.
- Floating rate bank loans issued by below investment grade companies for short term funding purposes with higher yield than short term debt and involve risk
- **The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. To obtain current month-end performance information please call your plan sponsor.**
- The LPL Financial family of affiliated companies includes LPL Financial, UVEST Financial Services Group Inc. each of which is a member of FINRA/SIPC
Not FDIC or NCUA Insured | No Bank or Credit Union Guarantee | May Lose Value
Not Insured by any Federal Government Agency | Not a Bank or Credit Union Deposit

- For Plan Sponsor use or Investment Professional use only.
- Not for Participant use. Not for Public distribution.
- Investments shown may not be available to all plans or in all states, or may be closed to new accounts. Availability of investments is subject to change.
- In order to perform a study over a longer-term timeframe, related funds of a different share class or managed by the same investment advisor may have been substituted for funds with relatively shorter track records. Due to different fee structures, actual performance may be less favorable than shown.
- Certain available investments with track records of insufficient length may have been eliminated from this report if a reasonable proxy with a relatively longer track record could not be located.
- Investments in specialized industry sectors carry additional risks, which are outlined in the prospectus.
- Stable value funds, money market funds and specialty funds are not reviewed in this report.
- A fund's concentrated holdings will subject it to greater volatility than a fund that invests more broadly.
- Precious metal investing is subject to substantial fluctuation and potential to loss
- Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values and yields will decline as interest rates rise and bonds are subject to availability and change in price.
- The prices of small and mid-cap stocks are generally more volatile than large-cap stocks.
- Stock investing involves risk including loss of principal.
- Data sources: Morningstar, CFFM, Fiduciary Benchmarks, Hueler.
Data updated quarterly.
- ***Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read carefully before investing.***
- ***Any example given is hypothetical, and is not representative of any specific situation. Individual results will vary. Hypothetical rates of return do not reflect the deduction of fees and charges inherent to investing.***

The performance quoted represents the reinvestment of dividends and capital gains, is net of expenses and does not reflect the maximum sales charge. Such a fee, if taken into consideration, will reduce the performance quoted.