



The

Retirement Plan Diagnostic

Prepared for:

EAST VIEW INFORMATION SERVICES 401(K) SAVINGS PLAN

Benchmark Your Retirement Plan

The Retirement Plan Diagnostic is an analysis tool created by The Advisor Lab, LLC and is intended for review by retirement plan fiduciaries and their advisors. Form 5500 data is supplied by the United States Department of Labor and mutual fund information is derived from Lipper, a Thomson Reuters Company. Copyright 2015 © Thomson Reuters. Accordingly, all data is derived from sources believed to be reliable but is not guaranteed or warranted by The Advisor Lab, LLC. The Retirement Plan Diagnostic is intended to be reviewed in its entirety and should not be distributed in any other manner. The Advisor Lab, LLC is not a fiduciary to the subject Plan and expressly disclaims all fiduciary liability for any decisions made by plan fiduciaries and others based on interpretation of the data and analytics contained in this report.






Presented By:

CLS Investments

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This report uses current and historical Form 5500 data to offer a comprehensive outlook of a retirement plan. With it, you can benchmark return on investments, participation levels, and utilization against a plan's peer group and industry. Below is the table of contents to get your started

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EAST VIEW INFORMATION SERVICES 401(K) SAVINGS PLAN

Plan Information

Plan Year Ending	12/31/2013	Plan Type	Single-employer plan
Plan Effective Date	8/1/1994	Funding Arrangement	Not Reported
Plan Year End Assets	\$2,985,264	Fidelity Bond Amount	\$298,527

Plan Sponsor

EAST VIEW INFORMATION SERVICES, INC. (EIN 411693095; Plan # 001)
 10601 WAYZATA BLVD.
 MINNETONKA, MN 55305
 952-252-4508

Plan Administrator

Participant Information

Active Participants	<i>Not Reported</i>	Active Participants with Account Balances	<i>Not Reported</i>
Retired	<i>Not Reported</i>	Total Participants with Account Balances	60
Other	<i>Not Reported</i>	<i>Please note that this plan filed a short-form version of the Form 5500 (Form 5500-SF) for the most recent plan year. The short-form only requires information about the total number of participants and total participants with an account balance. It does not allow for information about former employees to be separately stated. As a result, this plan's participation rate may be overstated and the contribution rates for the employer and participant may be understated.</i>	
Deceased	<i>Not Reported</i>		
Total Participants	74		

Plan Features

Profit-sharing
 ERISA section 404(c) plan - This plan, or any part of it is intended to meet the conditions of 29 CFR 2550.404c-1
 Total participant-directed account plan
 Code section 401(k) feature
 Code section 401(m) arrangement - Employee contributions are allocated to separate accounts under the plan or employer contributions are based, in whole or in part, on employee deferrals or contributions to the plan
 Total or partial participant-directed account plan
 Pre-approved pension plan
 Plan sponsor(s) is (are) a member(s) of a controlled group (Code sections 414(b), (c), or (m))



Alerts

The following notifications include operational and compliance items from the plan's most recent Form 5500 that may warrant particular attention.

No alerts reported for this plan.

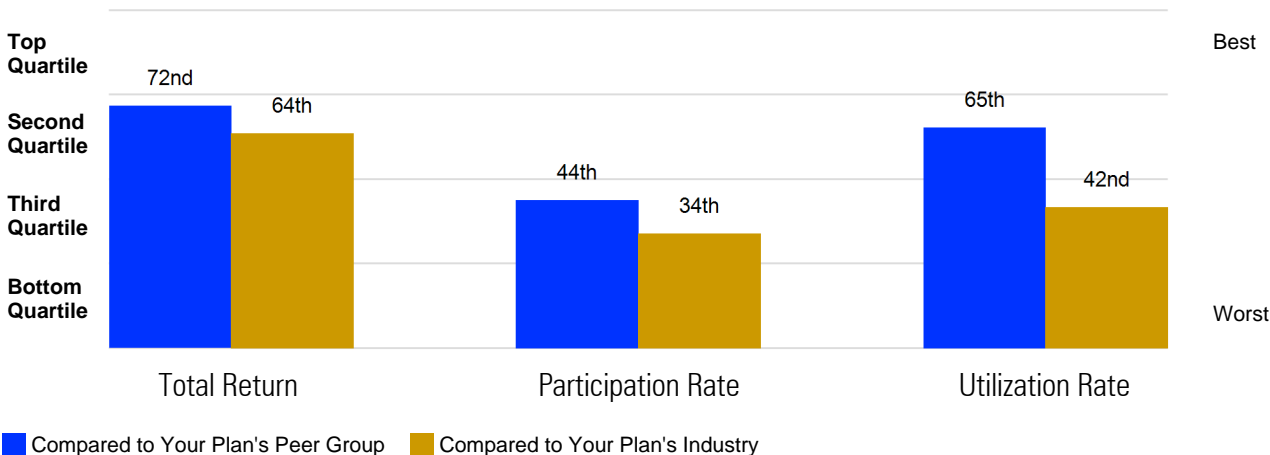


The Retirement Plan Diagnostic is a snapshot of your retirement plan based on the most currently available public information as contained in your Plan's Form 5500. The Retirement Plan Diagnostic ranks your plan against other plans of similar size, referred to as your Peer Group (plans consisting of participants and assets of 10% more and less than your plan¹) and against other plans reporting the same industry as your plan on IRS Form 5500, referred to as your Industry (limited to a maximum of 10,000 plans). The report also takes into account a plan's year end date so that an accurate comparison can be made against the peer group and industry.

Plan Comparison	Peer Group	Industry
Number of Plans (same year end)	905	310
Average Plan Assets	\$2,967,754	\$17,127,069
Average Number of Total Participants	73	228
Asset Range	\$2,686,751 - \$3,283,767	\$16,616 - \$1,753,701,425
Participant Range	67 - 81	1 - 21,206
Your Business Code		511120
Your Industry (Information)		Periodical Publishers
Number of Industries Represented	219	1

Your Plan Ranking

5 year average for 2009, 2010, 2011, 2012 and 2013.



Total Return = average total rate of annualized return on investments
 Participation = active participants with account balances divided by active participants
 Utilization = total contributions divided by maximum allowable contributions

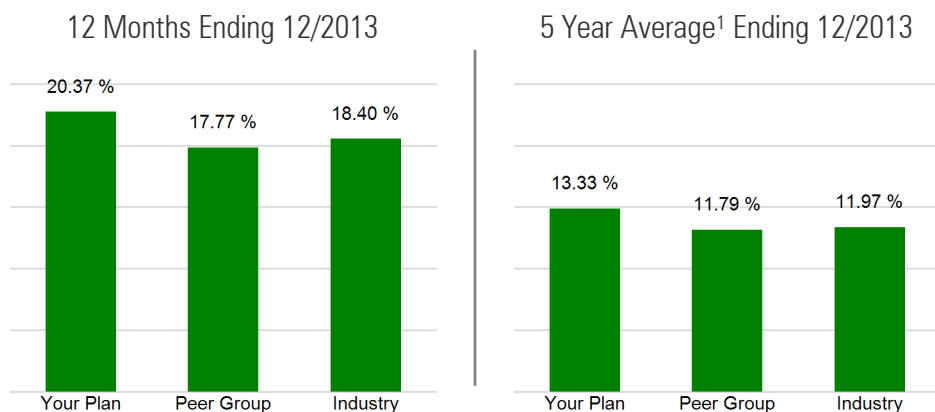
This plan's participation rate includes data from Form 5500-SF, which does not contain information about former employees who maintain an account balance in the Plan. Therefore, the participation rate may be overstated.

¹The percentage amount for the Peer Group will automatically increase starting at 10% until a minimum of 25 plans have been included in the sample set.



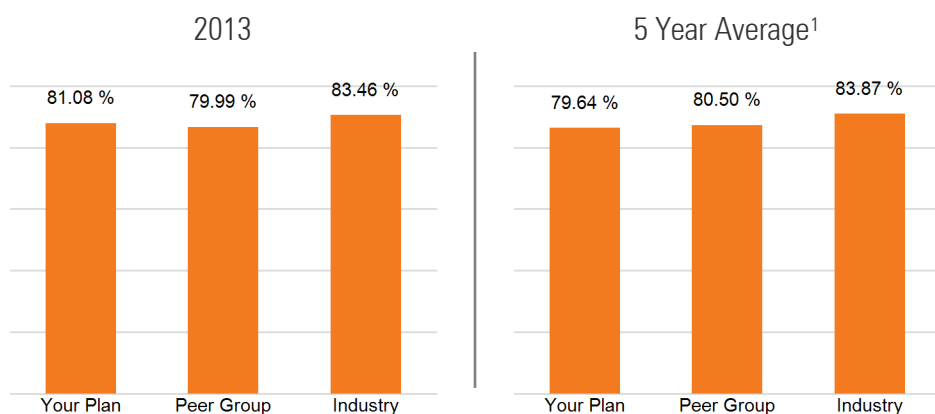
NET ANNUALIZED TOTAL RETURN

This chart compares your Plan's total return on investment as reported on Form 5500 for the most recent 5 year(s) against the average total rate of annualized return on investments of your Peer Group and Industry for the same period.



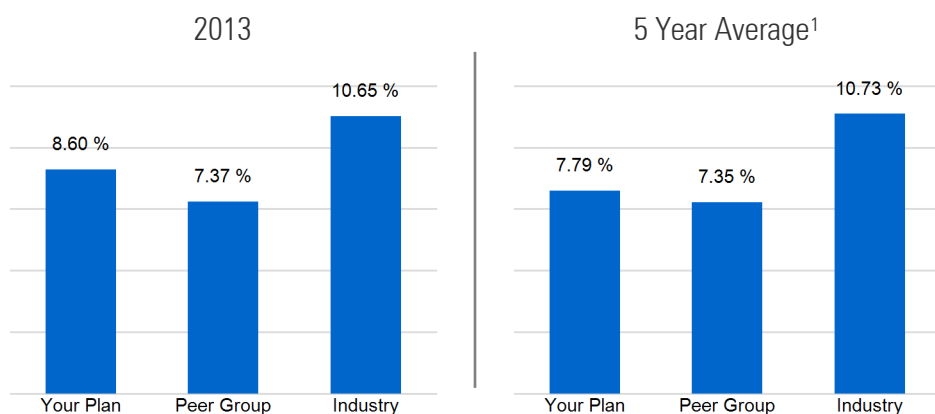
PARTICIPATION RATE

This chart compares the participation rate (active participants with account balances divided by active participants) for your Plan.



UTILIZATION RATE

This chart compares the contribution rate (total contributions divided by maximum allowable contributions) for the plan.



¹The 5 year average includes plans with comparable month ends for the following years: 2009, 2010, 2011, 2012 and 2013.



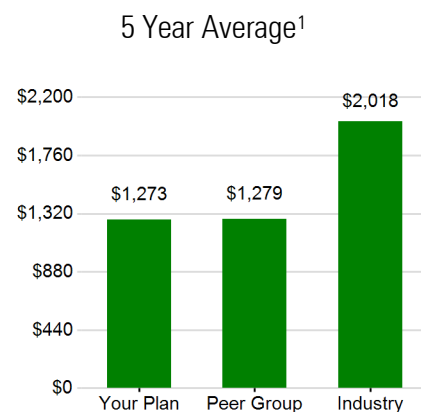
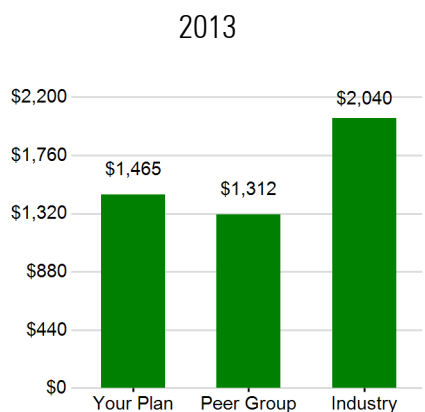
AVERAGE EMPLOYER CONTRIBUTION

Average employer contribution is calculated by dividing total employer contributions by the number of active Plan participants. Employer contributions can have a significant impact on participant's retirement preparation and their ability to accumulate adequate saving in their accounts.

Employer Contributions	\$108,387
Total Participants	74
Average Per Participant	\$1,465

Percentage making contributions in 2013:

Peer Group	88.73 %
Industry	79.03 %



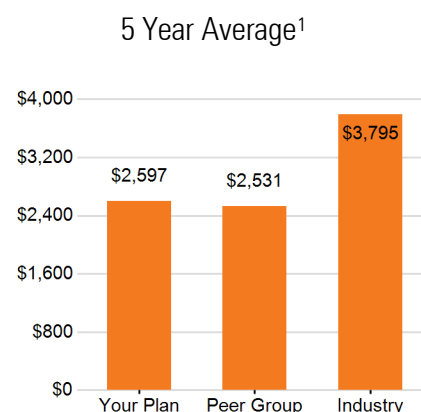
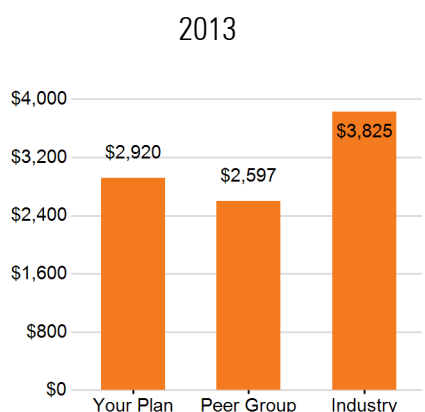
AVERAGE PARTICIPANT CONTRIBUTION

Average participant contribution is calculated by dividing total employee contributions by the number of active Plan participants. Increasing this metric is important to enhancing a participant's retirement readiness.

Participant Contributions	\$216,063
Total Participants	74
Average Per Participant	\$2,920

Percentage making contributions in 2013:

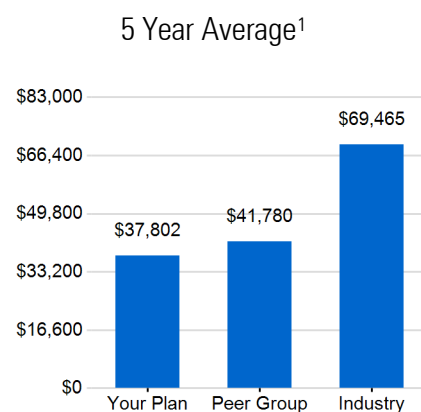
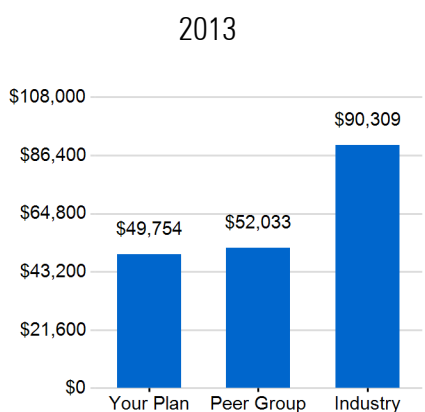
Peer Group	99.78 %
Industry	98.06 %



AVERAGE ACCOUNT BALANCE

Average account balance is calculated by dividing Plan assets by the number of Plan participants with a balance. This is a general measure of Plan participant retirement preparation as well as contribution levels and market performance.

Total Plan Assets	\$2,985,264
Total Participants with Account Balances	60
Average Per Participant	\$49,754



¹The 5 year average includes the following years: 2009, 2010, 2011, 2012 and 2013.



Below is a listing of your Plan's current investments based on the information that you provided. Please review the list for accuracy as it forms the basis for the investment analysis contained in this report. Are all of your investments listed? Are all of the share classes accurate? Each holding's performance is shown along with the difference between its return and that of its category average.

Performance

Investment Name	Symbol	1 yr	+/- Category	3 yr	+/- Category	5 yr	+/- Category	10 yr	+/- Category	Turnover
Core Plus Bond Funds										
Franklin Total Return R	FTRRX	5.03 %	0.19 %	3.76 %	-0.31 %	5.03 %	-0.04 %	4.84 %	-0.28 %	274 %
<i>Barclays INT CR TRIX (Best Fit)</i>		4.30 %	-0.54 %	3.73 %	-0.34 %	4.88 %	-0.19 %	5.19 %	0.07 %	
Global Large-Cap Value										
Franklin Mutual Global Discovery R	TEDRX	5.85 %	2.73 %	12.50 %	0.89 %	9.42 %	-0.48 %	8.41 %	1.71 %	24 %
<i>MSCI World ND IX (Best Fit)</i>		6.03 %	2.91 %	12.19 %	0.58 %	10.01 %	0.11 %	6.39 %	-0.31 %	
High Yield Funds										
Franklin High Income R	FHIRX	-1.67 %	-2.26 %	5.80 %	-0.54 %	7.31 %	-0.14 %	6.78 %	0.02 %	29 %
<i>Barclays US Corp HY TRIX (Best Fit)</i>		2.00 %	1.41 %	7.46 %	1.12 %	8.59 %	1.14 %	8.18 %	1.42 %	
International Multi-Cap Core										
Invesco Intl Core Equity R	IIBRX	1.57 %	2.15 %	6.34 %	-2.06 %	2.88 %	-3.18 %	3.16 %	-1.71 %	109 %
<i>MSCI EAFE ND IX (Best Fit)</i>		-0.92 %	-0.34 %	9.02 %	0.62 %	6.16 %	0.10 %	4.95 %	0.08 %	
International Small/Mid-Cap Growth										
Oppenheimer International Small Co R	OSMNX	3.02 %	6.10 %	18.27 %	8.24 %	14.29 %	4.91 %	12.18 %	4.48 %	18 %
<i>MSCI Wld X-US Smcp ND IX (Best Fit)</i>		-4.82 %	-1.74 %	8.52 %	-1.51 %	7.63 %	-1.75 %	5.86 %	-1.84 %	
Large-Cap Core Funds										
Davis NY Venture R	NYVRX	6.22 %	-4.33 %	13.55 %	-1.33 %	10.76 %	-2.21 %	6.08 %	-1.23 %	20 %
<i>Russell 3000 TR IX (Best Fit)</i>		12.37 %	1.82 %	16.43 %	1.55 %	14.71 %	1.74 %	8.38 %	1.07 %	
Large-Cap Growth Funds										
American Funds Growth Fund of Amer R2	RGABX	11.16 %	-3.37 %	15.92 %	0.85 %	12.53 %	-1.48 %	7.82 %	-0.70 %	26 %
<i>Russell Mid Cp Gro TR IX (Best Fit)</i>		15.56 %	1.03 %	17.41 %	2.34 %	16.43 %	2.42 %	10.19 %	1.67 %	
Large-Cap Value Funds										
Franklin Mutual Shares R*	TESRX	7.15 %	-0.93 %	13.58 %	-1.24 %	10.67 %	-1.45 %	6.20 %	-0.23 %	19 %
<i>Russell 1000 TR IX (Best Fit)</i>		12.73 %	4.65 %	16.45 %	1.63 %	14.73 %	2.61 %	8.34 %	1.91 %	
Mid-Cap Core Funds										
Invesco Endeavor R	ATDRX	3.99 %	-5.65 %	13.47 %	-2.16 %	12.09 %	-1.64 %	9.25 %	0.69 %	27 %
<i>Russell 1000 Value TR IX (Best Fit)</i>		9.33 %	-0.31 %	16.44 %	0.81 %	13.75 %	0.02 %	7.21 %	-1.35 %	
Mid-Cap Value Funds										
Victory Sycamore Established Value R	GETGX	13.62 %	4.35 %	17.06 %	0.25 %	14.88 %	0.81 %	10.75 %	2.49 %	51 %
<i>S&P 400 Value TR IX (Best Fit)</i>		10.85 %	1.58 %	17.57 %	0.76 %	15.10 %	1.03 %	9.72 %	1.46 %	
Mixed-Asset Target 2015 Funds										
MFS® Lifetime® 2015 R2	LFTSX	3.69 %	-0.94 %	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>DJ Moderate IX (Category)</i>		5.73 %	1.10 %	8.52 %	1.51 %	8.61 %	1.48 %	6.73 %	2.19 %	
Mixed-Asset Target 2020 Funds										
MFS® Lifetime® 2020 R2	MFLGX	4.25 %	-0.96 %	7.08 %	-0.16 %	7.76 %	0.19 %	N/A	N/A	12 %
<i>DJ Moderate IX (Best Fit)</i>		5.73 %	0.52 %	8.52 %	1.28 %	8.61 %	1.04 %	6.73 %	1.78 %	



Below is a listing of your Plan's current investments based on the information that you provided. Please review the list for accuracy as it forms the basis for the investment analysis contained in this report. Are all of your investments listed? Are all of the share classes accurate? Each holding's performance is shown along with the difference between its return and that of its category average.

Performance

Investment Name	Symbol	1 yr	+/- Category	3 yr	+/- Category	5 yr	+/- Category	10 yr	+/- Category	Turnover
Mixed-Asset Target 2040 Funds										
MFS® Lifetime® 2040 R2	MLFGX	6.64 %		10.25 %		9.60 %		5.97 %		
<i>DJ Mod Aggr IX (Best Fit)</i>		5.52 %	-1.12 %	11.32 %	1.07 %	10.72 %	1.12 %	N/A	N/A	8 %
		7.16 %	0.52 %	10.90 %	0.65 %	10.20 %	0.60 %	7.61 %	1.64 %	
Mixed-Asset Target Alloc Growth Funds										
American Funds American Balanced R2*	RLBBX	6.75 %		10.20 %		9.33 %		6.26 %		
<i>S&P 500 Daily Reinv IX (Best Fit)</i>		7.23 %	0.48 %	11.12 %	0.92 %	10.59 %	1.26 %	6.37 %	0.11 %	68 %
American Funds Capital Income Bldr R2	RIRBX	12.73 %	5.98 %	16.11 %	5.91 %	14.47 %	5.14 %	8.01 %	1.75 %	
<i>DJ Mod Con IX (Best Fit)</i>		4.41 %	-2.34 %	8.56 %	-1.64 %	7.94 %	-1.39 %	5.59 %	-0.67 %	55 %
		4.23 %	-2.52 %	6.02 %	-4.18 %	6.79 %	-2.54 %	5.66 %	-0.60 %	
Multi-Cap Growth Funds										
Thornburg Core Growth R3	THCRX	12.94 %		15.20 %		14.38 %		8.92 %		
<i>Russell 2000 Gro TR IX (Best Fit)</i>		6.12 %	-6.82 %	14.74 %	-0.46 %	14.43 %	0.05 %	8.90 %	-0.02 %	101 %
		12.06 %	-0.88 %	17.74 %	2.54 %	16.58 %	2.20 %	10.02 %	1.10 %	
Real Estate Funds										
Invesco Real Estate R	IARRX	22.21 %		13.06 %		15.00 %		8.74 %		
<i>S&P US REIT TR IX (Best Fit)</i>		22.06 %	-0.15 %	12.39 %	-0.67 %	13.80 %	-1.20 %	9.09 %	0.35 %	50 %
		24.10 %	1.89 %	14.18 %	1.12 %	15.86 %	0.86 %	9.60 %	0.86 %	
Small-Cap Core Funds										
Invesco Select Companies R	ATIRX	6.36 %		14.76 %		13.58 %		8.41 %		
<i>Russell Mid Cp TR IX (Best Fit)</i>		6.93 %	0.57 %	12.36 %	-2.40 %	14.22 %	0.64 %	9.97 %	1.56 %	10 %
		13.68 %	7.32 %	18.10 %	3.34 %	16.16 %	2.58 %	10.02 %	1.61 %	
Small-Cap Growth Funds										
BlackRock Small Cap Growth II R	MRUSX	8.09 %		15.33 %		15.35 %		9.10 %		
<i>Russell 2000 Gro TR IX (Best Fit)</i>		7.22 %	-0.87 %	13.58 %	-1.75 %	12.83 %	-2.52 %	8.81 %	-0.29 %	152 %
		12.06 %	3.97 %	17.74 %	2.41 %	16.58 %	1.23 %	10.02 %	0.92 %	
Small-Cap Value Funds										
Victory Sycamore Small Company Opp R	GOGFX	3.68 %		14.32 %		12.74 %		8.01 %		
<i>Russell 2000 Value TR IX (Best Fit)</i>		5.48 %	1.80 %	13.82 %	-0.50 %	13.00 %	0.26 %	9.06 %	1.05 %	47 %
		4.43 %	0.75 %	14.79 %	0.47 %	12.54 %	-0.20 %	7.53 %	-0.48 %	
Total Number of Funds: 20	Average	6.44 %	-0.57 %	11.85 %	-0.16 %	10.80 %	-0.34 %	7.84 %	0.43 %	58 %

Performance listed as "N/A" is not reported by Lipper. Fund names ending with an asterisk "*" contain leveraged allocations and are excluded from cost calculations. Asset Category performance is based on the open-end funds database. The fund benchmark is the best fit index, if this is unavailable then the category benchmark is used.

Money Market funds with the symbol "Cash" have been manually entered. The performance shown is representative of their category average and not the fund itself.

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Below are the current fees for each of your investments. The Fund Expense Ratio ("FER"), also referred to as the internal expense ratio, is the sum of the fund's management fee, 12b-1 fee, and sub-transfer agent fee or shareholder servicing fee ("SubTA"). Your holdings may have additional costs embedded in their Total Expenses. These additional fees go by many different names but for purposes of this report the Platform Fee is the additional fee used to pay service providers such as a recordkeeper or platform provider, and the Advisor Fee is used to denote compensation to an insurance agent, advisor or broker.

Fees

Investment Name	Components of Fund Expense Ratio			Components of Total Expense			Lowest Available Share Class		
	Mgt Fee	12b-1	SubTA	FER	Platform	Advisor	Total Expense	Symbol	FER
Core Plus Bond Funds									
Franklin Total Return R	0.49 %	0.50 %	0.15 %	1.14 %	0.04 %	N/A	1.18 %	FRERX	0.46 %
Global Large-Cap Value									
Franklin Mutual Global Discovery R	0.83 %	0.50 %	0.15 %	1.48 %	N/A	N/A	1.48 %	FMDRX	0.84 %
High Yield Funds									
Franklin High Income R	0.46 %	0.50 %	0.15 %	1.11 %	0.01 %	N/A	1.12 %	FHRRX	0.49 %
International Multi-Cap Core									
Invesco Intl Core Equity R	1.09 %	0.50 %	0.25 %	1.84 %	N/A	N/A	1.84 %	IBVFX	1.00 %
International Small/Mid-Cap Growth									
Oppenheimer International Small Co R	0.82 %	0.50 %	0.15 %	1.46 %	N/A	N/A	1.46 %	OSCIX	0.77 %
Large-Cap Core Funds									
Davis NY Venture R	0.56 %	0.50 %	0.10 %	1.16 %	N/A	N/A	1.16 %	DNVYX	0.62 %
Large-Cap Growth Funds									
American Funds Growth Fund of Amer R2	0.49 %	0.74 %	0.15 %	1.38 %	N/A	N/A	1.38 %	RGAGX	0.33 %
Large-Cap Value Funds									
Franklin Mutual Shares R*	0.64 %	0.50 %	0.15 %	1.29 %	N/A	N/A	1.29 %	FMSHX	0.67 %
Mid-Cap Core Funds									
Invesco Endeavor R	0.80 %	0.50 %	0.25 %	1.55 %	0.04 %	N/A	1.59 %	ATDFX	0.85 %
Mid-Cap Value Funds									
Victory Sycamore Established Value R	0.55 %	0.50 %	0.15 %	1.20 %	N/A	N/A	1.20 %	VEVRX	0.63 %
Mixed-Asset Target 2015 Funds									
MFS® Lifetime® 2015 R2	0.47 %	0.50 %	0.15 %	1.12 %	0.33 %	N/A	1.45 %	LFTIX	0.62 %
Mixed-Asset Target 2020 Funds									
MFS® Lifetime® 2020 R2	0.50 %	0.50 %	0.15 %	1.15 %	0.17 %	N/A	1.32 %	MFLIX	0.65 %
Mixed-Asset Target 2040 Funds									
MFS® Lifetime® 2040 R2	0.61 %	0.50 %	0.15 %	1.26 %	0.27 %	N/A	1.53 %	MLFIX	0.76 %
Mixed-Asset Target Alloc Growth Funds									
American Funds American Balanced R2*	0.46 %	0.75 %	0.15 %	1.36 %	N/A	N/A	1.36 %	RLBGX	0.29 %
American Funds Capital Income Bldr R2	0.49 %	0.74 %	0.15 %	1.38 %	N/A	N/A	1.38 %	RIRGX	0.29 %
Multi-Cap Growth Funds									
Thornburg Core Growth R3	0.80 %	0.50 %	0.20 %	1.50 %	0.29 %	N/A	1.79 %	THIGX	0.99 %
Real Estate Funds									
Invesco Real Estate R	0.75 %	0.50 %	0.25 %	1.50 %	N/A	N/A	1.50 %	IARFX	0.79 %
Small-Cap Core Funds									
Invesco Select Companies R	0.70 %	0.50 %	0.25 %	1.45 %	0.04 %	N/A	1.49 %	ATIIX	0.88 %
Small-Cap Growth Funds									
BlackRock Small Cap Growth II R	0.92 %	0.50 %	0.25 %	1.67 %	0.16 %	N/A	1.83 %	MASWX	1.14 %



Below are the current fees for each of your investments. The Fund Expense Ratio ("FER"), also referred to as the internal expense ratio, is the sum of the fund's management fee, 12b-1 fee, and sub-transfer agent fee or shareholder servicing fee ("SubTA"). Your holdings may have additional costs embedded in their Total Expenses. These additional fees go by many different names but for purposes of this report the Platform Fee is the additional fee used to pay service providers such as a recordkeeper or platform provider, and the Advisor Fee is used to denote compensation to an insurance agent, advisor or broker.

Fees

Investment Name	Components of Fund Expense Ratio			Components of Total Expense Platform			Lowest Available Share Class		
	Mgt Fee	12b-1	SubTA	FER	m	Advisor	Total Expense	Symbol	FER
Small-Cap Value Funds									
Victory Sycamore Small Company Opp R	0.93 %	0.50 %	0.15 %	1.58 %	N/A	N/A	1.58 %	VSOIX	0.98 %
Total Number of Funds: 20	Average	0.67 %	0.54 %	0.18 %	1.38 %	0.07 %	0.00 %	1.45 %	0.70 %

Amount Your Expenses Exceed The Lowest Available Share Class 0.75 %

Fees listed as "N/A" are not reported by Lipper or your advisor based on the information furnished. Fund names ending with an asterisk "*" contain leveraged allocations and are excluded from cost calculations.

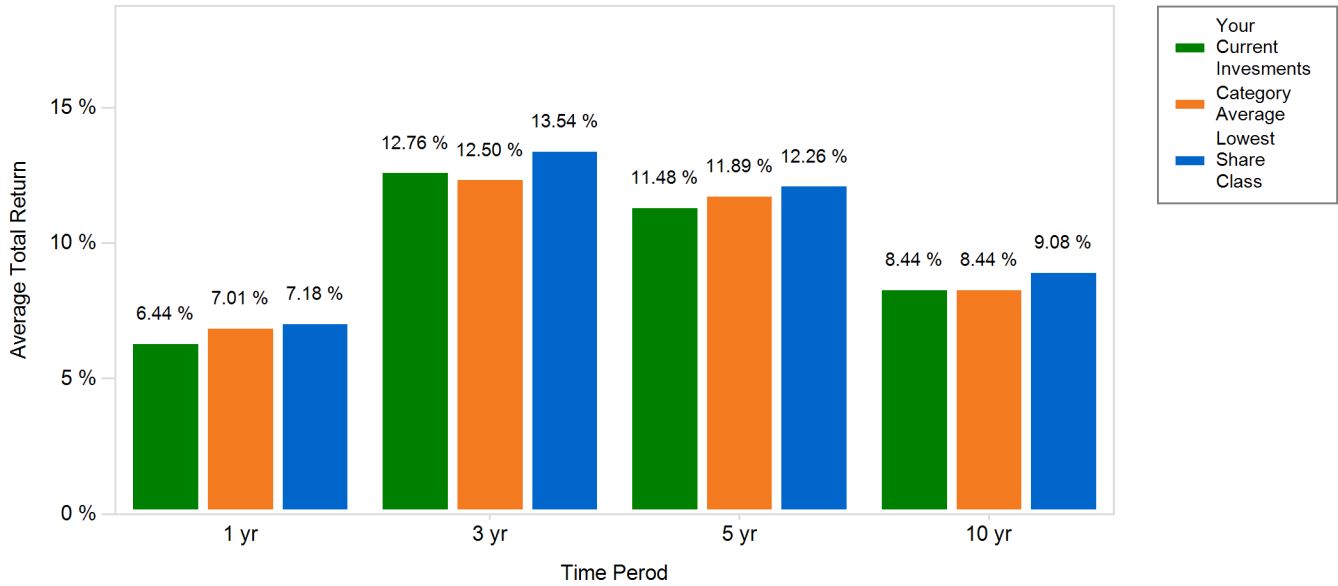
Lowest Available Share Class: Most mutual funds offer multiple share classes with differing internal cost structures layered onto a single investment management strategy. Some share classes include distribution and shareholder servicing fees used as revenue sharing components to compensate others. Higher internal costs translate to lower net fund performance to the shareholder. The Lowest Available Share Class information displays the least expensive investment option available for each fund selected. Please note that a minimum investment requirement and/or other restrictions may apply to utilize the Lowest Available Share Class.

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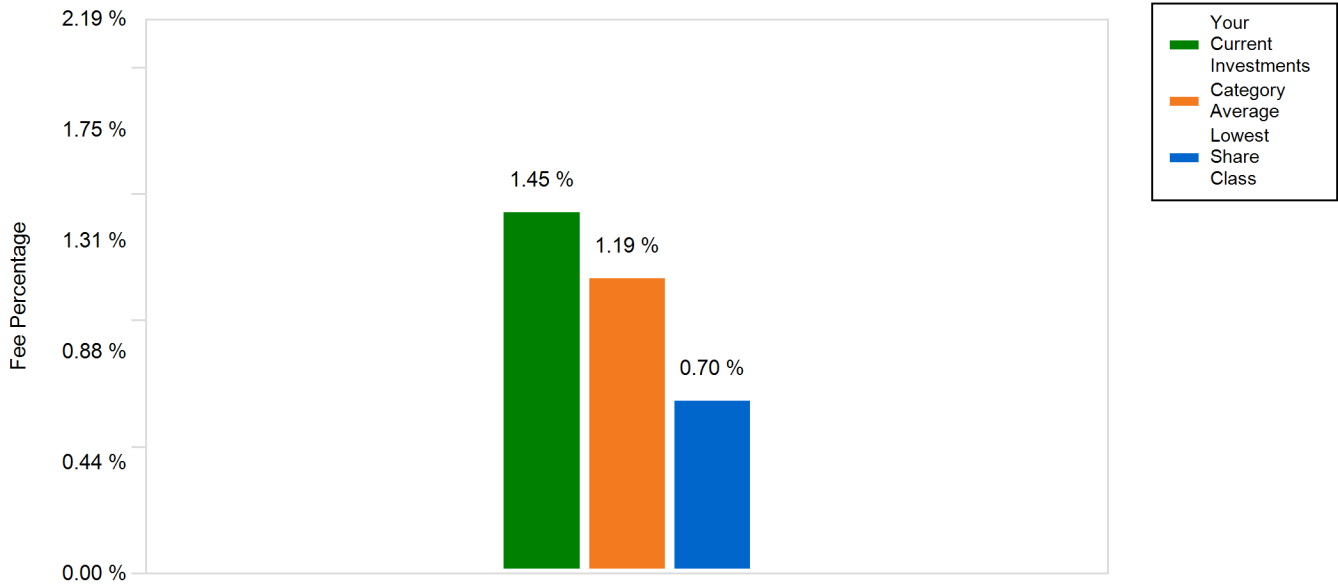
Current Investments



Performance



Fees



Current Investments



Opportunities for Diversification

This illustration shows the underlying asset classes within your current menu. Asset classes represented as 2% or more of the total plan are summed in the Low, Moderate or High illustration. Any asset classes with less than a 2% allocation may indicate underutilization or opportunities for additional diversification within your Plan's current investment menu.

YOUR PORTFOLIO HAS: **OPTIMAL DIVERSIFICATION**

- Low: 0-4 Assets Classes
- Moderate: 5-9 Assets Classes
- Optimal: 10-13 Assets Classes

This diversification scale is based on a 2% or greater allocation to each asset class and specifies if portfolio is diversified across the various asset class categories.

Asset Allocation

US Stock	52.75%	Bonds	18.69%						
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Large: 27.51%</td> <td style="padding-left: 10px;"> Large Growth: 10.79% Large Core: 8.85% Large Value: 7.87% </td> </tr> <tr> <td>Mid: 12.78%</td> <td> Mid Growth: 3.25% Mid Core: 5.08% Mid Value: 4.45% </td> </tr> <tr> <td>Small: 12.47%</td> <td> Small Growth: 4.81% Small Core: 4.22% Small Value: 3.44% </td> </tr> </table>	Large: 27.51%	Large Growth: 10.79% Large Core: 8.85% Large Value: 7.87%	Mid: 12.78%	Mid Growth: 3.25% Mid Core: 5.08% Mid Value: 4.45%	Small: 12.47%	Small Growth: 4.81% Small Core: 4.22% Small Value: 3.44%		Cash	4.08%
Large: 27.51%	Large Growth: 10.79% Large Core: 8.85% Large Value: 7.87%								
Mid: 12.78%	Mid Growth: 3.25% Mid Core: 5.08% Mid Value: 4.45%								
Small: 12.47%	Small Growth: 4.81% Small Core: 4.22% Small Value: 3.44%								
		Other	3.38%						
Non-US Stock		21.13%							

Investment Overlap

Top 10 Stocks	Held In	% of Port
Amazon.com Inc ORD	6	0.75 %
Wells Fargo & Co ORD	8	0.59 %
Microsoft Corp ORD	6	0.52 %
Simon Property Group Inc ORD	2	0.47 %
UnitedHealth Group Inc ORD	5	0.47 %
Ultra Petroleum Corp ORD	3	0.39 %
Berkshire Hathaway Inc ORD	3	0.37 %
Philip Morris International Inc ORD	8	0.37 %
Encore Capital Group Inc ORD	2	0.36 %
Merck & Co Inc ORD	8	0.35 %



Plan Costs



Plan Details

Total Assets:	\$2,985,264
Total Fees:	\$46,640
Total Plan Cost (%):	1.57%

Fund Expenses

Fee Category	Cost (\$)	Cost (%)
Management Fee	\$19,924	0.67 %
12b-1 Fee (Paid to Advisor or Platform)	\$16,019	0.54 %
SubTA Fee (Paid to Recordkeeper or Platform)	\$5,224	0.18 %
Platform Fee (Paid to Recordkeeper/TPA as Indirect Compensation)	\$2,015	0.07 %
Advisor Fee (Paid to Advisor as Commission)	\$0	0.00 %
Total Fund Expenses	\$43,182	1.45 %

Service Providers

Service Provider	Cost (\$)	Cost (%)
Accounting	\$0	0.00 %
Administration	\$3,458	0.12 %
Investment Advisory	\$0	0.00 %
Professional	\$0	0.00 %
Recordkeeping	\$0	0.00 %
Trustee / Custodian	\$0	0.00 %
Other	\$0	0.00 %
Total Service Provider Fees	\$3,458	0.12 %
Total Plan Costs	\$46,640	1.57 %

Estimated Implicit Costs	Cost (\$)	Cost (%)
Average Transaction Costs	\$16,852	0.56 %
Total Plan Costs (as detailed above)	\$46,640	1.57 %
	\$63,492	2.13 %

What you should know about implicit costs:

When stocks and bonds are bought and sold within a mutual fund, costs are incurred in the form of bid/ask spread, commissions and/or exchange fees. These fees are commonly referred to as trading costs. Studies show that trading costs vary among asset categories. Turnover measures the replacement of holdings [trading] within a fund as a ratio of the total holdings. Regardless of the asset category, greater turnover equals greater costs. Unfortunately, a fund's turnover costs are not expressed as part its expense ratio, but rather, they are estimated as part of the fund's Statement of Additional Information (SAI) and are absorbed by the fund's shareholders in form of lower returns.

According to the Center For Retirement Research at Boston College, "about one-third of ... savings can be achieved by changing just the structure of plans' investment options to reduce the fees they pay their financial service providers. About two-thirds of this savings would result from reductions in trading costs made possible by restructuring."¹

¹ Kopcke, Richard W., Francis M. Vitagliano, and Zhenya S. Karamcheva. "Reducing Costs of 401(k) Plans With ETFs and Commingled Trusts." Center for Retirement Research at Boston College Number 10-11 (July 2010): 1.

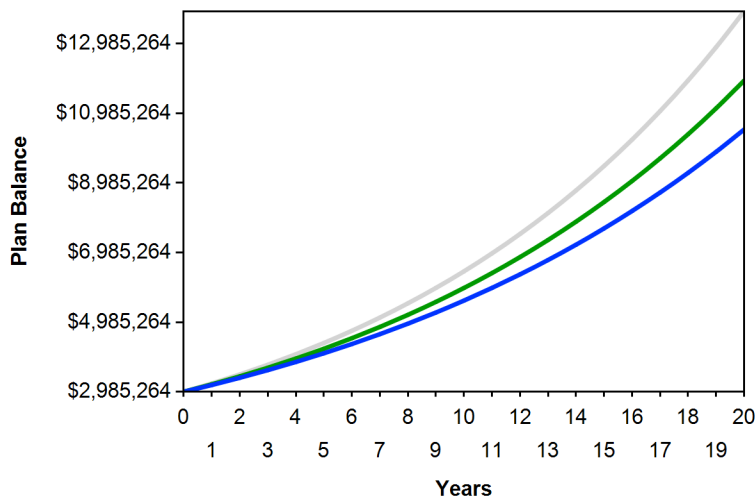
Plan Costs



The charts below demonstrate the hypothetical impact on your total plan balance and the balance of your average participant over the next twenty (20) years assuming an 8% rate of return each year (the grey line) and after all estimated fees and expenses have been deducted. Retirement plans can include high fees and expenses that quietly erode the plan's performance and ultimately the total value of the plan.

HYPOTHETICAL IMPACT ON YOUR PLAN

Potential Growth of Your Plan



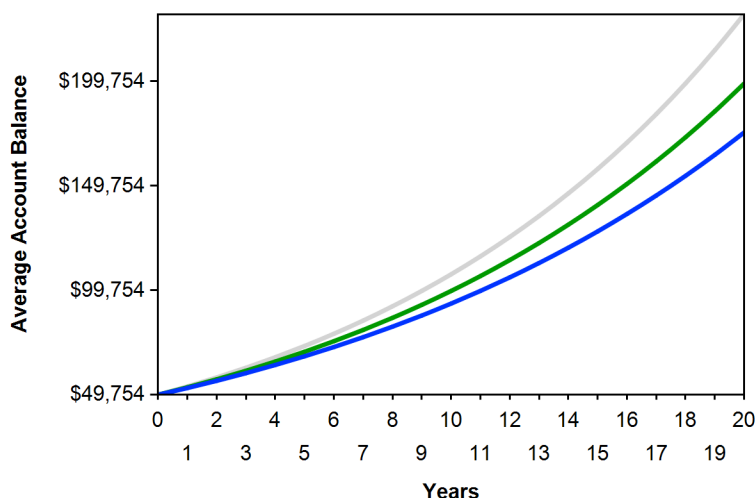
Hypothetical Balance After 20 Years

Net of Lowest Share Class	\$11,924,697
Net of Total Cost	\$10,519,011

The Difference	\$1,405,686
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HYPOTHETICAL IMPACT ON PARTICIPANTS

Potential Growth of Your Average Participant Balance



Hypothetical Balance After 20 Years

Net of Lowest Share Class	\$198,745
Net of Total Cost	\$175,317

The Difference	\$23,428
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These hypothetical Net performance calculations are for illustrative purposes only. They are calculated for the current retirement platform by reducing the assumed 8% rate of return by the total plan costs for the platform as listed on the preceding page. The compounding cost in both charts above are estimates based on the information entered and does not take into account new contributions, distributions or investment changes that may be made during the hypothetical twenty year period.

Disclosures



The Retirement Plan Diagnostic is an analysis tool created by The Advisor Lab, LLC and is intended for review by retirement plan fiduciaries and their advisors. Form 5500 data is supplied by the United States Department of Labor. All of the mutual fund information contained in this report was supplied by Lipper, a Thomson Reuters Company, subject to the following: Copyright 2015 © Thomson Reuters. All rights reserved. Any copying, republication, or redistribution of Lipper content, including by caching, framing or similar means, is expressly prohibited without prior written consent of Lipper. Lipper shall not be liable for any errors or delays in the content, or for any actions taken thereon. Accordingly, all data is derived from sources believed to be reliable but is not guaranteed or warranted by The Advisor Lab, LLC. The Retirement Plan Diagnostic is intended to be reviewed in its entirety and should not be distributed in any other manner. The Advisor Lab, LLC is not a fiduciary to the subject Plan and expressly disclaims all fiduciary liability for any decisions made by plan fiduciaries and others based on interpretation of the data and analytics contained in this report.

Expense Ratio

The expense ratio is the annual fee that all funds charge their shareholders. It expresses the percentage of assets deducted each fiscal year for the funds expenses, including 12b-1 fees, management fees, administrative and operating costs, and all other asset-based costs incurred by the fund. Transaction fees and brokerage costs, as well as initial and deferred sales charges, are not included in the expense ratios.

Net Annualized Total Return

The Net Total Return calculation is based on an Internal Rate of Return (IRR) formula that includes an estimate for the timing of contributions and distributions during each plan year. Each Plan year's annual change in total assets is divided by a weighted average of existing assets and net new cash flows as follows: $\text{End of Year Assets} - (\text{Beginning of Year Assets} + \text{Net Contributions}) / ((\text{Beginning of Year Assets} + (\text{Net Contributions} + \text{Beginning of Year Assets})) / 2)$. The annual calculation for multiple years are averaged for the average annualized return. The report excludes approximately 0.40% of returns in The Advisor Lab database because applying the formula above to the Form 5500 data on file for those plans would result in a return greater than 200% or less than -100%.

Transaction Costs

Transaction Costs are calculated by adding the Bid/Ask Spread Cost to the Trading Cost. This calculation is based on data from Reuters as of February 11, 2009 and from "Portfolio Transactions Costs at U.S. Equity Mutual Funds", which was funded by the Zero Alpha Group (ZAG). Bid/Ask Spread Cost is calculated by taking the Bid/Ask Spread Percentage from the chart below multiplied by the plan's average security turnover times two (multiplying by two represents both the buy and sale trade required to keep a mutual fund invested). Trading Cost is calculated by taking the plan's average security turnover times the average mutual fund trading cost. We use 1.44% for the average trading cost based on "Scale effects in mutual fund performance: The role of trading costs." written by Roger M. Edelen, Richard Evans, and Gregory B. Kadlec.

Bid/Ask Spread Percentages

Average Market Cap Range (\$ millions)	Names	Percent of Market Cap	Average Price (\$)	Bid/Ask Spread (%)	Average Daily Trading Volume per Issue Shares	Dollars (\$)
> 18,472	100	55.42	42.95	0.05	20,114,205	484,963,223
2,732 - 18,472	400	28.85	31.89	0.15	4,291,687	92,775,648
976 - 2731	500	8.84	27.59	0.19	1,803,414	27,360,505
243 - 975	1,000	5.37	14.78	0.48	783,047	7,202,271
62 - 242	1,000	1.36	8.63	1.71	268,361	1,420,909
< 62	1,094	0.35	3.20	6.26	146,814	346,279
Bonds				0.04		

Turnover Ratio

This is a measure of a fund's trading activity, which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by the average monthly net assets. A low turnover figure (20% to 30%) indicates a buy-and-hold strategy. High turnover (more than 100%) indicates an investment strategy involving considerable buying and selling of securities.

Unique Equity Holdings

This calculation seeks to determine the unique stock holdings within the entire investment menu. The total underlying holdings in each fund or sub account are compared against the other underlying holdings throughout the menu. Multiple instances of an individual stock are counted once as a single, unique holding. In cases where a mutual fund holds an exchange traded fund (ETF) or another mutual fund, the individual securities within the ETF are further identified and screened against the entire menu. For example, let's say Target Date Mutual Fund XYZ reports only 2 holdings: Mutual Fund A and Mutual Fund B. Mutual Fund A has 300 individual stock holdings. Mutual Fund B has 200 holdings and one of them is an ETF that is comprised of another 500 individual holdings. The 1,000 holdings will be compared to see how many unique holdings are contained within the Target Date Mutual Fund XYZ and then against the other funds within the investment menu to determine the total unique holdings for the menu.