

LPL Financial Retirement Partners Investment Review

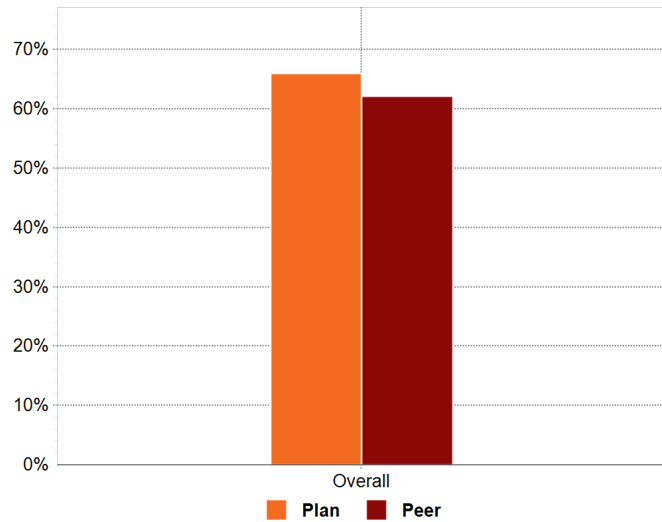
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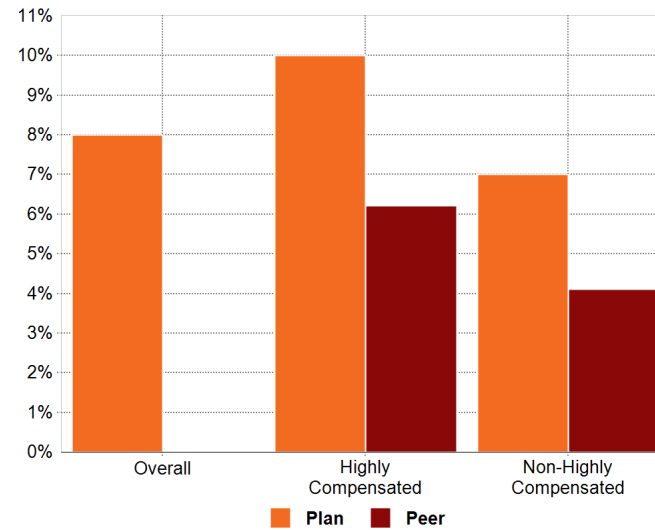
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Participation and Deferral Rates

Participation Rates



Deferral Rates

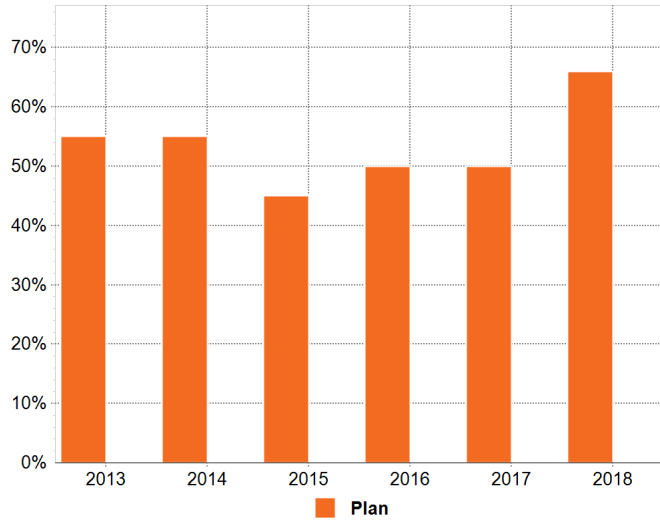


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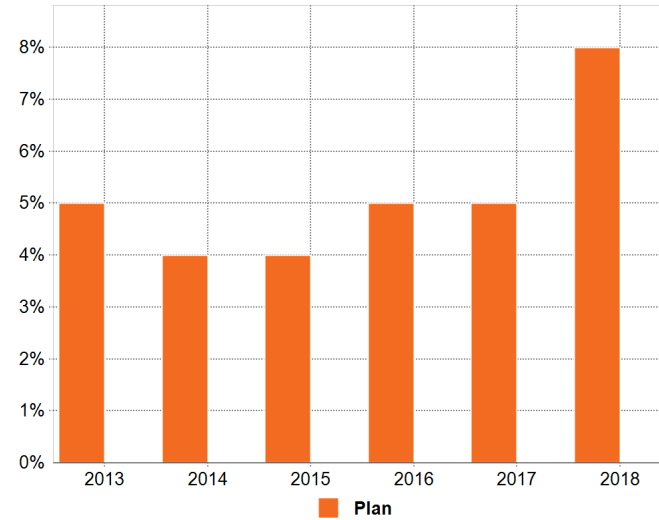
Typical ways to improve participation include auto-enrollment (opt-out) in plan for new hires or all employees, integration of plan enrollment into the new hire process, a focused communications campaign on those who don't currently participate, increased company match, and reducing eligibility requirements.

Participation and Deferral History

Participation Rate



Deferral Rate

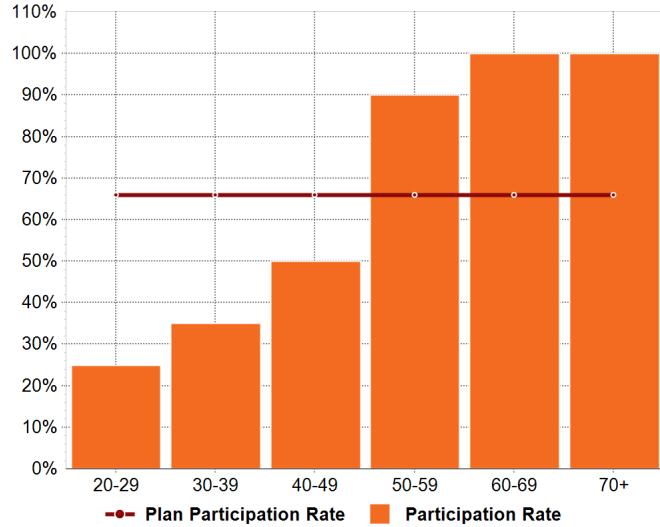


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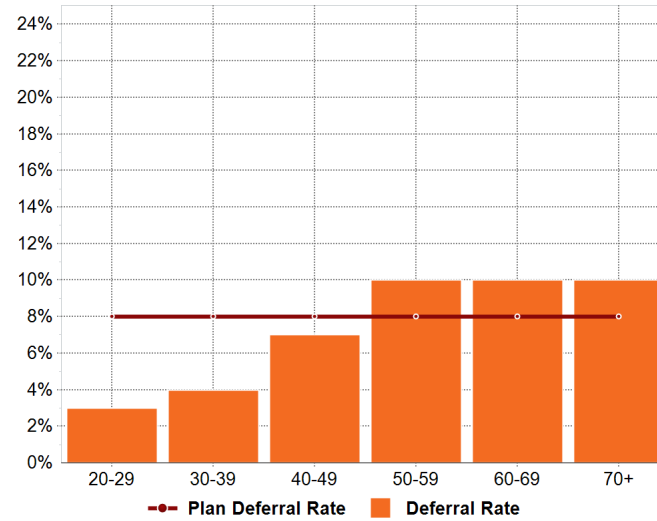
Common actions that improve participant deferral rates include increasing company match, promoting retirement forecasting tools, and communicating benefits of the current company match, and implementing “auto-escalation” of deferrals.

Participation and Deferral Rates by Age

Participation Rate By Age



Deferral Rate By Age

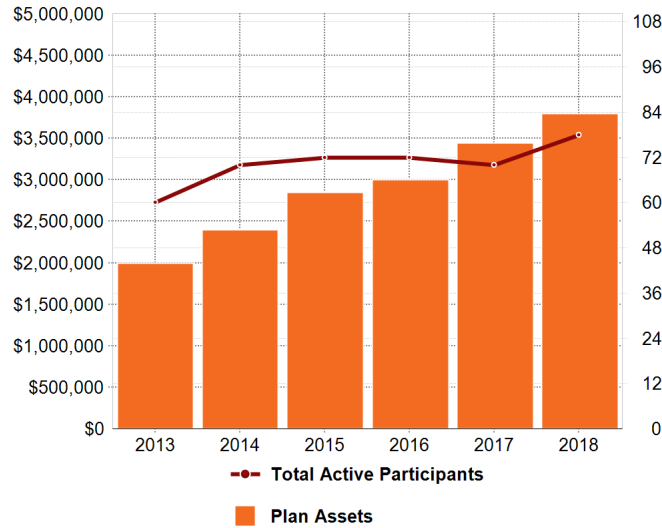


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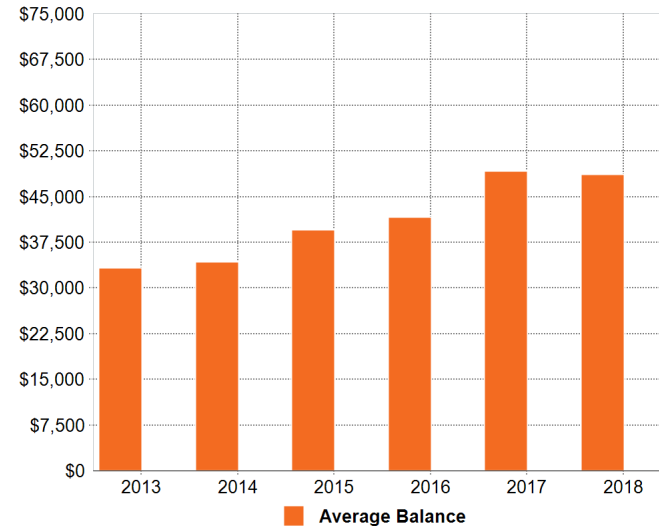
Creative ways to increase deferral rates in younger age groups include expanding into newer communications channels such as Twitter and Facebook, testimonials from younger participants in company communications, and linking an increase in deferrals to company contributions to charities.

Plan Asset & Participant Balance History

Total Plan Assets and Participants



Average Participant Balance

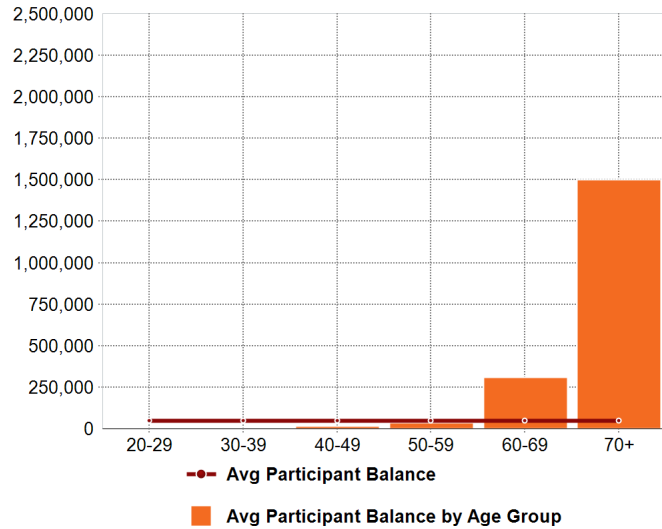


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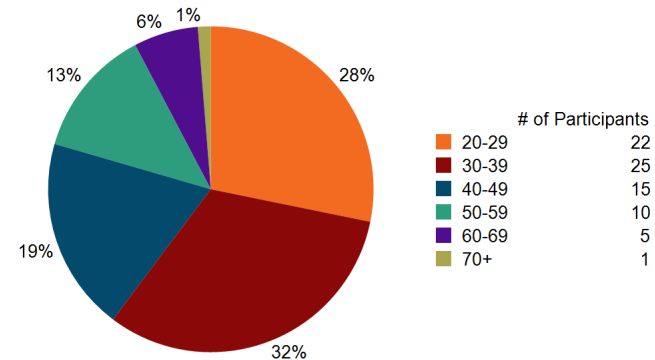
Typical reasons for lower deferral rates include lack of awareness of plan or plan benefits, too much of a hassle to change anything in the system / apathy, and lack of or low company match.

Participants Account Balance and Age Profile

Average Account Balance By Age Group



Number of Participants By Age

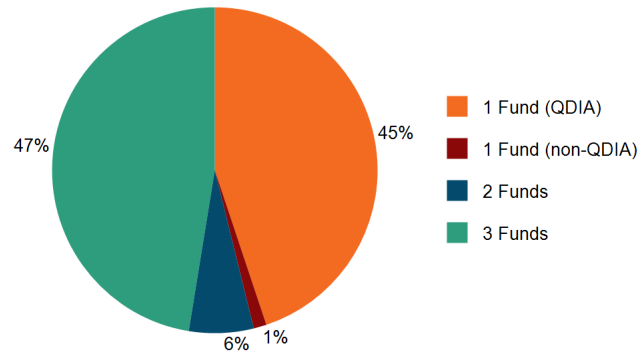


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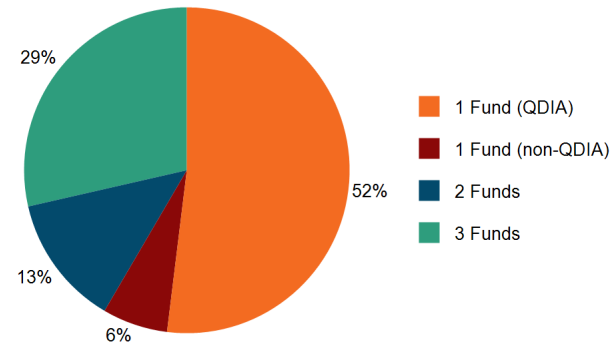
Creative ways to increase deferral rates in younger age groups include expanding into newer communications channels such as Twitter and Facebook, testimonials from younger participants in company communications, and linking an increase in deferrals to company contributions to charities.

Average Number of Funds by Participant

2018



2017



Comments

Diversification can be encouraged through targeted communication campaigns on the benefits of diversification, implementing online tools demonstrating the benefits of diversification, implementing additional auto-diversified fund options, and auto-defaulting participants into diversified options.

2018 Compliance Review

Plan Summary

Plan Summary	2018	2017	2016	2015
Total Assets	\$3,800,000	\$3,450,000	\$3,000,000	\$2,850,000
Total Eligible Employees	117	140	144	150
Total Active Participants	78	70	72	72
20-29	22	0	0	0
30-39	25	0	0	0
40-49	15	0	0	0
50-59	10	0	0	0
60-69	5	0	0	0
70+	1	0	0	0
Balance - Average	\$48,718	\$49,286	\$41,667	\$39,583
Participation Rate - Average	66.0 %	50.0 %	50.0 %	45.0 %
Deferral Rate - Average	8.0 %	5.0 %	5.0 %	4.0 %
Number of Funds with Balances	0	0	0	0

Comments

Area for the advisor to enter comments for inclusion in the distributed report.

2018 Compliance Review

Plan Fee Summary and Peer Comparison

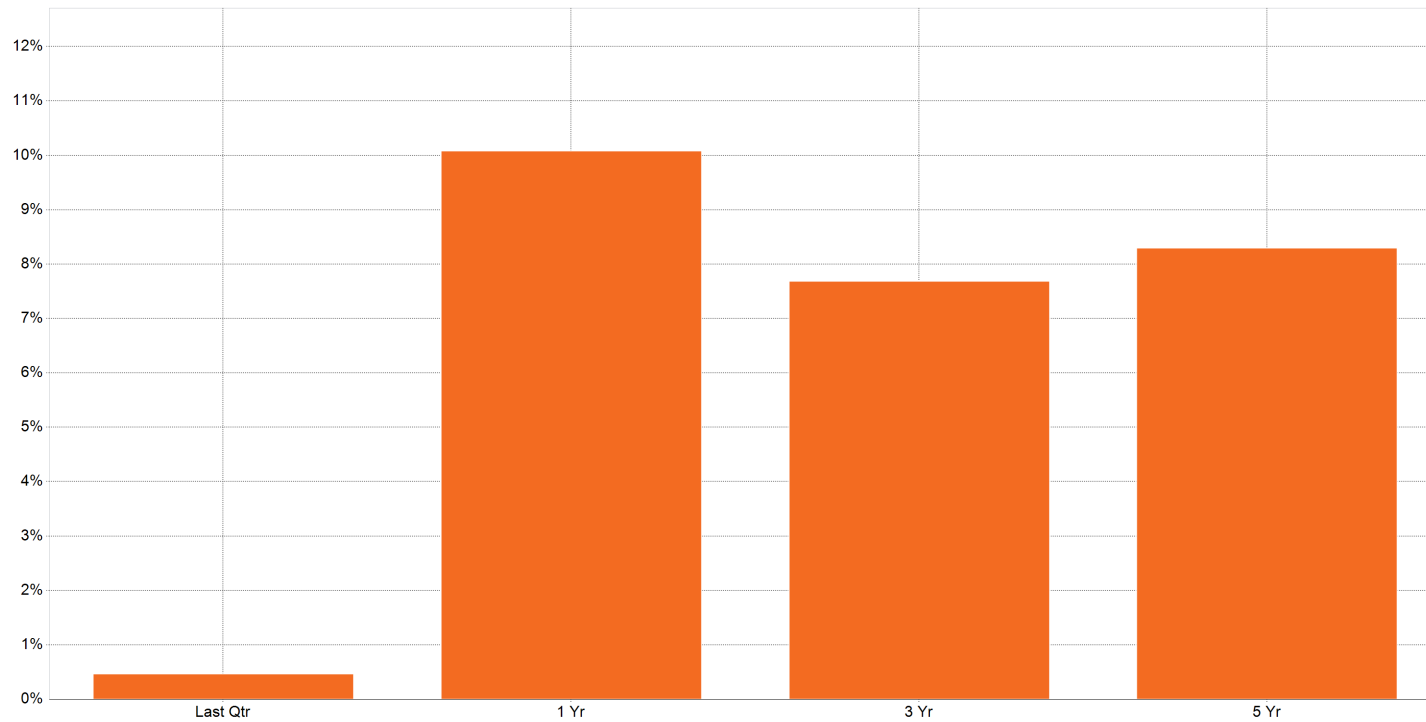
Service Provider	Fees		Comparison to Peer Group
Total Plan Fee	\$34,820	0.92%	<p>1.04% 1.23% 1.39%</p>
Recordkeeper	\$7,100	0.19%	<p>0.3% 0.43% 0.59%</p>
Advisor/Consultant	\$11,400	0.3%	<p>0.25% 0.29% 0.4%</p>
Investment Managers	\$16,320	0.43%	<p>0.35% 0.43% 0.5%</p>
Managed Account Providers	\$0	0%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

2018 Compliance Review

Plan Composite Return Analysis

Composite Returns	Weighted LPL RP Score	Last QTR	YTD	1 YR	3 YRS	5 YRS	Net Exp.	Total Plan Exp. Ratio
Current Fidelity Lineup	8.74	0.47	0.33	10.08	7.69	8.30	0.92	0.92



The Plan Composite Return is presented net of fees.

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.