



401k Fiduciary Optimizer Report

Created for SAMPLE 401(K) RETIREMENT PLAN

3 JUN 2021

It is well recognized that fee inefficiency is pervasive in 401(k) plans. In order to address this problem, RiXtrema, Inc. has developed the 401kFiduciaryOptimizer to identify low-fee replacements for high-fee funds where the replacement funds do not materially change the risk/return profile offered to plan participants by the plan's current menu. RiXtrema's quantitative methods also help plans meet ERISA diversification requirements by assessing how well rounded a plan's menu offerings are.

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Glossary

Add'l Advisor Fee	This is the difference between current advisor fee (if any) paid by the plan sponsor and advisor fee connected with the savings proposal in the report.
Annual Inflow	Is the amount by which new contributions to the 401(k) plan exceed withdrawals and rollovers on average per year.
Avg Rev Share	Is the % revenue share lost by moving away from existing high cost funds. To set revenue share loss individually for funds go to Edit Plan in the upper left.
Current Fund Option	Is the fund that is currently in your plan.
Diversification Rating	Is a measure of the diversity of the menu and is measured on a scale of 1 to 100. A high diversification rating means that funds currently offered in the menu have low average correlations between them. A low diversification rating means that funds in the plan have relatively high average correlation between them and diversification options may be reduced. See 404(c) Diversification report for the Diversification Rating formula.
Horizon	Horizon used for the participant savings calculator in years.
Hypothetical Aggregate Plan Savings	Are total savings available to the plan based on the assumptions of Horizon, Hypothetical Return Avg Rev Share, Add'l Advisor Fee and Annual Inflow. The savings are calculated as the difference in the Net Expense Ratio between the current fund in the plan and the Net Expense Ratio of the low-fee alternative. Those differences are multiplied by the market value of each fund. The Avg Rev Share, and Add'l Advisor Fee are subtracted from the final savings. The results are compounded over time by using the Hypothetical Return and adding proportional share of annual inflow to each fund every year to the market values of funds for the duration of the Horizon. See Appendix D for more information.
Hypothetical Plan Savings For The Fund	Is the amount of Hypothetical Aggregate Plan Savings attributed to a specific fund. It is calculated as the difference in the net expense ratio between the original fund in the plan and the low fee alternative minus the revenue sharing times the dollar amount currently invested by plan participants into the original fund.
Hypothetical Return	Average return assumed for all funds in the plan over the horizon. This figure is for illustrative purposes only. Actual returns may be higher or lower than the hypothetical figure shown. This figure is entered by the user and cannot be higher than 12%.
Net Expense Ratio	This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. In contrast to the gross expense ratio, the net expense ratio does reflect fee waivers in effect during the time period, and does not include interest and dividends on borrowed securities. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges.
Similar Fund With Lower Fee	Fund that has very high similarity (average correlation) with a fund already in the plan, but has lower fee.
Similarity	Similarity is the average correlation. The average is calculated over two methods: returns based correlation and holdings based correlation based on fund's holdings (where holdings are available).
% P/A	is Hypothetical Aggregate Plan Savings expressed in percent per annum.

Important additional disclosures, including an explanation of the process, criteria and methodology the 401kFiduciaryOptimizer uses in identifying alternative investments, and a description of key assumptions and limitations are found at the end of this Report.

Plan Summary ¹

Hypothetical Aggregate Plan Savings
 For Detail See Low Fee Alternatives Report

\$ 1,718,441 (0.91% P/A)

Diversification Rating
 For Detail See 404(c) Diversification Report

48 out of 100

Parameters Used In Hypothetical Aggregate Plan Savings Calculation

Horizon	10 Y
Hypothetical Return	6.00 %
Avg Rev Share	0 %
Add'l Advisor Fee	0 %
Annual Inflow	10.00 %

¹ - See the Glossary for a description of the terms used in this Summary.

Current Plan Offerings ²

Ticker	Name	Plan Assets	Net Expense Ratio	Prospectus Gross Expense Ratio
ALARX	Alger Capital Appreciation Instl I	\$ 2,285,970	1.13 %	1.15 %
JLCAX	JPMorgan US Large Cap Core Plus A	\$ 1,817,564	1.92 %	2.11 %
IVIAX	Ivy International Core Equity A	\$ 894,494	1.23 %	1.26 %
WMGAX	Ivy Mid Cap Growth A	\$ 859,103	1.20 %	1.25 %
WAPAX	Western Asset Core Plus Bond A	\$ 690,274	0.82 %	0.84 %
JVLAX	JHancock Disciplined Value A	\$ 607,804	1.06 %	1.06 %
WSGAX	Ivy Small Cap Growth A	\$ 596,973	1.31 %	1.32 %
IBNAX	Ivy Balanced A	\$ 580,621	1.10 %	1.09 %
DEVLX	Delaware Small Cap Value A	\$ 190,954	1.14 %	1.15 %
FMPAX	Fidelity Advisor Mid Cap Value A	\$ 189,888	0.76 %	0.82 %
TPINX	Templeton Global Bond A	\$ 24,253	0.92 %	1.02 %
DEMAX	Delaware Emerging Markets A	\$ 14,302	1.57 %	1.63 %
OUSIX	Invesco Oppenheimer Ltd-Term Bd R6	\$ 863	0.38 %	0.38 %
TOTAL/AVERAGE:		\$ 8,753,063	1.28 %	1.34 %

* All data is based on positions of a fund gathered from public sources (SEC, fund's website etc.)

2 - This includes all funds with plan assets invested.

Explanation of Reports

1. Low Fee Alternatives - finds quantitatively similar fund alternatives for any fund already in the plan. There are two key steps to finding quantitatively similar alternatives.

- First, a returns-based correlation between a fund currently in the plan and all other funds in the Third-Party Administrator ("TPA")(*) universe is calculated. 401kFO picks only funds that have a correlation of > .90 with the fund in the plan.
- Secondly, 401kFO gathers position data from SEC filings (where available) and calculates a holdings-based correlation using fund's positions and multi-factor risk model.
- Similarity is the average correlation between returns-based and holdings-based correlations.
- Only those funds with Similarity >.90 are shown. If holdings are not available, Similarity is based on returns correlation only.

2. 404(c) Diversification - visual correlation matrix to see if there are enough assets that will enable loss reduction

- Plan should have a number of offerings that diversify risk
- If the visual correlation matrix consists of larger red circles without the smaller yellow or green ones, participants are likely to create undiversified, risky portfolios

3. Performance - absolute and benchmark relative historic performance for fund in the plan and quantitatively similar funds from the TPA universe

4. Summary - Summary

(*) The TPA universe is dictated by the plan's TPA or Recordkeeper based on the investments available on their platform. The advisor specifies this universe as a setting in the Provider List section of the 401kFiduciaryOptimizer. The advisor may also select an alternative platform of available funds for illustrative purposes.

Low Fee Alternatives









Horizon	Hypothetical Return	Avg Rev Share	Add'l Advisor Fee	Annual Inflow
10 Y	6.00 %	0 %	0 %	10.00 %

Hypothetical Aggregate Plan Savings

\$ 1,718,441 (0.91% P/A)

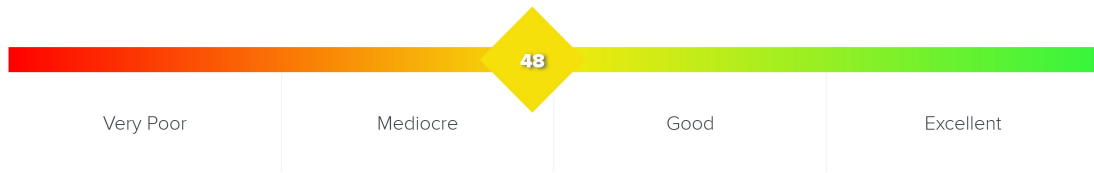
Current Fund Option	Net Expense Ratio	Similar Fund With Lower Fee	Net Expense Ratio	Similarity	*	
ALARX \$ 2,285,970 Alger Capital Appreciation Instl I	1.13 %	TRIHX TIAA-CREF Large-Cap Growth Index Fund Advisor Class	0.18 %	0.91		\$ 476,936
		CGJIX Calvert US Large Cap Growth Rspnb Idx I	0.24 %	0.91		\$ 445,777
		VWUAX Vanguard U.S. Growth Fund Admiral Shares	0.28 %	0.93		\$ 425,083
		FNCMX Fidelity NASDAQ Composite Index	0.29 %	0.91		\$ 419,920
JLCAX \$ 1,817,564 JPMorgan US Large Cap Core Plus A	1.92 %	JPDEX JPMorgan Tax Aware Equity I	0.55 %	0.96		\$ 523,180
		JCPRX JPMorgan US Large Cap Core Plus R5	1.62 %	1.00		\$ 109,900
IVIAX \$ 894,494 Ivy International Core Equity A	1.23 %	FSGEX Fidelity Series Global ex US Index	0.01 %	0.96		\$ 240,339
		FSPSX Fidelity International Index	0.04 %	0.96		\$ 234,156
		FSGGX Fidelity Global ex US Index	0.06 %	0.96		\$ 230,042
		SWISX Schwab International Index	0.06 %	0.95		\$ 230,042
		VTMGX Vanguard Developed Markets Index Admiral	0.07 %	0.96		\$ 227,988
WMGAX \$ 859,103 Ivy Mid Cap Growth A	1.20 %	No Similar Lower Expense Funds Available At This Time				
WAPAX \$ 690,274 Western Asset Core Plus Bond A	0.82 %	No Similar Lower Expense Funds Available At This Time				
JVLAX \$ 607,804 JHancock Disciplined Value A	1.06 %	VVIAX Vanguard Value Index Adm	0.05 %	0.98		\$ 135,859
		VEIRX Vanguard Equity-Income Adm	0.19 %	0.97		\$ 116,394
WSGAX \$ 596,973 Ivy Small Cap Growth A	1.31 %	VEXRX Vanguard Explorer Adm	0.30 %	0.94		\$ 130,907
		LADVX Lord Abbett Developing Growth R6	0.59 %	0.91		\$ 92,277
IBNAX \$ 580,621 Ivy Balanced A	1.10 %	VBIAX Vanguard Balanced Index Adm	0.07 %	0.94		\$ 132,050
		VGSTX Vanguard STAR Inv	0.31 %	0.91		\$ 100,345

* See Appendices A-D

Current Fund Option	Net Expense Ratio	Similar Fund With Lower Fee	Net Expense Ratio	Similarity	Hypothetical Aggregate Plan Savings: \$ 1,718,441 (0.91% P/A)	
DEVLX \$ 190,954 Delaware Small Cap Value A	1.14 %	VSIAX Vanguard Small Cap Value Index Admiral	0.07 %	0.99		\$ 45,047
		DFVFX DFA US Targeted Value I	0.33 %	0.94		\$ 33,759
FMPAX \$ 189,888 Fidelity Advisor Mid Cap Value A	0.76 %	VMVAX Vanguard Mid-Cap Value Index Admiral	0.07 %	0.97		\$ 29,305
		DFVEX DFA US Vector Equity I	0.28 %	0.93		\$ 20,222
		VASVX Vanguard Selected Value Inv	0.31 %	0.94		\$ 18,936
		FMPOX Fidelity Advisor Mid Cap Value I	0.46 %	1.00		\$ 12,552
		FSMVX Fidelity Mid Cap Value	0.46 %	1.00		\$ 12,552
		No Similar Lower Expense Funds Available At This Time				
TPINX \$ 24,253 Templeton Global Bond A	0.92 %	No Similar Lower Expense Funds Available At This Time				
DEMAX \$ 14,302 Delaware Emerging Markets A	1.57 %	FLCPX Fidelity SAI US Large Cap Index	0.02 %	0.96		\$ 4,818
OUSIX \$ 863 Invesco Oppenheimer Ltd-Term Bd R6	0.38 %	No Similar Lower Expense Funds Available At This Time				

404(c) Diversification

See Explanation of Diversification Rating and Rating Buckets Below the Correlation Matrix



	ALARX	JLCAX	IVIAX	WMGAX	WAPAX	JVLAX	WSGAX	IBNAX	DEVLX	FMPAX	TPINX	DEMAX	OUSIX
ALARX		Large Positive	Small Positive	Large Positive	Small Negative	Large Positive	Large Positive	Large Positive	Small Positive	Small Positive	Small Negative	Large Positive	Small Negative
JLCAX	Large Positive		Small Positive	Large Positive	Small Negative	Large Positive	Small Positive	Large Positive	Small Positive	Small Positive	Small Negative	Small Positive	Small Negative
IVIAX	Small Positive	Small Positive		Large Positive	Small Positive	Large Positive	Small Positive	Large Positive	Large Positive	Large Positive	Small Negative	Large Positive	Small Negative
WMGAX	Large Positive	Large Positive	Small Positive		Small Negative	Large Positive	Large Positive	Large Positive	Large Positive	Large Positive	Small Negative	Large Positive	Small Negative
WAPAX	Small Negative	Small Negative	Small Positive	Small Negative		Small Negative	Small Negative	Small Positive	Small Negative	Small Negative	Small Negative	Small Positive	Small Positive
JVLAX	Large Positive	Large Positive	Large Positive	Large Positive	Small Negative		Large Positive	Large Positive	Large Positive	Large Positive	Small Negative	Large Positive	Small Negative
WSGAX	Large Positive	Small Positive	Small Positive	Large Positive	Small Negative	Large Positive		Large Positive	Large Positive	Large Positive	Small Negative	Small Positive	Small Negative
IBNAX	Large Positive	Large Positive	Large Positive	Large Positive	Small Positive	Large Positive	Large Positive		Large Positive	Large Positive	Small Negative	Large Positive	Small Negative
DEVLX	Small Positive	Small Positive	Large Positive	Large Positive	Small Negative	Large Positive	Large Positive	Large Positive		Large Positive	Small Negative	Small Positive	Small Negative
FMPAX	Small Positive	Small Positive	Large Positive	Large Positive	Small Negative	Large Positive	Large Positive	Large Positive	Large Positive		Small Negative	Small Positive	Small Negative
TPINX	Small Positive	Small Positive	Small Positive	Small Positive	Small Negative	Small Positive	Small Positive	Small Positive	Small Positive	Small Positive		Small Positive	Small Negative
DEMAX	Large Positive	Small Positive	Large Positive	Large Positive	Small Positive	Large Positive	Small Positive	Large Positive	Small Positive	Small Positive	Small Positive		Small Negative
OUSIX	Small Negative	Small Negative	Small Positive	Small Negative	Small Positive	Small Negative	Small Negative	Small Negative	Small Negative	Small Negative	Small Negative	Small Negative	

- Large Positive Correlation**
 (Not Very Helpful For Diversification)
- Small Positive Correlation**
 (Moderately Helpful For Diversification)
- Small Negative Correlation**
 (Helpful For Diversification)
- Large Negative Correlation**
 (Very Helpful For Diversification, But Very Rare)
- Correlation With Target Date funds**
 (Target Date funds are not combined, cross correlations between them are not calculated)

404(c) Diversification Explanation

- Plan should have a number of offerings that diversify risk
- If the visual correlation matrix consists of larger red circles without the smaller yellow or green ones, participants are likely to create undiversified, risky portfolios

Diversification Rating is based on Similarity (see Glossary for definition of Similarity)

$$\text{Diversification Rating} = (1.01 - \text{Average Similarity Across Funds In Plan}) * 100$$

Diversification Rating	0 to 25	Very Poor
Diversification Rating	25 to 50	Mediocre
Diversification Rating	50 to 75	Good
Diversification Rating	75+	Excellent

Performance

Report as of 2021 MAR 31

	In Plan/ Low Fee Alternatives	Fund	Net Expense Ratio	Average Annual Return			
				1Y From 2020 MAR 31	3Y From 2018 MAR 31	5Y From 2016 MAR 31	10Y From 2011 MAR 31
1	In Plan	ALARX \$ 2,285,970 Alger Capital Appreciation Instl I	1.13 %	61.07 %	22.39 %	20.70 %	15.96 %
	Low Fee Alternative	TRIH TIAA-CREF Large-Cap Growth Index Fund Advisor Class	0.18 %	62.40 %	22.57 %	20.84 %	*16.49 %
	Low Fee Alternative	CGJIX Calvert US Large Cap Growth Rspnb Idx I	0.24 %	63.02 %	23.69 %	20.77 %	-
	Low Fee Alternative	VWUAX Vanguard U.S. Growth Fund Admiral Shares	0.28 %	78.00 %	26.39 %	23.38 %	17.75 %
	Low Fee Alternative	FNCMX Fidelity NASDAQ Composite Index	0.29 %	73.22 %	24.34 %	23.19 %	18.02 %
2	In Plan	JLCAX \$ 1,817,564 JPMorgan US Large Cap Core Plus A	1.92 %	62.06 %	17.58 %	16.72 %	13.55 %
	Low Fee Alternative	JPDEX JPMorgan Tax Aware Equity I	0.55 %	60.12 %	18.41 %	17.68 %	14.44 %
	Low Fee Alternative	JCPRX JPMorgan US Large Cap Core Plus R5	1.62 %	62.57 %	17.93 %	17.13 %	14.00 %

There is no assurance that any fund analyzed by 401k Fiduciary Optimizer will attain its investment objectives, or that any fund will make a profit or not sustain a loss. Past performance is no guarantee of future results. Investing in any fund involves certain risks, including the possible loss of principal. Furthermore, diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

Performance data current to the most recent quarter-end for the funds in your plan or other alternative funds discussed in the 401k Fiduciary Optimizer can be obtained by calling fund company's toll free number, which is identified in Appendix E to this Report.

Performance data quoted represents past performance. Investment return and principal value of an investment 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 data quoted.

* Extended performance is an estimate based on the performance of the fund's oldest share class, adjusted for fees.

Report as of 2021 MAR 31

	In Plan/ Low Fee Alternatives	Fund	Net Expense Ratio	Average Annual Return			
				1Y From 2020 MAR 31	3Y From 2018 MAR 31	5Y From 2016 MAR 31	10Y From 2011 MAR 31
3	In Plan	IVIAX \$ 894,494 Ivy International Core Equity A	1.23 %	50.62 %	3.83 %	7.52 %	4.92 %
	Low Fee Alternative	FSGEX Fidelity Series Global ex US Index	0.01 %	49.81 %	6.42 %	9.89 %	4.91 %
	Low Fee Alternative	FSPSX Fidelity International Index	0.04 %	45.39 %	6.02 %	9.05 %	*5.67 %
	Low Fee Alternative	FSGGX Fidelity Global ex US Index	0.06 %	49.89 %	6.41 %	9.86 %	-
	Low Fee Alternative	SWISX Schwab International Index	0.06 %	45.64 %	5.98 %	8.99 %	5.52 %
	Low Fee Alternative	VTMGX Vanguard Developed Markets Index Admiral	0.07 %	50.81 %	6.56 %	9.60 %	6.00 %
4	In Plan	WMGAX \$ 859,103 Ivy Mid Cap Growth A	1.20 %	85.38 %	25.80 %	23.10 %	14.41 %
	No Similar Lower Expense Funds Available At This Time						
5	In Plan	WAPAX \$ 690,274 Western Asset Core Plus Bond A	0.82 %	6.35 %	4.89 %	4.36 %	*4.39 %
	No Similar Lower Expense Funds Available At This Time						

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Report as of 2021 MAR 31

	In Plan/ Low Fee Alternatives	Fund	Net Expense Ratio	Average Annual Return			
				1Y From 2020 MAR 31	3Y From 2018 MAR 31	5Y From 2016 MAR 31	10Y From 2011 MAR 31
6	In Plan	JVLAX \$ 607,804 JHancock Disciplined Value A	1.06 %	65.19 %	9.45 %	11.80 %	10.71 %
	Low Fee Alternative	VVIAX Vanguard Value Index Adm	0.05 %	51.33 %	11.41 %	12.72 %	11.63 %
	Low Fee Alternative	VEIRX Vanguard Equity-Income Adm	0.19 %	47.53 %	11.27 %	12.02 %	12.16 %
7	In Plan	WSGAX \$ 596,973 Ivy Small Cap Growth A	1.31 %	84.34 %	17.97 %	19.61 %	13.00 %
	Low Fee Alternative	VEXRX Vanguard Explorer Adm	0.30 %	91.32 %	19.96 %	20.29 %	14.01 %
	Low Fee Alternative	LADVX Lord Abbett Developing Growth R6	0.59 %	111.79 %	31.84 %	28.38 %	*16.40 %
8	In Plan	IBNAX \$ 580,621 Ivy Balanced A	1.10 %	42.81 %	12.35 %	10.36 %	8.66 %
	Low Fee Alternative	VBIAX Vanguard Balanced Index Adm	0.07 %	34.79 %	12.46 %	11.36 %	9.82 %
	Low Fee Alternative	VGSTX Vanguard STAR Inv	0.31 %	42.93 %	12.95 %	12.52 %	9.75 %
9	In Plan	DEVLX \$ 190,954 Delaware Small Cap Value A	1.14 %	85.89 %	8.68 %	11.98 %	9.49 %
	Low Fee Alternative	VSIAX Vanguard Small Cap Value Index Admiral	0.07 %	89.83 %	10.80 %	12.42 %	*11.05 %
	Low Fee Alternative	DFFVX DFA US Targeted Value I	0.33 %	113.47 %	10.73 %	12.48 %	10.20 %

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Performance data quoted represents past performance. Investment return and principal value of an investment 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 data quoted.

* Extended performance is an estimate based on the performance of the fund's oldest share class, adjusted for fees.

Report as of 2021 MAR 31

	In Plan/ Low Fee Alternatives	Fund	Net Expense Ratio	Average Annual Return			
				1Y From 2020 MAR 31	3Y From 2018 MAR 31	5Y From 2016 MAR 31	10Y From 2011 MAR 31
10	In Plan	FMPAX \$ 189,888 Fidelity Advisor Mid Cap Value A	0.76 %	74.45 %	7.02 %	8.85 %	9.53 %
	Low Fee Alternative	VMVAX Vanguard Mid-Cap Value Index Admiral	0.07 %	69.87 %	9.83 %	11.64 %	*11.31 %
	Low Fee Alternative	DFVEX DFA US Vector Equity I	0.28 %	84.05 %	11.58 %	13.43 %	10.94 %
	Low Fee Alternative	VASVX Vanguard Selected Value Inv	0.31 %	96.82 %	10.07 %	11.87 %	10.86 %
	Low Fee Alternative	FMPOX Fidelity Advisor Mid Cap Value I	0.46 %	75.02 %	7.35 %	9.17 %	9.85 %
	Low Fee Alternative	FSMVX Fidelity Mid Cap Value	0.46 %	75.01 %	7.35 %	9.17 %	9.86 %
11	In Plan	TPINX \$ 24,253 Templeton Global Bond A	0.92 %	-2.66 %	-2.25 %	0.57 %	1.25 %
	No Similar Lower Expense Funds Available At This Time						
12	In Plan	DEMAX \$ 14,302 Delaware Emerging Markets A	1.57 %	75.10 %	9.87 %	15.87 %	5.80 %
	Low Fee Alternative	FLCPX Fidelity SAI US Large Cap Index	0.02 %	56.38 %	16.75 %	16.26 %	-
13	In Plan	OUSIX \$ 863 Invesco Oppenheimer Ltd-Term Bd R6	0.38 %	-	-	-	-
	No Similar Lower Expense Funds Available At This Time						

There is no assurance that any fund analyzed by 401k Fiduciary Optimizer will attain its investment objectives, or that any fund will make a profit or not sustain a loss. Past performance is no guarantee of future results. Investing in any fund involves certain risks, including the possible loss of principal. Furthermore, diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

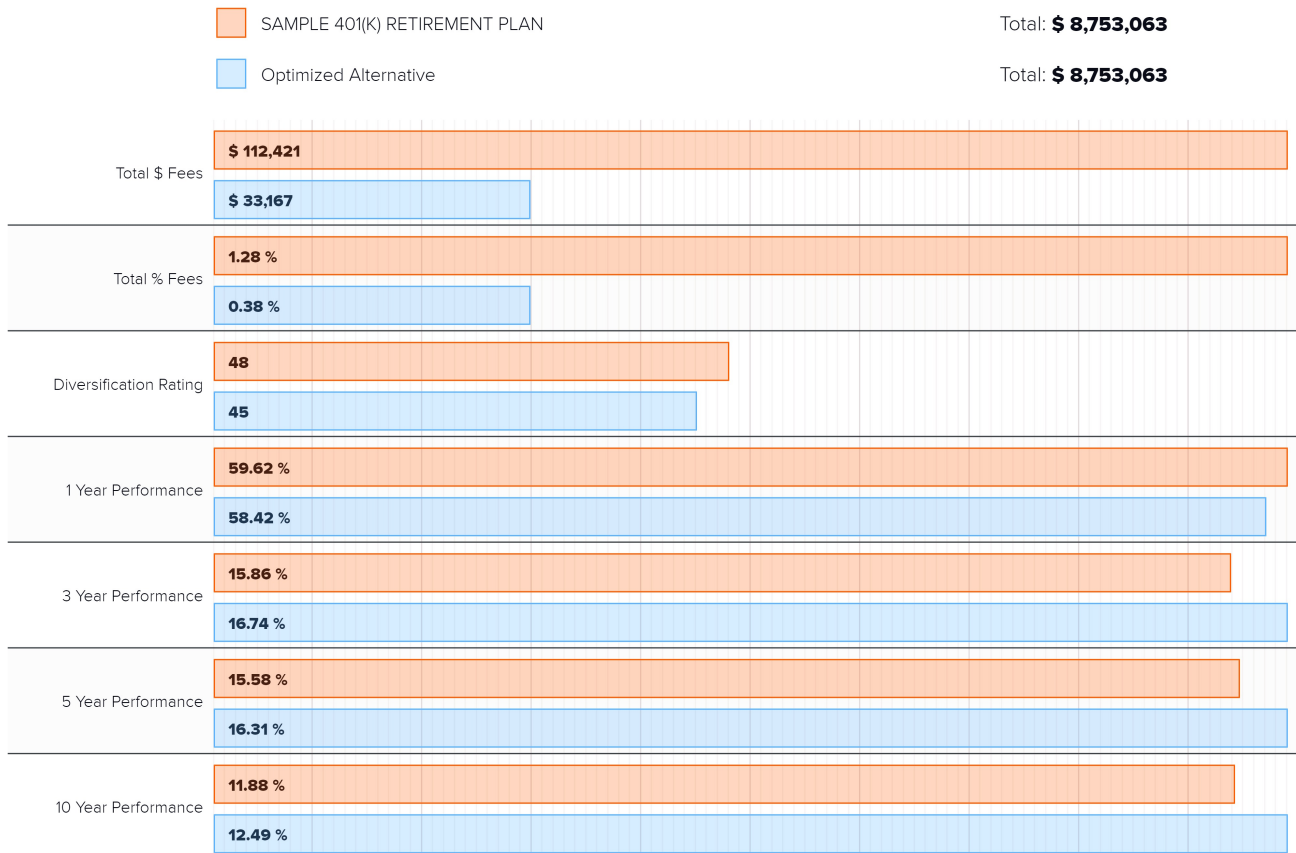
Performance data current to the most recent quarter-end for the funds in your plan or other alternative funds discussed in the 401k Fiduciary Optimizer can be obtained by calling fund company's toll free number, which is identified in Appendix E to this Report.

Performance data quoted represents past performance. Investment return and principal value of an investment 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 data quoted.

* Extended performance is an estimate based on the performance of the fund's oldest share class, adjusted for fees.

Summary

Key Metrics



Performance data current to the most recent quarter-end for the funds in your plan or other alternative funds discussed in the 401k Fiduciary Optimizer can be obtained by calling fund company's toll free number, which is identified in Appendix E to this Report.

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Additional Services

	SAMPLE 401(K) RETIREMENT PLAN	SAMPLE 401(K) RETIREMENT PLAN (401k Optimized)	Comments
Wilshire 3(21)	Yes	Yes	

Descriptions

Total \$ Fees - Sum of expense ratio times percent of portfolio for each asset plus any difference in out-of-pocket administrative or advisory fees

Total % Fees - Total \$ Fees divided by the total value of the portfolio

Diversification Rating - This is a rating from 0 to 100 which measures degree of correlation between choices in the menu. The higher the degree of correlation, the lower the available diversification within the menu and the lower the diversification rating.

1 Year Performance - Performance of the portfolio as if it was held with current composition for the past year

3 Year Performance - Performance of the retirement plan menu with current composition for the past 3 years

5 Year Performance - Performance of the retirement plan menu with current composition for the past 5 years

10 Year Performance - Performance of the retirement plan menu with current composition for the past 10 years

Plan Menu Positions

SAMPLE 401(K) RETIREMENT PLAN				SAMPLE 401(K) RETIREMENT PLAN (401k Optimized)		
	Fund	Value	Net Expense Ratio	Fund	Value	Net Expense Ratio
1.	ALARX Alger Capital Appreciation Instl I	\$ 2,285,970	1.13 %	TRIHX TIAA-CREF Large-Cap Growth Index Fund Advisor Class	\$ 2,285,970	0.18 %
2.	JLCAX JPMorgan US Large Cap Core Plus A	\$ 1,817,564	1.92 %	JPDEX JPMorgan Tax Aware Equity I	\$ 1,817,564	0.55 %
3.	IVIAX Ivy International Core Equity A	\$ 894,494	1.23 %	FSGEX Fidelity Series Global ex US Index	\$ 894,494	0.01 %
4.	WMGAX Ivy Mid Cap Growth A	\$ 859,103	1.20 %	WMGAX Ivy Mid Cap Growth A	\$ 859,103	1.20 %
5.	WAPAX Western Asset Core Plus Bond A	\$ 690,274	0.82 %	WAPAX Western Asset Core Plus Bond A	\$ 690,274	0.82 %
6.	JVLAX JHancock Disciplined Value A	\$ 607,804	1.06 %	VVIAX Vanguard Value Index Adm	\$ 607,804	0.05 %
7.	WSGAX Ivy Small Cap Growth A	\$ 596,973	1.31 %	VEXRX Vanguard Explorer Adm	\$ 596,973	0.30 %
8.	IBNAX Ivy Balanced A	\$ 580,621	1.10 %	VBIAX Vanguard Balanced Index Adm	\$ 580,621	0.07 %
9.	DEVLX Delaware Small Cap Value A	\$ 190,954	1.14 %	VSIAX Vanguard Small Cap Value Index Admiral	\$ 190,954	0.07 %
10.	FMPAX Fidelity Advisor Mid Cap Value A	\$ 189,888	0.76 %	VMVAX Vanguard Mid-Cap Value Index Admiral	\$ 189,888	0.07 %
11.	TPINX Templeton Global Bond A	\$ 24,253	0.92 %	TPINX Templeton Global Bond A	\$ 24,253	0.92 %
12.	DEMAX Delaware Emerging Markets A	\$ 14,302	1.57 %	FLCPX Fidelity SAI US Large Cap Index	\$ 14,302	0.02 %
13.	OUSIX Invesco Oppenheimer Ltd-Term Bd R6	\$ 863	0.38 %	OUSIX Invesco Oppenheimer Ltd-Term Bd R6	\$ 863	0.38 %
TOTAL/AVERAGE		\$ 8,753,063	1.28 %	TOTAL/AVERAGE	\$ 8,753,063	0.38 %

IMPORTANT DISCLOSURE INFORMATION ABOUT YOUR 401KFIDUCIARYOPTIMIZER

401kFiduciaryOptimizer is software developed by RiXtrema, Inc. that analyzes investment fees of funds offered in 401(k) plans to help plan sponsors and financial advisors reduce participant costs. 401kFiduciaryOptimizer accomplishes this by using quantitative techniques to identify alternative investments that bear a similar risk/return profile to the assets in the plan, but are less costly. With these alternative investments, advisors can create proposals that offer significant savings to plan sponsors. It is important that users of 401kFiduciaryOptimizer understand how the tool is designed and how it should and should not be used. To that end, we urge you to read the following information carefully.

While the 401kFiduciaryOptimizer software analyzes data related to funds to identify lower-cost alternative investments that are close matches to funds in a 401(k) plan in terms of risk/return profile, neither 401kFiduciaryOptimizer nor RiXtrema, Inc. solicits, promotes or recommends any particular investment strategy, technique or fund. RiXtrema, Inc. is not acting as an investment adviser or fiduciary in connection with the dissemination of 401kFiduciaryOptimizer reports, and such reports do not take into account the individual financial circumstances or objectives of any investor. RiXtrema does not have a financial interest in any of the investment alternatives that may be identified by the 401kFiduciaryOptimizer, although the Company's officers, directors and employees may personally invest in one or more such alternatives. Neither RiXtrema, Inc. nor 401kFiduciaryOptimizer provides legal, tax or accounting advice.

The reports generated by 401kFiduciaryOptimizer are based, in part, upon information and assumptions provided by the user with respect to each 401(k) plan. Changes in the present financial circumstances of a 401(k) plan could modify the output contained in such reports. It is therefore recommended that users conduct a periodic review of such plans for necessary adjustments. Results may vary with each user, with each use and over time.

The data, quantitative models, analytic tools and other information ("Data") used in the 401kFiduciaryOptimizer reports and/or referenced in this disclosure are considered reliable, but RiXtrema, Inc. does not represent that the Data (including information obtained from third party sources) is accurate, complete or error free, and it should not be relied upon as such. The Data is provided for informational purposes only and is made available "as is." RIXTREMA, INC. DISCLAIMS ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT FUNCTIONING WILL BE UNINTERRUPTED OR THAT REPORTS WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall RiXtrema, Inc. be liable to any party for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of 401kFiduciaryOptimizer reports, even if advised of the possibility of such damages. RiXtrema, Inc. assumes no obligation to update the 401kFiduciaryOptimizer reports in any form or format.

There is no assurance that any fund analyzed by 401kFiduciaryOptimizer will attain its investment objectives, or that any fund will make a profit or not sustain a loss. Past performance is no guarantee of future results. Investing in any fund involves certain risks, including the possible loss of principal. Furthermore, diversification neither assures a profit nor eliminates the risk of experiencing investment losses.

For more information on any of the funds in your plan or other alternative funds discussed in the 401KFiduciaryOptimizer, contact your financial advisor or download a free summary prospectus and/or prospectus on the fund company's website, which is identified in Appendix F to this Report. Investors should talk to their financial advisor and carefully consider a fund's investment goals, risks, sales charges and expenses before investing. The prospectus contains this and other information. Please carefully read the prospectus before investing or sending money

Performance data current to the most recent month-end for the funds in your plan or other alternative funds discussed in the 401KFiduciaryOptimizer is available by calling the toll free telephone number of the fund company, which is identified in Appendix E to this Report.

Process, Criteria and Methodology Used in Identifying Alternative Investments

401kFiduciaryOptimizer helps plan sponsors and financial advisors identify appropriate alternative investments and reduce participant costs by offering the following reports:

- 1. Low Fee Alternatives Report.** Using quantitative modeling methods based on Modern Portfolio Theory, the Low Fee Alternatives Report on 401kFiduciaryOptimizer identifies quantitatively similar fund alternatives for any fund already in a plan. This is a two-step process. First, a returns-based correlation between a fund currently in the plan and all other funds in the third party administrator (TPA) universe is calculated as a standard Pearson product-moment correlation coefficient. Second, 401kFiduciaryOptimizer gathers the latest positions reported on filings made to the SEC (when available). Using these positions, 401kFiduciaryOptimizer calculates a holdings-based correlation using the funds' positions and multi-factor risk model based on Arbitrage Pricing Theory and an advanced extension of Modern Portfolio Theory. Quantitative similarity is determined as the average correlation between returns-based and holdings-based correlations. 401kFiduciaryOptimizer picks only funds that have historical correlation of greater than .90 with the fund in the plan.
- 2. 404(c) Menu Variety Report.** The 404(c) Menu Variety Report on 401kFiduciaryOptimizer separates plan investments into one of five risk categories, from Very Low Risk/Return to High Risk/Return, based on returns based and holdings based standard deviation (calculated using RiXtrema's multi-factor Global Market Liquidity Model based on a fund's positions, as reported on SEC forms N-Q and N-CSR) of each fund. The 404(c) Menu Variety Report also provides a list of alternative low-cost funds from the applicable plan's retirement provider universe to correct any over-concentrations detected in one particular risk category.
- 3. 404(c) Diversification Report** 401kFiduciaryOptimizer monitors the diversification of plan investments and risk. The Employee Retirement Income Security Act of 1974 ("ERISA") requires investment menus to be sufficiently diverse that a plan participant can build a customized portfolio appropriate for such participant's investment needs. In evaluating diversification, 401kFiduciaryOptimizer screens a plan's retirement provider universe and examines the plan's history and current positions as reported to the Securities and Exchange Commission (the "SEC"). It

then applies Modern Portfolio Theory to help participants minimize risk in the overall portfolio, particularly the risk of large losses, by ensuring (a) that menu choices are assigned different risk levels, and (b) that correlation between menu choices is not close to 1. (See the 404(c) Menu Variety Report below.)

The 404(c) Diversification Report provides a correlation matrix of funds in a menu. This matrix showing fund similarity is based on the funds' (a) historic returns, and (b) underlying holdings. Using this matrix, the report places the plan into one of four diversification- rating categories, shown as a point score, with 0 being the least favorable and 75 or above being the most favorable and each category representing a 25-point increment.

4. **Lower Fee Classes Report.** As fiduciaries have a responsibility to ensure they select the lowest-fee share class available to them, 401kFiduciaryOptimizer provides a Lower Fee Classes Report that shows any identical lower-expense share classes available for funds in a plan, along with the annual participant savings that could be accrued from switching to such identical funds. These savings are calculated as the sum of the difference in fees between each fund in the plan and the identified best alternative funds, multiplied by the aggregate investments by participants in each fund.
5. **Performance Report.** 401kFiduciaryOptimizer provides a Performance Report for both funds currently in a plan as well as funds identified as Low Fee Alternatives by 401kFiduciaryOptimizer. This report uses historical returns to provide one-year, three-year, five-year and ten-year performance numbers for each such fund on an absolute and relative basis.

Key Assumptions and Limitations

As with all analytical software, 401kFiduciaryOptimizer is based on certain assumptions and has certain limitations. The reports generated by 401kFiduciaryOptimizer assume the accuracy of the basic tenets of Modern Portfolio Theory, Arbitrage Pricing Theory and historical data, including, but not limited to, data provided in tax returns, expense ratios, filings with the Department of Labor and holdings data reported to the SEC. While RiXtrema, Inc. believes its sources to be reliable and such data to be accurate, accuracy cannot be guaranteed. RiXtrema, Inc. has not performed an audit of, nor does it accept any duty of due diligence or independent verification of, any information used by 401kFiduciaryOptimizer. Past performance and holdings data utilized in many of 401kFiduciaryOptimizer's reports regarding historical correlation, even if accurate, are not indicative of future results.

In addition to the above, 401kFiduciaryOptimizer reports rely on the following assumptions and are subject to the following limitations:

1. **Low Fee Alternatives Report.** The Low Fee Alternatives Report assumes that correlation is a reasonable measure of similarity among investment vehicles. It further assumes that a fund manager will not significantly alter a fund's style or strategy or mandate, and that the linear multi- factor model used to forecast correlation does not omit material factors. The Low Fee Alternatives report does not take into account potential over- or under- performance of an investment, but is based purely on correlation. Therefore, the report should be viewed only in conjunction with the Performance Report in order to properly gauge the relative performance of a fund's current investments against low fee alternatives. The Report assumes that the user's selection of the Provider List (TPA Universe) is accurate and reflects the range of investment opportunities available to the plan.
2. **404(c) Menu Variety Report.** The 404(c) Menu Variety Report assumes that a standard deviation of return is a reasonable measure of fund's risk/return profile. The report is not intended to educate users regarding risk/return levels with respect to a 401(k) or the basics of creating a diversified portfolio.
3. **404(c) Diversification Report.** The 404(c) Diversification Report assumes that correlation of assets is a reasonable measure of diversification. The report is not intended to educate users regarding risk/return levels with respect to a 401(k) or the basics of creating a diversified portfolio.
4. **Lower Fee Classes Report.** In the instance that a Form 5500 (see below) does not report a share class for a relevant plan, 401kFiduciary Optimizer may assume the lowest-fee share class in which the plan can invest.
5. **Performance Report.** In creating the Performance Report, default benchmarks are chosen by RiXtrema and are subjective. RiXtrema makes no representation that default benchmarks chosen by 401kFiduciaryOptimizer are relevant for any particular fund or user.

No representation is made as to the reasonableness of the assumptions made within each report.

One tool of 401kFiduciaryOptimizer, the Plan Screener, utilizes holdings data for thousands of 401(k) plans to create cost and diversification assessments. Data in Plan Screener is sourced from www.efast.dol.gov, a public website operated by the Department of Labor. This data is primarily drawn from Form 5500 filings using techniques that extract relevant data. The Form 5500 is filed by pension and welfare benefit plans to report their financial condition, investments and operations. 401kFiduciaryOptimizer assumes the veracity of the data contained in the Form 5500 and extracts data via an algorithm. RiXtrema, Inc. makes no representations as to the accuracy of the information utilized in the Plan Screener.

Appendix A: Calculation Algorithm For Similarity

All algorithms used in the 401kFiduciaryOptimizer are based on top science that is widely accepted in the investment industry. Risk models that are used for those calculations have been used by RiXtrema's clients for over 6 years and are used to manage 100's of billions of dollars of assets by some of the top asset managers in the world.

Calculation of "Similarity" of a Fund:

1. Take historical returns of all funds available for sale in the United States.
2. Calculate returns-based correlation between returns of every fund in the US including those in the plan. High correlation with any fund means essentially that such fund performed very similarly to the current fund in the plan. See Appendix B for details.
3. Calculate holdings-based correlation based on a factor risk model using each fund's holdings from SEC EDGAR filings. See Appendix C for calculation details.

Note: Holdingsbased correlation from #3 is a crucial part of the process. Using only historical correlation to replace funds may expose the manager to funds whose style has drifted to the point where it is no longer similar to the fund being replaced. Using latest SEC filings data considers managers' recent positioning and not just what it did throughout history. Also, there are many types of funds such as Global Allocation funds where 'style drift' is part of a normal management process.

4. Let's define a similarity measure. Similarity = (Correlation from #2 + Correlation from #3) /2. So, Similarity is essentially the average correlation of two methods: historical and the one based on current holdings.
5. For each fund in the plan show 3 funds that meet the following criteria:

- Similarity >.90 with fund in the plan
- Lower expense than the fund currently in the plan
- No 12b-1 fee
- Does not require a minimum investment than current one in the original fund

To reiterate, our goal is to find a fund that is very similar (correlation of greater .90) with a given fund in the plan. But we are not only calculating returns-based correlations (#2). We are also looking at similarity based on the latest position data of a fund using latest quarterly positions reported to SEC on N-Q or N-CSR form. This gives us additional layer of confidence, because returns-based correlations change very slowly and our potential replacement fund could have changed profile recently ('style drift'), a change would show up very slowly over time in historical returns data. So, we add layer #3 where we look at latest quarterly holdings based on fund's disclosures and calculate correlation based on a factor risk model and the latest available fund holdings data.

Appendix B: Returns-based Correlation

Returns-based correlations are calculated as a standard Pearson product-moment correlation coefficient. The formula for correlation between funds A & B is:

$$\rho_{A,B} = \frac{\sum_{i=1}^T (r_{A,i} - \bar{r}_A) * \sum_{i=1}^T (r_{B,i} - \bar{r}_B)}{\sqrt{\sum_{i=1}^T (r_{A,i} - \bar{r}_A)^2} * \sqrt{\sum_{i=1}^T (r_{B,i} - \bar{r}_B)^2}}$$

$r_{A,i}$ - return of a fund A at time i

\bar{r}_A - average return of fund A across time

T - number of periods in the sample

Appendix C: holdings-based correlation

Our goal is to calculate correlations between two funds to determine how similar they are, but do it on a position level. The reason we need to calculate this is that for some funds historical returns are not a good indicator of behavior, because they change their profile often. It is also important to calculate position level correlations for funds without a long history.

Let us define:

W - weighted average exposure of the fund to a risk factor (for example, to equity beta, effective duration, liquidity etc.)

$$W = w * H$$

Where:

w - vector of weights of each security in a fund

H - matrix of exposures of all securities to each risk factor in a multi-factor model (number of securities by number of factors)

$STD(A)$ - annualized holdings based standard deviation of the fund

G - is the idiosyncratic relationship matrix for fund A vs. fund B. It has number of columns equal to number of positions in fund A and number of rows equal to number of positions in fund B. Each element of the matrix has either zero if a security listed in a given column is different from the one listed in a row or else it has the idiosyncratic standard deviation of the security. For example, in row 4 and column 12 of the matrix we have the intersection of IBM and MSFT. Since these are different stocks, the element in the matrix will be zero. Another element, say row 4 and column 8 has IBM for both. In that case the element of the matrix will be equal to idiosyncratic risk of the IBM.

HBC - Holdings-based Correlation (Fund A vs. Fund B)

$$HBC = \frac{W_A^T * C * W_B + w_A^T * G * w_B}{STD(A) * STD(B)}$$

Appendix D: Hypothetical Aggregate Plan Savings Calculation

Given:

A_f - Total market value in a given fund f

x_H - Net Expense ratio for the current fund in the plan

x_L - Net Expense ratio of the lower fee suggested alternative

a - Revenue Sharing

v - Add'l Advisory Fee

N - Horizon in Years

r - Hypothetical return

v - Annual inflow

$$I = I_P * w_f$$

Where:

I_P - Annual Inflow

$$w_f = \frac{A_f}{A} = \text{proportion of assets in the fund } f \text{ relative to the total plan}$$

S - Total savings for one fund

$$S = V_A - V_B$$

Where:

V_B - value of the plan before cost optimization

V_A - value of the plan after cost optimization

$$V_B = A_f * (1 + r - x_H)^N + \sum_{i=2}^N I(1 + r - x_H)^{i-1}$$

$$V_A = A_f * (1 + r - x_L - a - v)^N + \sum_{i=2}^N I(1 + r - x_L - a - v)^{i-1}$$

Total Plan Savings are simply a sum of the "Total savings for one fund" (S) across all funds in the plan.

$\%P / A$ - is Total Plan Savings expressed in percent per annum

$$\%P / A = \sum_{f=1}^Z w_f * (x_H - x_L - a - v)$$

Where:

Z - total number of funds in the plan

Appendix E: Fund Company Phone Numbers

Ticker	Fund Name	Phone Number
ALARX	Alger Capital Appreciation Instl I	800-992-3362
TRIHX	TIAA-CREF Large-Cap Growth Index Fund Advisor Class	877-518-9161
CGJIX	Calvert US Large Cap Growth Rspnb Idx I	
VWUAX	Vanguard U.S. Growth Fund Admiral Shares	800-662-7447
FNCMX	Fidelity NASDAQ Composite Index	800-544-8544
JLCAX	JPMorgan US Large Cap Core Plus A	800-480-4111
JPDEX	JPMorgan Tax Aware Equity I	
JCPRX	JPMorgan US Large Cap Core Plus R5	800-480-4111
IVIAX	Ivy International Core Equity A	800-777-6472
FSGEX	Fidelity Series Global ex US Index	800-835-5092
FSPSX	Fidelity International Index	800-835-5092
FSGGX	Fidelity Global ex US Index	800-835-5092
SWISX	Schwab International Index	877-824-5615
VTMGX	Vanguard Developed Markets Index Admiral	800-662-7447
WMGAX	Ivy Mid Cap Growth A	800-777-6472
WAPAX	Western Asset Core Plus Bond A	877-721-1926
JVLAX	JHancock Disciplined Value A	800-225-5291
VVIAX	Vanguard Value Index Adm	800-662-7447
VEIRX	Vanguard Equity-Income Adm	800-662-7447
WSGAX	Ivy Small Cap Growth A	800-777-6472
VEVRX	Vanguard Explorer Adm	800-662-7447
LADVX	Lord Abbett Developing Growth R6	888-522-2388
IBNAX	Ivy Balanced A	800-777-6472
VBIAX	Vanguard Balanced Index Adm	800-662-7447
VGSTX	Vanguard STAR Inv	800-662-7447
DEVLX	Delaware Small Cap Value A	800-523-1918
VSIAX	Vanguard Small Cap Value Index Admiral	800-662-7447
DFFVX	DFA US Targeted Value I	888-576-1167
FMPAX	Fidelity Advisor Mid Cap Value A	877-208-0098
VMVAX	Vanguard Mid-Cap Value Index Admiral	800-662-7447
DFVEX	DFA US Vector Equity I	888-576-1167
VASVX	Vanguard Selected Value Inv	800-662-7447
FMPOX	Fidelity Advisor Mid Cap Value I	877-208-0098
FSMVX	Fidelity Mid Cap Value	800-544-8544
TPINX	Templeton Global Bond A	800-342-5236
DEMAX	Delaware Emerging Markets A	800-523-1918
FLCPX	Fidelity SAI US Large Cap Index	800-544-3455
OUSIX	Invesco Oppenheimer Ltd-Term Bd R6	800-225-5677

Appendix F: Links To Prospectus

Ticker	Fund Name	Prospectus	Net Expense Ratio	Prospectus Gross Expense Ratio
ALARX	Alger Capital Appreciation Instl I	https://rixtrema.net/401k/pr?t=ALARX	1.13 %	1.15 %
TRIH	TIAA-CREF Large-Cap Growth Index Fund Advisor Class	https://rixtrema.net/401k/pr?t=TRIH	0.18 %	0.18 %
CGJIX	Calvert US Large Cap Growth Rspnb Idx I	https://rixtrema.net/401k/pr?t=CGJIX	0.24 %	0.57 %
VWUAX	Vanguard U.S. Growth Fund Admiral Shares	https://rixtrema.net/401k/pr?t=VWUAX	0.28 %	0.28 %
FNCMX	Fidelity NASDAQ Composite Index	https://rixtrema.net/401k/pr?t=FNCMX	0.29 %	0.41 %
JLCAX	JPMorgan US Large Cap Core Plus A	https://rixtrema.net/401k/pr?t=JLCAX	1.92 %	2.11 %
JPDEX	JPMorgan Tax Aware Equity I	https://rixtrema.net/401k/pr?t=JPDEX	0.55 %	0.69 %
JCPRX	JPMorgan US Large Cap Core Plus R5	https://rixtrema.net/401k/pr?t=JCPRX	1.62 %	1.71 %
IVIA	Ivy International Core Equity A	https://rixtrema.net/401k/pr?t=IVIA	1.23 %	1.26 %
FSGEX	Fidelity Series Global ex US Index	https://rixtrema.net/401k/pr?t=FSGEX	0.01 %	0.01 %
FSPSX	Fidelity International Index	https://rixtrema.net/401k/pr?t=FSPSX	0.04 %	0.04 %
FSGGX	Fidelity Global ex US Index	https://rixtrema.net/401k/pr?t=FSGGX	0.06 %	0.06 %
SWISX	Schwab International Index	https://rixtrema.net/401k/pr?t=SWISX	0.06 %	0.06 %
VTMGX	Vanguard Developed Markets Index Admiral	https://rixtrema.net/401k/pr?t=VTMGX	0.07 %	0.07 %
WMGAX	Ivy Mid Cap Growth A	https://rixtrema.net/401k/pr?t=WMGAX	1.20 %	1.25 %
WAPAX	Western Asset Core Plus Bond A	https://rixtrema.net/401k/pr?t=WAPAX	0.82 %	0.84 %
JVLAX	JHancock Disciplined Value A	https://rixtrema.net/401k/pr?t=JVLAX	1.06 %	1.06 %
VVIA	Vanguard Value Index Adm	https://rixtrema.net/401k/pr?t=VVIA	0.05 %	0.05 %
VEIRX	Vanguard Equity-Income Adm	https://rixtrema.net/401k/pr?t=VEIRX	0.19 %	0.18 %
WSGAX	Ivy Small Cap Growth A	https://rixtrema.net/401k/pr?t=WSGAX	1.31 %	1.32 %
VEVRX	Vanguard Explorer Adm	https://rixtrema.net/401k/pr?t=VEVRX	0.30 %	0.34 %
LADVX	Lord Abbett Developing Growth R6	https://rixtrema.net/401k/pr?t=LADVX	0.59 %	0.60 %
IBNAX	Ivy Balanced A	https://rixtrema.net/401k/pr?t=IBNAX	1.10 %	1.09 %
VBIAX	Vanguard Balanced Index Adm	https://rixtrema.net/401k/pr?t=VBIAX	0.07 %	0.07 %
VGSTX	Vanguard STAR Inv	https://rixtrema.net/401k/pr?t=VGSTX	0.31 %	0.31 %
DEVLX	Delaware Small Cap Value A	https://rixtrema.net/401k/pr?t=DEVLX	1.14 %	1.15 %
VSIAX	Vanguard Small Cap Value Index Admiral	https://rixtrema.net/401k/pr?t=VSIAX	0.07 %	0.07 %

Ticker	Fund Name	Prospectus	Net Expense Ratio	Prospectus Gross Expense Ratio
DFFVX	DFA US Targeted Value I	https://rixtrema.net/401k/pr?t=DFFVX	0.33 %	0.37 %
FMPAX	Fidelity Advisor Mid Cap Value A	https://rixtrema.net/401k/pr?t=FMPAX	0.76 %	0.82 %
VMVAX	Vanguard Mid-Cap Value Index Admiral	https://rixtrema.net/401k/pr?t=VMVAX	0.07 %	0.07 %
DFVEX	DFA US Vector Equity I	https://rixtrema.net/401k/pr?t=DFVEX	0.28 %	0.32 %
VASVX	Vanguard Selected Value Inv	https://rixtrema.net/401k/pr?t=VASVX	0.31 %	0.33 %
FMPOX	Fidelity Advisor Mid Cap Value I	https://rixtrema.net/401k/pr?t=FMPOX	0.46 %	0.53 %
FSMVX	Fidelity Mid Cap Value	https://rixtrema.net/401k/pr?t=FSMVX	0.46 %	0.53 %
TPINX	Templeton Global Bond A	https://rixtrema.net/401k/pr?t=TPINX	0.92 %	1.02 %
DEMAX	Delaware Emerging Markets A	https://rixtrema.net/401k/pr?t=DEMAX	1.57 %	1.63 %
FLCPX	Fidelity SAI US Large Cap Index	https://rixtrema.net/401k/pr?t=FLCPX	0.02 %	0.03 %
OUSIX	Invesco Oppenheimer Ltd-Term Bd R6	https://rixtrema.net/401k/pr?t=OUSIX	0.38 %	0.38 %