

Full Disclosure - Cost Analysis Sample



Asset Class	Asset Allocation		Fund Name	Expense Ratio		P.E.R.	
Large Growth	\$357,500	11%	T. Rowe Price New America Growth Adv	1.07%	\$3,825	0.38%	\$1,359
Large Blend	\$0	0%	Schwab S&P 500 Index	0.09%	\$0	0.02%	\$0
Large Value	\$455,000	14%	American Funds American Mutual R4	0.67%	\$3,049	0.33%	\$1,502
Mid-Cap Growth	\$65,000	2%	Columbia Acorn Z	0.77%	\$501	0.38%	\$247
Mid-Cap Value	\$130,000	4%	Ridgeworth Mid-Cap Value Equity I	1.07%	\$1,391	0.38%	\$494
Small Growth	\$65,000	2%	Janus Triton T	0.94%	\$611	0.33%	\$215
Small Value	\$97,500	3%	Victory Small Company Opportunity A	1.41%	\$1,375	0.38%	\$371
Real Estate	\$130,000	4%	Cohen & Steers Realty Shares	1.03%	\$1,339	0.38%	\$494
Commodities Broad Basket	\$130,000	4%	Pimco Commodity Real Return Strat CI A	1.19%	\$1,547	0.38%	\$494
Foreign Large Blend	\$455,000	14%	American Funds Europacific Gr R4	0.85%	\$3,868	0.33%	\$1,502
Diversified Emerging Mkts	\$65,000	2%	Goldman Sachs Struct Emerg Mkt	1.58%	\$1,027	0.48%	\$312
High Yield Bond	\$65,000	2%	Metropolitan West High Yield Bond M	0.80%	\$520	0.38%	\$247
Intermediate-Term Bond	\$162,500	5%	Pimco Total Return D	0.75%	\$1,219	0.38%	\$618
World Bond	\$162,500	5%	Templeton Global Bond Fund CI A	0.89%	\$1,446	0.38%	\$618
Inflation-Protected Bond	\$260,000	8%	Blackrock Inflation Protected Bond Inv A	0.86%	\$2,236	0.38%	\$988
Stable Value	\$650,000	20%	Metlife Stable Value Fund II	0.35%	\$2,275	0.35%	\$2,275
TOTALS	\$3,250,000			0.81%	\$26,228	0.36%	\$11,733

Weighted Average Expense Ratio	0.81%	\$26,228
Plan Expense Reimbursement Offset	-0.36%	-\$11,733

EXPENSES SUB TOTAL 0.45% \$14,495

Administration /Recordkeeping	<i>Recordkeeping & TPA Services Annual Flat Base</i>	0.08%	\$2,500
	<i>Per Capita Recordkeeping & TPA Services- \$25 x 65 participants</i>	0.05%	\$1,625
	<i>Recordkeeping & TPA Services Services Asset Based</i>	0.10%	\$3,250
Investment Advisory	<i>Investment Advisory Service –</i>	0.30%	\$9,750
Trustee/Custodial	<i>Custodial Annual Base</i>	0.02%	\$500
	<i>Custody & Trading Asset Based</i>	0.05%	\$1,625

TOTAL EXPENSES 1.05% \$33,745

Based on ABG-IL Moderate Asset Allocation Portfolio and fund information from Schwab Bank.