



National Association of Government Defined Contribution Administrators, Inc.

2018 Perspectives in Practice Survey Report



2018 National Association of Government Defined Contribution Administrators

Perspectives in Practice Survey Report (BASED ON 2017 RESULTS)



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The 2018 National Association of Government Defined Contribution Administrators Perspectives in Practice Survey Report presents a detailed analysis of key operating data from the government defined contribution industry, based on confidential surveys submitted by 63 individual plans.

Plans that responded to the survey receive access to a customized Plan Performance Report showing their responses alongside the appropriate industry benchmarks, as well as access to a suite of customized, interactive Online Reporting Tools. Together, these tools can assist member plans in assessing their current operations as well as setting, and meeting, operational goals.

The Perspectives in Practice Survey Report is published by the National Association of Government Defined Contribution Administrators, a trade association whose **mission is to be a premier provider of education**, **information**, **and training**, **to support plan sponsors and service providers of government-sponsored defined contribution retirement plans in creating successful retirement security outcomes for their plan participants.**

NAGDCA's objectives for successfully meeting its mission include:

- Developing and sharing research, data, communication materials, fiduciary standards, governance policies, and best practice information with plan sponsors and service providers;
- Partnering and building relationships with the retirement plan community; and
- Effectively representing the interests of government defined contribution plans and their participants in federal legislative and regulatory matters.

The 2018 National Association of Government Defined Contribution Administrators Perspectives in Practice Survey Report was compiled, tabulated and analyzed by Industry Insights Inc. (www.industryinsights.com), an independent professional survey research firm that specializes in conducting industry profile surveys, financial operating surveys, compensation studies, market assessment surveys, customer satisfaction research, educational programs and other forms of customized research.



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ABOUT THIS REPORT

Survey Goals

The primary intent of The National Association of Government Defined Contribution Administrators Perspectives in Practice Survey was to collect information that would provide members with new perspectives that could guide them in their continuing efforts to improve their plans and their participants' outcomes.

Methodology

The survey's methodology, form content, deployment and resulting reports were prepared by Industry Insights, Inc., working in close conjunction with the NAGDCA board, committee and staff.

In April 2018, an email was sent to NAGDCA members inviting them to participate in the 2018 NAGDCA Perspectives in Practice Survey. In addition to explaining the purpose of the project, the email contained instructions on how to participate and a link to a confidential online questionnaire. Multiple reminders were sent to non-participants by both NAGDCA and Industry Insights. Survey submissions went directly to Industry Insights' secure server and responses were accepted through May 28, 2018.

Upon receipt by Industry Insights, all questionnaires were assigned a confidential identification code and all survey data was then entered into a proprietary survey system, where the data were examined and edited by Industry Insights' data analysts for accuracy and consistency. The aggregate results were also reviewed by Industry Insights and NAGDCA personnel for reasonableness and, when necessary, survey respondents were contacted to clarify questionable data items. If the items were not able to be rectified, they were removed from the industry aggregates to avoid negatively impacting data validity.

Note: at no point did NAGDCA personnel ever have access to an individually identified plan's data unless the plan gave its specific permission.

In all, 63 useable submissions were received, **representing 63 plans, 48 plan sponsors, \$165 billion in plan assets and 3.1 million individual plan participants**.

The demographic characteristics of the sample are shown in the following table. (Note that in some cases, the individual sub-groupings will not add to 63, since not all forms contained responses for all data items.)

Using the Detailed Survey Results Tables in this report, members can compare their own agencies' operating characteristics and fee structures versus their peers in terms of the following data groupings:



Survey Demographics

	# of Respondents
ALL RESPONDENTS	63
BY PLAN TYPE	
Single Employer	34
Multi-employer	29
BY PLAN TYPE	
457(b)	37
403(b)*	6
401(k)	10
401(a) Defined Contribution	10
BY TOTAL PLAN ASSETS	
Under \$150 Million	14
\$150 Million to \$500 Million	11
\$500 Million to \$1.5 Billion	11
\$1.5 Billion to \$5 Billion	14
Over \$5 Billion	13
BY DEFINED CONTRIBUTION PLAN DESIGNATION	
Primary	12
Supplemental	51
BY DEFINED CONTRIBUTION PLAN DESIGNATION	
Supplemental DC Plan with Defined Benefit Plan, No Social Security*	5
Supplemental DC Plan with Defined Benefit Plan and Social Security*	11
Primary DC Plan with Social Security*	6
NUMBER OF PLAN PARTICIPANTS	
Under 5,000	12
5,000 to 20,000	14
20,001 to 70,000	14
Over 70,000	15
PLAN TYPE	
Has Competing Defined Contribution Plans	38
Sole Defined Contribution Plan	25

^{*} Too few responses to show results

The statistical information contained in this report is believed to be representative of the plans responding to the survey. All reasonable efforts were taken by Industry Insights, Inc. to assure data comparability within the limitations of survey analysis and accounting reporting procedures. However, the data used in this report are not necessarily based on audited financial statements and the statistical validity of any given number varies depending on sample sizes and the amount of consistency among responses for that particular ratio. Industry Insights and NAGDCA, therefore, make no representations or warranties with respect to the results of this study and shall not be liable to clients, members, users or anyone else for any information inaccuracies, or errors or omissions in contents, regardless of the cause of such inaccuracy, error or omission. In no event shall Industry Insights and/or NAGDCA be liable for any consequential damages.



How to Use This Report

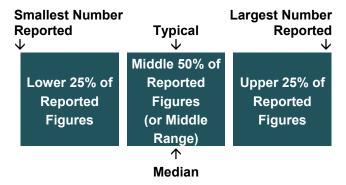
As mentioned, this National Association of Government Defined Contribution Administrators *Perspectives in Practice Survey Report* has been designed to help agencies evaluate their plans' performance relative to those of similar agencies in order to identify strengths, weaknesses and improvement opportunities. The statistics in this report represent broad performance "yardsticks" against which an agency's performance can be measured, and spotting significant differences between your own plan's characteristics and those of the industry composites can be the first step toward improving performance. However, please keep in mind the following:

- 1. The information in this report should be used as a tool for informed decision making rather than as absolute standards. Since plans differ as to their goals, type, size, and other factors, any two plans can be successful yet have very different experiences with regard to certain performance measures. For example, assessing fees should not be done in a vacuum. Plan type, plan size, quality of services, and investment products are some of the many drivers of fees.
- 2. A deviation between your plan's figures and those presented in this report is not necessarily good or bad. It merely indicates additional analysis may be required.
- 3. In situations where large deviations do exist, it may be helpful to go back and calculate the same performance measure over the past several years to identify any trends that may exist.

Understanding the Data

In order to use the information in this report to its maximum advantage, it is important to understand how the data are arranged and how to interpret the results.

Most of the numerical results included in this study are reported on the basis of medians rather than means (averages). Unlike a mean, a median is not distorted by a few unusually high or low values that may exist in the sample due to special circumstances. The median value represents the mid-point of the data for a particular measure, with one-half of the respondents reporting figures above it and one-half below. Each median was computed independently based on the respondents that reported for that item. As a result, mathematical relationships between medians do not always exist in the aggregate. For this reason, items that need to total will be shown as means (averages).



Data submitted by respondents were not used in the industry aggregates unless they were in accordance with the survey instructions and definitions and met certain reporting criteria. In cases where the number of respondents reporting was considered inadequate for the computation of a meaningful figure, ISD (Insufficient Data) or NA (Not Available) appear in the tables. Also, for several measures, including "Total Plan Assets," multiple figures are shown in the report because this figure was requested several different times in conjunction with related data.



Using Ratios

While it is important to analyze information in dollars and cents where applicable, it is essential that percentages and ratios be used if the data is to be compared to past performance or to reported standards. For example, while it is necessary for a plan to know its total fees in terms of dollars, in order to make comparisons against peer groups, it is helpful to look at fees as a percent of total plan assets.

Summary and Conclusions

While the volume of information contained in this report is very robust, by following the approach outlined below, your time and efforts can be channeled into an effective and beneficial analysis.

To summarize:

- **Step 1** Note that the same measures are presented in seven separate tables based on plan type, total plan assets, number of participants, etc. You can use data from whatever table is most useful for your specific purpose.
- **Step 2** Gather all your financial, operating, and fees figures for your latest fiscal year. (If you participated in this year's study, this has already been done.)
- Step 3 Calculate the various performance measures for your plan that are used in the report. (Again, if you participated in the survey and filled out the survey form completely, most of the calculations have already been made for you in your *Plan Performance Report*.)
- Step 4 Determine which data comparisons in this report are most comparable to your plan.
- Step 5 Use the information in this report to analyze your plan's strengths and weaknesses.

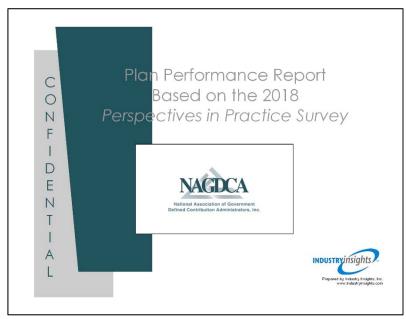
Even a relatively simple analysis of your plan's data using the information in this report for comparison can yield important insights into your plan and its operating characteristics.



SAMPLE PLAN PERFORMANCE REPORT (PPR) AND ONLINE REPORTING TOOLS

Participants in the *Perspectives in Practice Survey* will also receive, at no cost, a fully-customized *Plan Performance Report*. This confidential report displays a respondent's own data alongside the industry aggregations that best match their operations in order to facilitate benchmarking with similar industry peers. *This unique report is unavailable anywhere else and is a key benefit of participating in the survey.*

YOUR PLAN'S DATA
CALCULATED AND
DISPLAYED ALONGSIDE
THE APPROPRIATE
INDUSTRY AGGREGATES

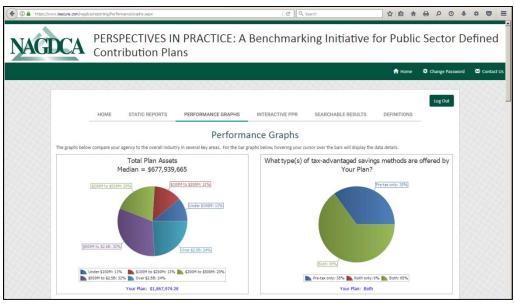


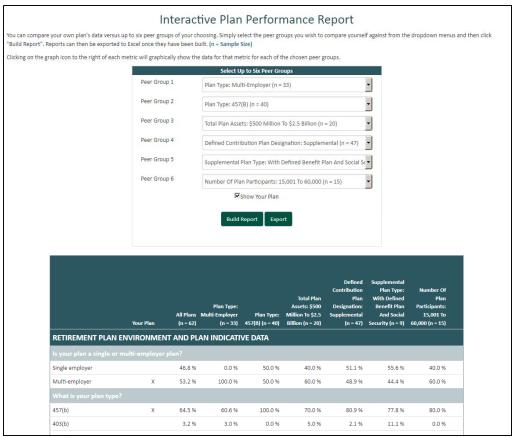
	2018 NAG	DCA Perspective Plan Performan *** CONFIDEN		vey				
Plan Assets (000s): \$123.456.789		OOM IDEN						
tespondent Number: XXXXX								
		ALL				DC PLAN	NUMBER OF	
		RESPONDING	SINGLE			DESIGNATION	PLAN	SOLE DC
	YOUR PLAN	PLANS	EMPLOYER	457(b)	BILLION	PRIMARY I	PARTICIPANTS	PLAN
RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA	A							
Is your plan a single or multi-employer plan?								
Single employer	30.6%	46.8%	100.0%	50.0%	40.0%	28.6%	26.7%	69.2%
Multi-employer	69.4%	53.2%	0.0%	50.0%	60.0%	71.4%	73.3%	30.8%
What is your plan type? 457(b)	55.6%	64.5%	69.0%	100.0%	53.3%	14.3%	53.3%	76.9%
403(b)	5.6%	3.2%	3.5%	0.0%	0.0%	7.1%	0.0%	0.0%
403(b) 401(k)	16.7%	14.5%	13.8%	0.0%	40.0%	14.3%	40.0%	11.5%
401(K) 401(a)	22.2%	17.7%	13.8%	0.0%	6.7%	64.3%	40.0%	11.5%
401(a)	22.270	17.7%	13.0%	0.0%	0.7%	04.3%	0.7%	11.5%
How is record-keeping handled by your plan?			0.50:		40.000		40.000	
Internally	8.3%	4.8%	3.5%	5.0%	13.3%	0.0%	13.3%	0.0%
Externally by a Third Party Administrator	91.7%	95.2%	96.6%	95.0%	86.7%	100.0%	86.7%	100.0%
What type(s) of tax-advantaged savings methods are offered by								
Pre-tax only	44.4%	35.5%	34.5%	22.5%	33.3%	85.7%	40.0%	23.1%
Roth only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Both	55.6%	64.5%	65.5%	77.5%	66.7%	14.3%	60.0%	76.9%
What is your defined contribution plan designation?								
Primary	25.7%	23.0%	14.3%	5.0%	13.3%	100.0%	20.0%	19.2%
Supplemental	74.3%	77.1%	85.7%	95.0%	86.7%	0.0%	80.0%	80.8%
Are other defined contribution plans available, in addition to this	s one?							
Yes	100.0%	58.1%	37.9%	50.0%	73.3%	64.3%	86.7%	0.0%
No	0.0%	41.9%	62.1%	50.0%	26.7%	35.7%	13.3%	100.0%
Plan's number of staff (approximate FTEs*)								
Plan Sponsor Staff	5.0	3.0	2.0	3.0	5.0	5.5	6.0	2.0
Service Provider Staff	8.0	7.0	5.0	7.0	17.5	11.0	30.0	5.0
Which entities are covered by your plan? (Multiple responses all	lowed)							
State	55.6%	48.4%	24.1%	50.0%	80.0%	42.9%	86.7%	38.5%
County	55.6%	46.8%	24.1%	55.0%	53.3%	28.6%	60.0%	34.6%
City	66.7%	54.8%	37.9%	60.0%	53.3%	35.7%	53.3%	38.5%
Special Districts	41.7%	35.5%	17.2%	37.5%	33.3%	35.7%	33.3%	26.9%
Hospital	36.1%	25.8%	3.5%	25.0%	40.0%	28.6%	46.7%	11.5%
College/University	63.9%	48.4%	20.7%	45.0%	73.3%	64.3%	86.7%	26.9%
School	55.6%	37.1%	3.5%	37.5%	46.7%	35.7%	60.0%	11.5%
Other	8.3%	8.1%	3.5%	7.5%	20.0%	0.0%	13.3%	7.7%
Which of the following best describes your plan?	33.3%	33.9%	41.4%	30.0%	13.3%	42 9%	20.0%	34.6%
Bundled (single provider of services and investment products)								
Unbundled (administrative and investment providers are separately	66.7%	66.1%	58.6%	70.0%	86.7%	57.1%	80.0%	65.4%
Are all or some of your plan participants eligible to participate in								
Yes	88.9%	87.1%	89.7%	97.5%	100.0%	57.1%	100.0%	84.6%
No	11.1%	12.9%	10.3%	2.5%	0.0%	42.9%	0.0%	15.4%

[Sample data only]



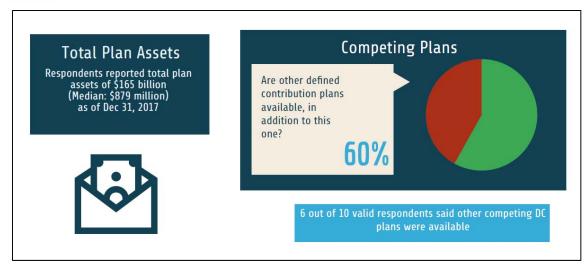
In addition to receiving a *Plan Performance Report*, all survey participants also receive 24/7 access to a suite of interactive **Online Reporting Tools**. These tools allow users to drill deeper into the data and use multiple filters to create customized data aggregations beyond those contained in this report. Clickable graphs are available in the reporting tools that allow participants to compare their own data versus the filters they have selected, and the customized reports can be downloaded as an Excel or a PDF document. **Look for an announcement from NAGDCA regarding the availability of the customized report and online tool.**

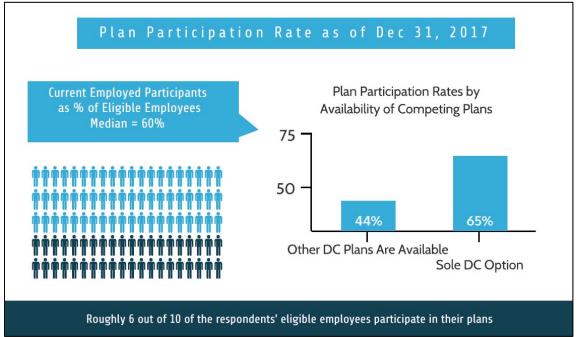


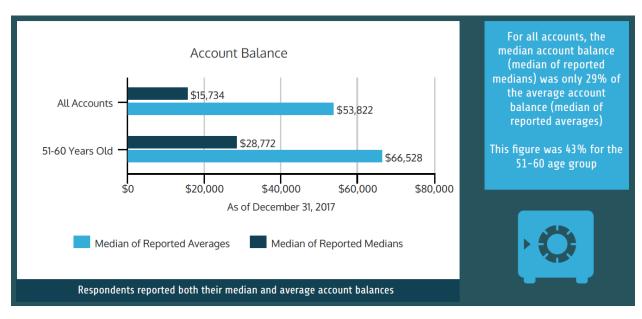


KEY SURVEY RESULTS INFOGRAPHICS

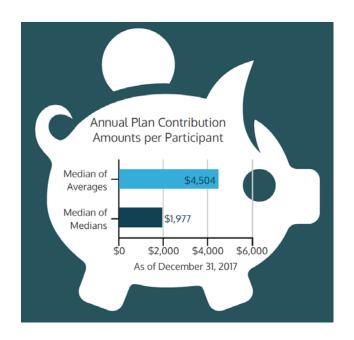




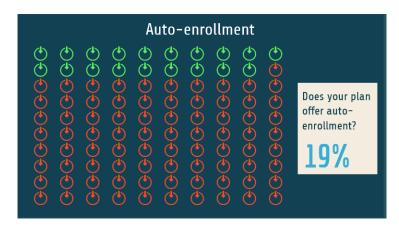


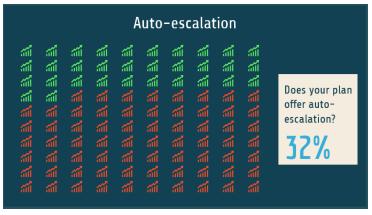


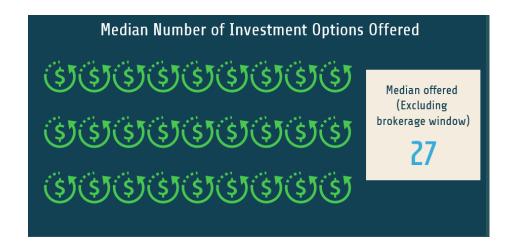










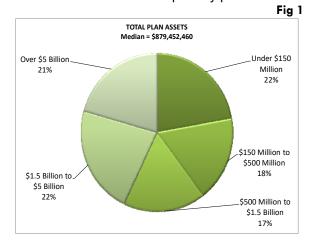


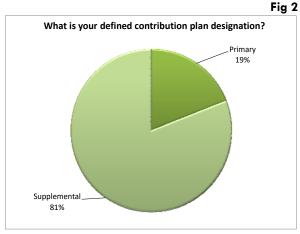
EXECUTIVE SUMMARY



RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA

In the 2018 survey, the "typical" survey respondent's plan had \$879 million in total assets, and four out of five plans (81%) were designated as supplemental, meaning participants are also eligible for additional retirement benefits from their primary plan.

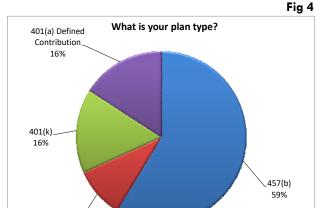




Over half of the participating plans were single employer, as opposed to multi-employer.

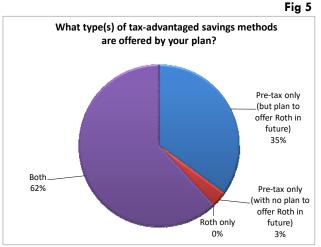


Just under 60% of the responding plans were 457(b), followed in popularity by 401(k) and 401(a) plans.

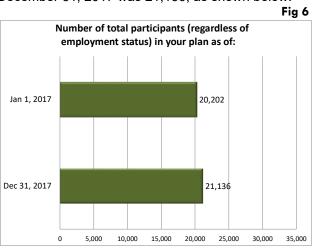


Roughly three out of five responding plans offered both pre-tax and Roth savings methods, while 38% offered Pre-tax plans only.

403(b).

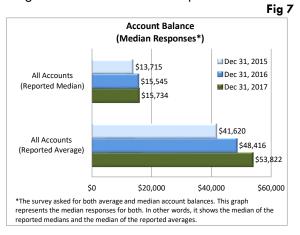


The median number of plan participants as of December 31, 2017 was 21,136, as shown below.

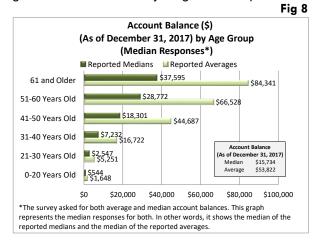




The median account balance reported by the surveyed plans across all accounts was \$15,734, up slightly from 2016's \$15,545 figure. The significantly higher average account balances were influenced by the largest account holders in the plans.



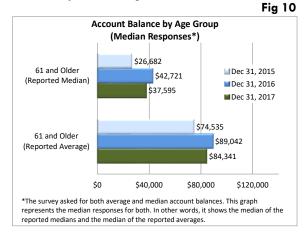
Continuing an expected trend, the median account balances for older plan members were substantially higher than those of their younger counterparts.



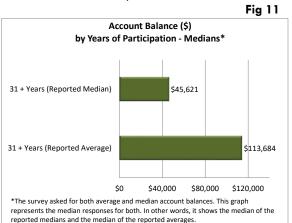
The same was true of account balances by years of participation, with those having the longest tenure reporting the highest account balances.



For the oldest age group, both the reported mean and reported median account balances were somewhat lower in the current survey year than they were in last year's survey but still higher than the 2015 levels.



The chart below illustrates the account balances held by the most tenured respondents.



ELIGIBILITY, ENROLLMENT AND CONTRIBUTIONS

Their higher income levels and closer proximity to retirement were the likely drivers causing older groups to contribute larger amounts to their plans in 2017 than their younger counterparts.

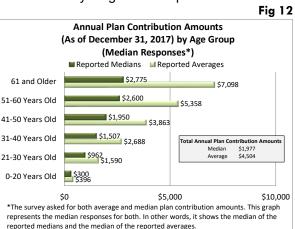


Fig 13

\$10,000



Similarly, those with more years of service were also more likely to contribute higher amounts to their plans, as was also the case in 2015 and 2016.

Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service (Median Responses*) ■ Reported Medians ■ Reported Averages \$3,511 31 + Years 26-30 Years **4,767** 21-25 Years I\$5 126 \$2,218 16-20 Years ■ \$3 886 \$1,875 \$3,194 11-15 Years nual Plan Contribution Amo 6-10 Years Median Average \$4,504 0-5 Years

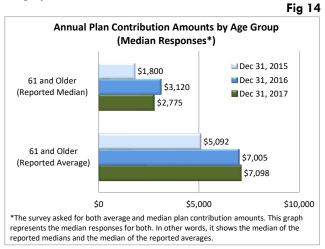
For the oldest age grouping, respondents contributed roughly the same amounts in 2016 and 2017.

*The survey asked for both average and median plan contribution amounts. This graph

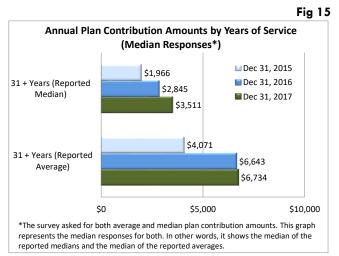
represents the median responses for both. In other words, it shows the median of the

reported medians and the median of the reported averages.

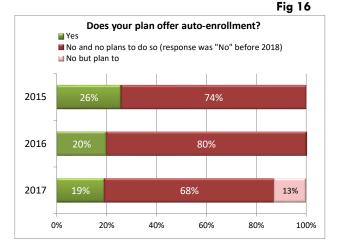
\$5,000



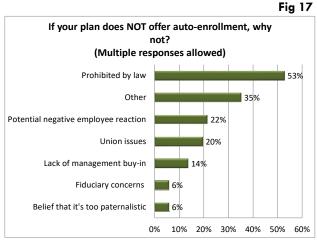
The most tenured group reported higher contribution levels in 2017, both in reported averages and medians.



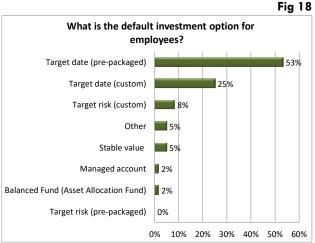
As in 2016, one in five responding plans offered autoenrollment in 2017 (versus one in four in 2015's survey).



The reasons given for *not* offering auto-enrollment are shown below. Over half of the plans said they are prohibited by law from offering auto-enrollment.

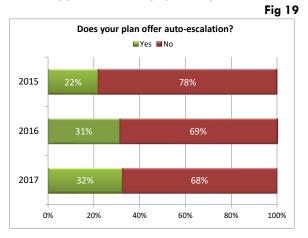


For all employees, target date funds were the most common default investments by far.



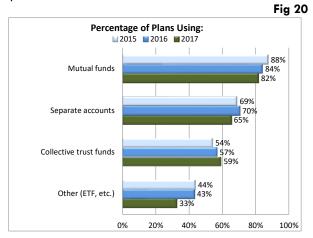


One in five plans offered auto-escalation in 2015, while over 30% did so in 2016 and 2017.

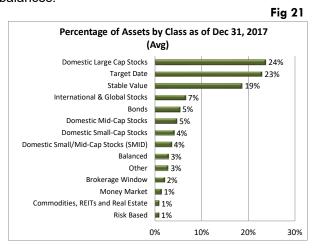


INVESTMENTS

As shown below, almost nine out of 10 plans used mutual funds in 2015, but this number has declined somewhat since then. In 2017, 65% of plans used separate accounts.

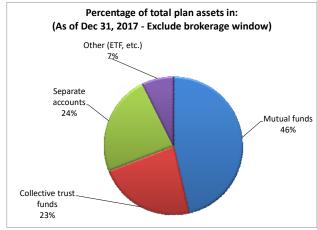


In terms of the various asset classes held by respondents' plans, domestic large cap stocks, target date and stable value were the assets with the largest balances.



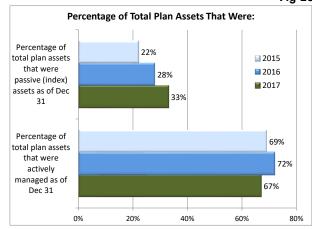
Just over 45% of all assets were in mutual funds, with separate accounts and collective trust funds each representing approximately one quarter of all assets.





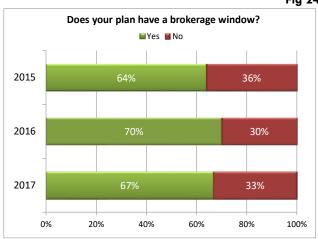
Two-thirds of plan assets were actively managed in 2017, down somewhat from last year's 72% figure.

Fig 23



Two-thirds of the responding plans had a brokerage window in 2017, versus 70% in 2016, but only 2% of the applicable plan participants use it.

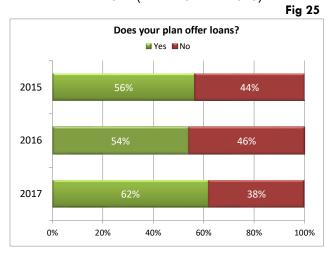
Fig 24





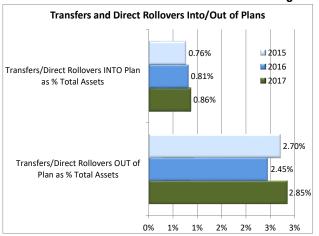
DISTRIBUTIONS AND WITHDRAWALS

Approximately three out of five responding plans offered loans in 2017 (versus 54% in 2016).



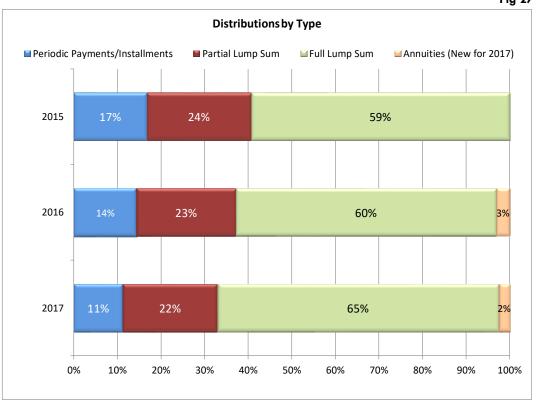
For each of the three surveyed years, in terms of transfers and direct rollovers, more money flowed out of plans than into plans, as shown below.

Fig 26



In terms of plan distribution types, full lump sums are increasing in popularity, as evidenced by the following graph.

Fig 27

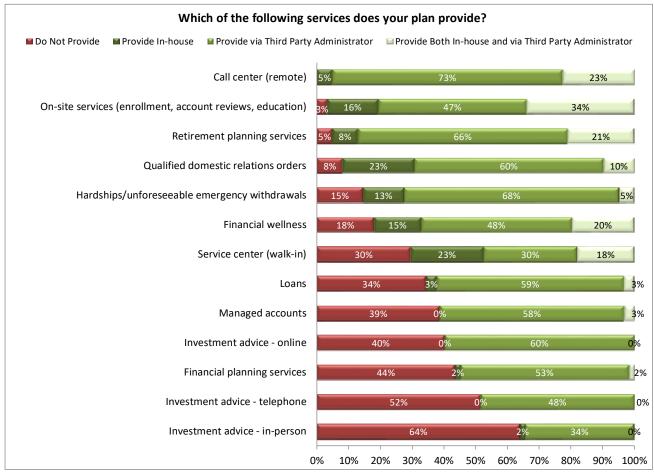




PARTICIPANT SERVICES AND ENGAGEMENT

The graph below shows the extent to which respondents' plans offered various services. As shown, all plans offered remote call centers and almost all offered onsite services (such as enrollment, account reviews and education) and retirement planning services, while fewer plans offered investment advice.

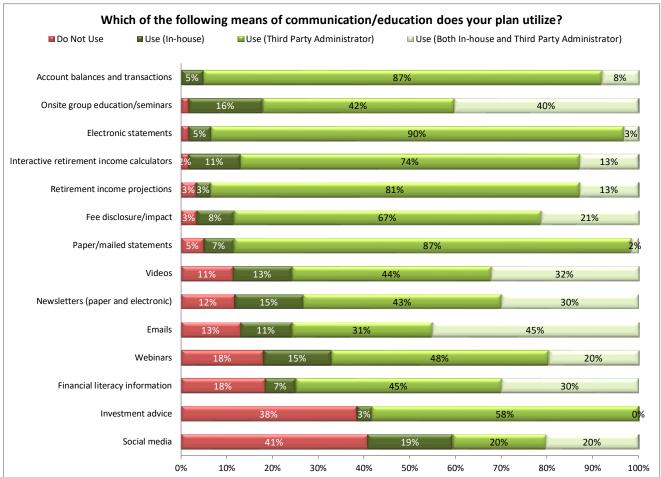
Fig 28





In terms of the extent to which respondents' plans utilize various means of communication/education, account balances and transactions were used by all responding plans, while on-site group education/seminars, electronic statements and interactive retirement calculators were used by almost all plans. Relatively fewer plans offered investment advice and used social media.

Fig 29



FEES

The table below illustrates the typical fees, both administrative and investment, paid by the responding plans. As shown, the larger plans in terms of assets tended to pay lower fees, as would be expected.

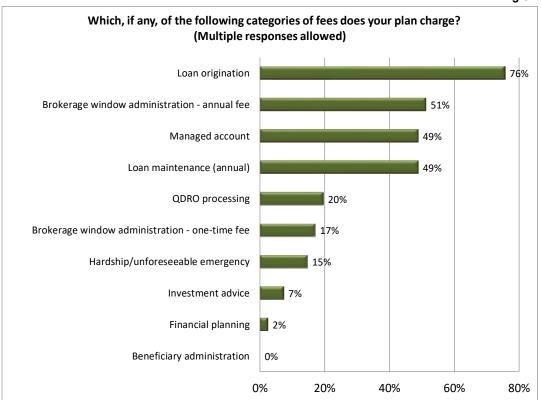
Fig 30

					Averages	
		Net Investment Fees	Net Administrative Fees	Net Investment Fees as % Assets	Net Administrative Fees as % Assets	Total Fees as % Total Assets
	All Respondents	\$2,670,610	\$1,354,393	0.30%	0.15%	0.45%
Total Plan	Under \$150 Million	\$342,970	\$110,330	ISD	ISD	ISD
Assets	\$150 to \$500 Million	\$940,048	\$578,344	0.28%	0.21%	0.49%
	\$500 to \$1.5 Billion	\$2,928,613	\$1,028,613	0.49%	0.16%	0.65%
	\$1.5 to \$5 Billion	\$5,580,165	\$2,921,181	0.20%	0.13%	0.33%
	Over \$5 Billion	\$18,113,177	\$7,406,512	0.23%	0.10%	0.33%



Finally, as shown below, three quarters of all responding plans charged loan origination fees, while approximately half charged brokerage window administration, managed account and loan maintenance fees.

Fig 31



The following section shows the survey results in greater detail.



Is your plan a single or multi-employer plan? Single employer Multi-employer What is your plan type? 457(b) 403(b) 401(k) 401(a) Defined Contribution	54.0% 46.0% 58.7%	
Single employer Multi-employer What is your plan type? 457(b) 403(b) 401(k)	46.0% 58.7%	
Multi-employer What is your plan type? 457(b) 403(b) 401(k)	46.0% 58.7%	
What is your plan type? 457(b) 403(b) 401(k)	58.7%	
457(b) 403(b) 401(k)		
403(b) 401(k)		
401(k)	0.50/	
• •	9.5%	
401(a) Defined Contribution	15.9%	
	15.9%	
How is record-keeping handled by your plan?		
Internally	3.2%	
Externally by a Third Party Administrator	96.8%	
What type(s) of tax-advantaged savings methods are offered by your plan?		
Pre-tax only (but plan to offer Roth in future)	34.9%	
Pre-tax only (with no plan to offer Roth in future)	3.2%	
Roth only	0.0%	
Both	61.9%	
What is accorded to a decide when also decide with a C		
What is your defined contribution plan designation?	19.1%	
Primary Supplemental	81.0%	
Are other defined contribution plans available, in addition to this one?	(0.20/	
Yes	60.3%	
No	39.7%	
Which entities are covered by your plan? (Multiple responses allowed)		
State	46.0%	
County	47.6%	
City	54.0%	
Special Districts	28.6%	
Hospital	17.5%	
College/University	55.6%	
School (K-12)	36.5%	
Other	9.5%	
Which of the following best describes your plan?		
Bundled (single provider of services and investment products)	24.2%	
Unbundled (administrative and investment providers are separately chosen)	75.8%	
Are all or some of your plan participants eligible to participate in a defined benefit plan?		
Yes	90.5%	
No	9.5%	
What percentage of those employees eligible for your defined		
contribution plan will also receive benefits from a defined benefit plan or hybrid plan?		
(Based on those that responded "yes" to the preceding question)	100.0%	96.0 - 100
If asked on a future survey, would you be able to provide basic income		
replacement data for participants in your defined contribution plan?		
Yes	19.7%	
No, information would be too difficult to obtain	49.2%	
No, information is not available	31.2%	



	<u>Typical</u>	Middle Range
Does your plan provide a retirement income projection for participants?	(Median or Mean)	(25 – 75 percentile)
Yes	82.5%	
No	17.5%	
If plan provides a retirement income projection for participants,		
how is it displayed? (Multiple responses allowed)		
Monthly income at retirement	90.4%	
Annual income at retirement	19.2%	
Account balance at retirement	38.5%	
Other	1.9%	
Does your plan have a formal adopted salary income replacement target for your employees (to include all primary sources of retirement income, including defined benefit, defined contribution, and Social Security)?		
Yes	28.6%	
No No	71.4%	
INU	71.470	
Account Types (As of December 31, 2017)		
Pre-tax Participant Accounts		
# Accounts		
Contributing	10,579.5	1,949.8 - 38,157.8
Non-Contributing	6,358.0	762.0 - 24,077.5
Total Account Balance (\$000s)		
Contributing	\$474,139	141,647 - 1,994,015
Non-Contributing	\$276,834	57,541 - 901,072
\$ per Account		
Contributing	\$62,373	40,161 - 83,659
Non-Contributing	\$55,705	34,647 - 99,946
Regarding the non-contributing accounts, do you know how many are current employees?		
Yes	57.8%	
No	42.2%	
Of the non-contributing accounts, # of accounts for:		
Current employees	7,637.4	131.8 - 6,428.3
Others (former employees, beneficiary accounts, etc.)	13,512.0	774.3 - 22,496.0
Total	21,149.5	1,231.0 - 26,234.5
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	\$250,972	3,080 - 171,742
Others (former employees, beneficiary accounts, etc.)	\$872,003	40,076 - 1,314,625
Total	\$1,122,975	45,725 - 1,599,065
Of the non-contributing accounts, \$ per account for:		
Current employees	\$38,480	16,428 - 69,390
Others (former employees, beneficiary accounts, etc.)	\$68,205	41,180 - 112,499
Total	\$54,330	29,422 - 101,289



Roth Accounts	<u>Typical</u> (<u>Median or Mean)</u>	<u>Middle Ran</u> (25 – 75 percentil
# Accounts		
Contributing	1,228.0	504.0 - 3,911
Non-Contributing	221.0	101.3 - 1,030
Total Account Balance (\$000s)		
Contributing	\$12,527	3,185 - 57,1
Non-Contributing	\$1,264	323 - 4,3
\$ per Account		
Contributing	\$8,358	6,327 - 16,2
Non-Contributing	\$6,143	3,184 - 10,4
Regarding the non-contributing accounts, do you know how many are current employers.	-	
Yes	50.0%	
No	50.0%	
Of the non-contributing accounts, # of accounts for:		
Current employees	3,200.0	105.3 - 1,96
Others (former employees, beneficiary accounts, etc.)	1,682.9	85.3 - 1,20
Total	4,882.9	187.5 - 3,16
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	\$9,873	N/A - I
Others (former employees, beneficiary accounts, etc.)	\$11,419	N/A - I
Total	\$21,292	N/A - I
Of the non-contributing accounts, \$ per account for:		
Current employees	\$4,351	N/A - I
Others (former employees, beneficiary accounts, etc.)	\$8,307	N/A - I
Total	\$4,954	N/A -
Total Accounts (Pre-Tax & Roth)		
# Accounts		
Contributing	32,648.9	2,391.5 - 39,68
Non-Contributing	18,782.8	654.8 - 23,55
Total	51,431.7	3,815.8 - 64,83
Total Account Balance (\$000s)		
Contributing	\$1,614,157	143,035 - 2,063,2
Non-Contributing	\$876,585	26,757 - 882,
Total	\$2,490,742	191,062 - 3,160,
# Accounts		
Contributing	65.5%	56.4 - 7
Non-Contributing Total	34.5% 100.0%	25.1 - 4 100.0 - 10
T. I.		
	(0.00)	F0.F. 3
Total Account Balance (\$) Contributing Non-Contributing	68.0% 32.0%	52.5 - 8 16.2 - 4



	<u>Typical</u> (Median or Mean)	<u>Middle Rand</u> (25 – 75 percentil
per Account		
Contributing	\$57,044	35,270 - 80,4
Non-Contributing	\$52,955	29,553 - 92,8
Total	\$53,092	36,566 - 79,0
Pre-tax vs. Roth		
# Accounts as Percent of Total		
Pre-tax	96.9%	87.2 - 100
Roth	3.2%	0.0 - 12
Total	100.0%	100.0 - 100
Account Balance \$ as Percent of Total		
Pre-tax	99.7%	97.8 - 100
Roth	0.3%	0.0 - 2
Total	100.0%	100.0 - 10
Based on Those Who Had Both Types		
# Accounts as Percent of Total		
Pre-tax	88.1%	80.5 - 9
Roth	11.9%	6.6 - 1
Total	100.0%	100.0 - 10
Account Balance \$ as Percent of Total		
Pre-tax	97.9%	95.6 - 9
Roth	2.1%	1.1 -
Total	100.0%	100.0 - 10
Of the non-contributing accounts, # of accounts for:		
Current employees	8,622.0	208.3 - 8,93
Others (former employees, beneficiary accounts, etc.)	14,029.9	774.3 - 22,53
Total	22,651.9	1,283.5 - 28,38
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	\$351,185	3,080 - 331,6
Others (former employees, beneficiary accounts, etc.)	\$939,022	40,076 - 1,982,0
Total	\$1,290,207	45,725 - 2,635,3
Of the non-contributing accounts, # of accounts for:		
Current employees	32.4%	15.8 - 4
Others (former employees, beneficiary accounts, etc.)	67.6%	50.8 - 8
Total	100.0%	100.0 - 10
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	27.8%	6.5 - 3
Others (former employees, beneficiary accounts, etc.)	72.2%	62.6 - 9
Total	100.0%	100.0 - 10
Of the non-contributing accounts, \$ per account for:		
Current employees	\$36,119	14,341 - 72,5
Others (former employees, beneficiary accounts, etc.)	\$68,205	40,510 - 112,4
	1.7.1.7.7	29,280 - 101,2



	<u>Typical</u> (Median or Mean)	<u>Middle Rang</u> (25 – 75 percentil
Please supply the following information for your plan as of Dec 31, 2017:	+0=0.450	
Total plan assets (\$000s)	\$879,452	222,112 - 3,934,35
Percent Change in Total Assets vs Prior Year	14.6%	12.5 - 16
Average participant age (All account holders) Years	48.0	46.3 - 51
Median participant age (All account holders) Years	49.5	46.3 - 51
What type(s) of employees are eligible to participate in your plan? (Multiple responses allowed	1)	
Full-time	98.4%	
Part-time	76.2%	
Temporary	44.4%	
Seasonal	42.9%	
Number of current employees that were participants in your plan as of:		
Jan 1, 2017	9,667.0	2,979.3 - 40,517
Dec 31, 2017	10,296.0	3,261.3 - 43,190
	-,	2, 2 2 2, 2
Number of current employees that were eligible to participate in your plan as of:		
Jan 1, 2017	32,654.0	5,930.0 - 77,750
Dec 31, 2017	32,856.0	6,023.0 - 81,626
Plan Participation Rate	59.9%	36.0 - 81
Number of total participants (regardless of employment status) in your plan as of:		
Jan 1, 2017	20,202.0	5,767.5 - 76,195
Dec 31, 2017	21,136.0	5,987.5 - 76,907
Do you know how many of your plan participants are eligible to participate in		
Social Security and how many are exempt, based on their public service related to this plan?		
Yes	35.5%	
No	64.5%	
INO	04.570	
As of Dec. 31, 2017, number of plan participants that were eligible to participate		
n Social Security and number that were exempt, based on their public service related to this p		
Eligible	7,007.5	1,036.0 - 72,440
Exempt	0.0	0.0 - 1,59
Number of new enrollments that were recorded by your plan in 2017	1,540.0	388.5 - 4,75.
Median Account Balance (\$)		
Contributing - Female	\$10,388	6,200 - 21,0
Non-Contributing - Female	\$17,218	9,321 - 33,8
All - Female	\$9,805	6,238 - 18,8
Contributing - Male	\$18.073	8.660 - 31.2
Contributing - Male Non-Contributing - Male	\$18,073 \$31,420	
Contributing - Male Non-Contributing - Male All - Male	\$18,073 \$31,420 \$20,592	8,660 - 31,2 13,258 - 50,9 8,534 - 39,2
Non-Contributing - Male All - Male	\$31,420	13,258 - 50,9
Non-Contributing - Male	\$31,420	13,258 - 50,9



Account Balance (\$) (As of December 31, 2017) by Age Group	<u>Typical</u> (<u>Median or Mean)</u>	<u>Middle Rang</u> (25 – 75 percentile
Averages		
0-20 Years Old	\$1,648	314 - 3,69
21-30 Years Old	\$5,251	3,109 - 7,310
31-40 Years Old	\$16,722	12,390 - 22,60
41-50 Years Old	\$44,687	26,068 - 56,73
51-60 Years Old	\$66,528	43,837 - 93,86
61 and Older	\$84,341	72,873 - 117,73
Medians		
0-20 Years Old	\$544	82 - 89
21-30 Years Old	\$2,547	1,143 - 2,89
31-40 Years Old	\$7,232	3,781 - 8,45
41-50 Years Old	\$18,301	7,911 - 21,44
51-60 Years Old	\$28,772	14,324 - 43,06
61 and Older	\$37,595	27,692 - 51,78
Account Balance (\$) (As of December 31, 2017) by Years of Participation		
Averages		
0-5 Years	\$13,806	9,306 - 19,39
6-10 Years	\$33,048	22,217 - 72,59
11-15 Years	\$55,558	29,638 - 84,66
16-20 Years	\$77,908	40,202 - 114,23
21-25 Years	\$70,839	35,471 - 124,75
26-30 Years	\$83,693	61,866 - 130,89
31 + Years	\$113,684	84,166 - 186,00
Mediana		
Medians	¢2.710	2115 540
0-5 Years	\$3,718	2,115 - 5,49
6-10 Years	\$14,974	5,353 - 29,82
11-15 Years	\$24,191	9,260 - 55,79
16-20 Years	\$31,006	11,950 - 62,99
21-25 Years	\$37,323	10,492 - 73,20
26-30 Years	\$44,581	24,964 - 97,79
31 + Years	\$45,621	39,543 - 101,43
ELIGIBILITY, ENROLLMENT AND CONTRIBUTIONS		
Annual Plan Contribution Amounts as of December 31, 2017		
(From payroll deferrals only. Does NOT include rollovers and transfers.		
Includes pre-tax and Roth accounts. Only includes contributing participants.)		
Total Annual Plan Contribution Amounts per Participant - Average	\$4,504	2,801 - 6,37
Total Annual Plan Contribution Amounts per Participant - Median	\$1,977	805 - 4,35
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group		
Δυργαπος	\$396	209 - 1,16
Averages 0.20 Voors Old		209 - 1,10
0-20 Years Old		
0-20 Years Old 21-30 Years Old	\$1,590	885 - 2,82
0-20 Years Old 21-30 Years Old 31-40 Years Old	\$1,590 \$2,688	885 - 2,82 1,362 - 4,85
0-20 Years Old 21-30 Years Old	\$1,590	885 - 2,82



31-40 Years Old		<u>Typical</u> (Median or Mean)	<u>Middle Rang</u> (25 – 75 percentile
21-30 Years Old			
31-40 31-50 480-30 51-50 480-30 51-50 51			
			406 - 1,75
51-60 Vears Old \$2,000 \$90 - 5.9			480 - 3,09
61 and Older Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service Averages 50. 57 Years			
Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service Averages 0-5 Years \$1,747 1,184 - 4.9 6-10 Years \$2,571 1,767 - 6.6 11-15 Years \$3,194 1,767 - 2.6 11-15 Years \$3,194 2,207 - 2.6 11-20 Years \$4,767 2,207 - 2.7 11-15 Years \$4,767 2,207 - 2.7 11-15 Years \$1,577 2,207 - 2.7 11-15 Years \$1,577 2,307 - 2.7 11-15 Years \$1,577 2,307 - 2.7 11-15 Years \$1,577 2,307 2,307 - 2.7 11-15 Years \$1,577 2,307		\$2,600	960 - 5,93
Averages	61 and Older	\$2,775	1,200 - 6,73
9.5 Years \$1,747 1,184 - 4.9	Annual Plan Contribution Amounts (As of December 31, 2017) by Years	of Service	
0.5 Years \$1,747 1,184 - 4.9° 6.10 Years \$2,571 1,967 - 6.8° 11-15 Years 33,194 1,106 - 7.2° 16-20 Years 33,886 2,202 - 8.11° 21,25 Years \$5,126 2,451 - 8.3° 26-30 Years \$4,767 2,870 - 8.1° 31 + Years \$6,734 3,739 - 9.9° Medians \$750 \$73 - 2.8° 6-10 Years \$1,587 \$73 - 2.8° 6-10 Years \$1,897 \$1,000 - 5.1° 11-15 Years \$2,274 \$1,000 - 5.1° 4-10 Years \$2,271 \$1,000 - 5.1° 31 + Years \$2,271 \$1,000 - 5.1° Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$2,691 \$1,890 - 7.1° Male \$1,000 \$714 - 3.8° Male \$1,000 \$1,000 Year \$1,000 \$1,000 <td>Averages</td> <td></td> <td></td>	Averages		
11-15 Years \$3,194 1,769-7.2 16-20 Years \$3,886 2,302-8.11 21-25 Years \$5,156 2,451-8.31 26-30 Years \$4,767 2,870-8.11 31 + Years \$6,734 3,739-9.9 Medians \$750 573-2.86 6-10 Years \$1,587 753-2.48 6-10 Years \$1,587 753-2.86 6-10 Years \$1,587 753-2.86 6-10 Years \$2,218 778-4.36 16-20 Years \$2,218 778-4.32 16-20 Years \$2,277 1,106-5.7 2-30 Years \$2,277 1,200-5.1 31 + Years \$3,511 1,200-6.1 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$2,691 1,890-7,18 Male \$1,500 714-3.88 Male \$1,626 840-4.7 Does your plan offer auto-enrollment? Yes \$1,526 840-4.7 No out on plans to do so 68,3% 10.2 No 66,7		\$1,747	1,184 - 4,99
11-15 Years \$3,194 1,769 - 7.2 6-20 Years \$3,886 2,302 - 8.11 21-25 Years \$5,126 2,451 - 8.3 26-30 Years \$1,767 2,870 - 8.11 26-30 Years \$6,734 3,739 - 9.9 Medians 0-5 Years \$750 573 - 2.8 6-10 Years \$1,587 753 - 2.8 6-10 Years \$1,587 753 - 2.8 6-10 Years \$1,587 753 - 2.8 16-20 Years \$2,218 778 - 4.8 16-20 Years \$2,218 778 - 4.8 16-20 Years \$2,2977 1,106 - 5.7 27-25 Years \$2,2977 1,06 - 5.7 31 - Years \$3,3511 1,200 - 6.1 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$2,691 1,890 - 7,1 Medians Female \$1,626 840 - 4,7 Medians Medians \$1,626 840 - 4,7 Does your plan offer auto-enrollenent? \$	6-10 Years	\$2,571	1,967 - 6,60
16-20 Years	11-15 Years		1,769 - 7,24
21-25 Years	16-20 Years	\$3,886	2,302 - 8,10
26-30 Years \$4,767 2,870 - 8.1° 31 + Years \$6,734 3,739 - 9.9° Medians	21-25 Years	\$5,126	
31 + Years \$6,734 3,739 - 9,90 Medians \$750 573 - 2,80 6-10 Years \$1,587 735 - 3,40 11-15 Years \$1,875 683 - 3,90 16-20 Years \$2,218 778 - 4,51 21-25 Years \$2,277 1,106 - 5,70 26-30 Years \$2,274 1,200 - 5,11 31 + Years \$3,511 1,200 - 6,11 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$2,691 1,890 - 7,11 Male \$3,401 1,953 - 7,81 Male \$1,626 840 - 4,7 Does your plan offer auto-enrollment? Yes \$1,626 840 - 4,7 Does your plan offer auto-enrolled participants also defaulted into automatic contribution escalation? Yes \$1,27% \$1 No and no plans to do so 68,3% \$0 No but plan to \$2,7% \$1 Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes \$3,3% \$3,3% No \$6,7% \$1 For auto-enrollment, on what is the default contribution based? Percentage of annual salary \$3,3%	26-30 Years		
0-5 Years \$750 573 - 2.86 6-10 Years \$1,587 735 - 3.48 11-15 Years \$1,875 638 - 3.94 16-20 Years \$2,218 778 - 4.50 21-25 Years \$2,977 1,106 - 5.71 26-30 Years \$2,274 1,200 - 5.11 31 + Years \$3,511 1,200 - 6.11 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Female \$2,691 1,890 - 7.11 Male \$3,401 1,953 - 7.81 Medians Female \$1,300 714 - 3.8 Male \$1,626 840 - 4,7 Does your plan offer auto-enrollment? Yes 19,1% No and no plans to do so 68,3% No but plan to 12,7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33,3% No 66,7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 3,0% 2,0 - 5 What percentage of annual salary 3,0%	31 + Years		3,739 - 9,95
6-10 Years \$1,597 735 - 3.44 11-15 Years \$1,875 638 - 3.94 11-15 Years \$1,875 638 - 3.94 11-15 Years \$2,218 78-4.54 52-125 Years \$2,218 78-4.54 52-125 Years \$2,277 1,106 - 5.74 52-125 Years \$2,274 1,200 - 5.14 53.1 + Years \$2,274 1,200 - 5.14 53.1 + Years \$3,511 1,200 - 6.16 5.74 53.1 + Years \$3,401 1,953 - 7.85 53.1 + Years \$3,401 1,95	Medians		
6-10 Years \$1,587 7,35 - 3.44 11-15 Years \$1,875 638 - 3.94 11-15 Years \$1,875 638 - 3.94 11-15 Years \$2,218 7,84 - 4,54 12-125 Years \$2,218 7,84 - 4,54 12-125 Years \$2,274 1,00 - 5.14 1	0-5 Years	\$750	573 - 2,82
11-15 Years \$1,875 638 - 3,91 16-20 Years \$2,218 778 - 4,51 21-25 Years \$2,977 1,106 - 5,72 26-30 Years \$2,274 1,200 - 5,11 31 + Years \$3,511 1,200 - 6,11 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$2,691 1,890 - 7,11 Male \$3,401 1,953 - 7,81 Medians Female \$1,300 714 - 3,81 Male \$1,626 840 - 4,76 Does your plan offer auto-enrollment? Yes 19,1% No and no plans to do so 68,3% No but plan to 12,7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33,3% No 66,7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 30,% What percentage of annual salary 30,% What amount of annual salary 16,7% When was auto-enrollment adopte			
16-20 Years \$2,218 778 - 4,50 21-25 Years \$2,977 1,106 - 5,70 26-30 Years \$2,214 1,200 - 6,10 31 + Years \$3,511 1,200 - 6,10 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$2,691 1,890 - 7,11 Medians \$3,401 1,953 - 7,81 Female \$1,300 714 - 3,81 Male \$1,626 840 - 4,76 Does your plan offer auto-enrollment? Yes 19.1% No and no plans to do so 68.3% No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What amount of annual salary 3.0% 2.0 - 5 When was auto-enrollment adopted by your plan? When was auto-enrollment adopted by your plan? When was auto-enrollment adopted by your plan?			
21-25 Years \$2,977 1,106 - 5.76			
26-30 Years \$2,274 1,200 - 5,10 31 + Years \$3,511 1,200 - 6,10 Annual Plan Contribution Amounts (As of December 31, 2017) by Gender			
31 + Years \$3,511 1,200 - 6,100	26-30 Years		
Averages Female \$2,691 1,890 - 7,18 Male \$3,401 1,953 - 7,8 Medians Female \$1,300 714 - 3,8 Male \$1,626 840 - 4,7 Does your plan offer auto-enrollment? Yes 19,1% No and no plans to do so 68,3% No but plan to 12,7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33,3% No 66,7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83,3% Set dollar amount 16,7% What percentage of annual salary 3,0% 2,0 - 5 What amount of annual salary 1,50 1,50 - 15 When was auto-enrollment adopted by your plan? 5 3 - 3			1,200 - 6,10
Medians \$3,401 1,953 - 7,833 Female \$1,300 714 - 3,813 Male \$1,626 840 - 4,743 Does your plan offer auto-enrollment? Yes 19,1% 19,1% No and no plans to do so 68,3% 12,7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33,3% No 66,7% 5 For auto-enrollment, on what is the default contribution based? 83,3% 5 Percentage of annual salary 83,3% 2,0 - 5 What percentage of annual salary 3,0% 2,0 - 5 What amount of annual salary 15D - 15 When was auto-enrollment adopted by your plan? 5 3 - 4	Averages		1.890 - 7.15
Medians Female \$1,300 714 - 3,81 Male \$1,626 840 - 4,71 Does your plan offer auto-enrollment? Yes 19.1% No and no plans to do so 68.3% No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - ISD			
Female \$1,300 714 - 3.88 Male \$1,626 840 - 4.76 Does your plan offer auto-enrollment? Yes 19.1% No and no plans to do so 68.3% No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - ISD - ISD - ISD When was auto-enrollment adopted by your plan? Month 5 3 -	maio	ψο, το τ	1,700 7,02
Female \$1,300 714 - 3.88 Male \$1,626 840 - 4.76 Does your plan offer auto-enrollment? Yes 19.1% No and no plans to do so 68.3% No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - ISD - ISD - ISD When was auto-enrollment adopted by your plan? Month 5 3 -	Medians		
Male\$1,626840 - 4,76Does your plan offer auto-enrollment?Yes19,1%No and no plans to do so68,3%No but plan to12,7%Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation?Yes33,3%No66,7%For auto-enrollment, on what is the default contribution based?Percentage of annual salary83,3%Set dollar amount16,7%What percentage of annual salary3.0%2.0 - 5What amount of annual salaryISDISD - ISD - ISDWhen was auto-enrollment adopted by your plan?Month53 -		\$1,300	714 - 3 85
Does your plan offer auto-enrollment? Yes 19.1% No and no plans to do so 68.3% No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 3-		+ - 1	
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No and no plans to do so No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 - 3			
No but plan to 12.7% Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 -			
Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation? Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 -			
Yes 33.3% No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 -	No but plan to	12.7%	
No 66.7% For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 -	Are your plan's auto-enrolled participants also defaulted into automatic		
For auto-enrollment, on what is the default contribution based? Percentage of annual salary 83.3% Set dollar amount 16.7% What percentage of annual salary 3.0% 2.0 - 5 What amount of annual salary ISD ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 - 3	Yes		
Percentage of annual salary Set dollar amount What percentage of annual salary What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 83.3% 2.0 - 5 ISD ISD ISD - IS 3 - 6 3 - 7	No	66.7%	
What percentage of annual salary What amount of annual salary Set dollar amount 3.0% Set dollar amount 3.0% Set d	For auto-enrollment, on what is the default contribution based?		
What percentage of annual salary What amount of annual salary ISD ISD - IS When was auto-enrollment adopted by your plan? Month 5 3 -	Percentage of annual salary	83.3%	
When was auto-enrollment adopted by your plan? Month ISD ISD - ISD ISD - ISD ISD - ISD - ISD ISD - ISD - ISD	Set dollar amount	16.7%	
When was auto-enrollment adopted by your plan? Month ISD ISD - ISD ISD - ISD ISD - ISD - ISD ISD - ISD - ISD	What percentage of annual salary	3.0%	2.0 - 5
Month 5 3 -			ISD - IS
Month 5 3 -	When was auto-enrollment adopted by your plan?		
		5	۲ ـ



	<u>Typical</u> (Median or Mean)	<u>Middle Range</u> (25 – 75 percentile)
Who is included in auto-enrollment?		
New employees	75.0%	
Eligible employees	0.0%	
Both	25.0%	
What is your plan's opt-out window?		
30 days	50.0%	
60 days	16.7%	
90 days	16.7%	
Other	16.7%	
When do auto-enrollment contributions begin?		
Immediately	16.7%	
After opt-out window	83.3%	
Since auto-enrollment's inception, percentage of auto-enrolled		
employees that have opted out within the opt-out window	7.5%	4.0 - 8.8
If your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed)	01.707	
Potential negative employee reaction	21.6%	
Union issues	19.6%	
Belief that it's too paternalistic	5.9%	
Prohibited by law	52.9%	
Fiduciary concerns	5.9%	
Lack of management buy-in	13.7%	
Other	35.3%	
What is the default investment option for employees?		
Balanced Fund (Asset Allocation Fund)	1.7%	
Managed account	1.7%	
Target risk (custom)	8.3%	
Target risk (pre-packaged)	0.0%	
Stable value	5.0%	
Target date (custom)	25.0%	
Target date (pre-packaged)	53.3%	
Other	5.0%	
Does your plan offer auto-escalation?	22.20/	
Yes No	32.3% 67.7%	
INO	07.770	
What is the annual auto-escalation increase based on, and what is the default increase?		
Percentage increase only	57.9%	
Set dollar increase only	5.3%	
Percentage increase or set dollar increase (could be either)	36.8%	
Other	0.0%	
Annual auto-escalation increase percentage	1.0%	0.5 - 1.0
Annual auto-escalation increase dollar amount	ISD	ISD - ISD
How are people enrolled in auto-escalation?		
	68.4%	
Opt in Automatically oppolled, can opt out		
Automatically enrolled, can opt out	15.8% 15.0%	
Both Pon't know	15.8%	
Don't know	0.0%	



	<u>Typical</u> (Median or Mean)	<u>Middle Rang</u> (25 – 75 percentile
Number of plan's contributing participants that are currently enrolled in auto-escalation	58.0	7.0 - 890.
Percent of plan's contributing participants that are currently enrolled in auto-escalation	1.0%	0.0 - 6.
Is there a cap on the auto-escalation?		
Yes, a percentage cap	31.6%	
Yes, a dollar cap	0.0%	
None (except IRS limit)	68.4%	
Percentage cap on the auto-escalation	8.0%	N/A - N/
Dollar cap on the auto-escalation	ISD	ISD - ISI
How frequently does the auto-escalation occur?		
Annually	83.3%	
Semi-annually	0.0%	
Other	16.7%	
When does condition cours		
When does escalation occur?	17.70	
Beginning of calendar year	16.7%	
Chosen by participant	55.6%	
Coincides with pay increases	0.0%	
Other	27.8%	
NVESTMENTS		
What is your plan's approach to white label options?		
Do not currently use and have no plans to do so	50.8%	
Do not currently use but will consider doing so in next several years	14.8%	
Currently use white label funds	34.4%	
If currently use white label funds, how are they structured?		
Some, but not all, of our funds are white label funds	19.1%	
All of our funds are white label funds	76.2%	
We have single manager white label funds	42.9%	
We have multi-manager white label funds	61.9%	
Which asset classes does your plan offer?		
(Determined by whether asset class had a balance as of Dec 31, 2017)		
Money Market	48.3%	
Stable Value	87.9%	
Bonds	98.3%	
Domestic Large Cap Stocks	94.8%	
Domestic Mid-Cap Stocks	63.8%	
Domestic Small/Mid-Cap Stocks (SMID)	34.5%	
Domestic Small-Cap Stocks	72.4%	
International & Global Stocks	98.3%	
Commodities, REITs and Real Estate	37.9%	
Balanced	51.7%	
Risk Based	5.2%	
Target Date	89.7%	
Brokerage Window	67.2%	
Other	48.3%	



	<u>Typical</u> (Median or Mean)	<u>Middle Ran</u> (25 – 75 percenti
sset Class Detail as of Dec 31, 2017		
Dollar Value of Assets by Class as of Dec 31, 2017 (\$000s Avg)		
Money Market	\$51,223	0 - 11,4
Stable Value	\$519,335	10,280 - 747,6
Bonds	\$138,336	7,446 - 169,6
Domestic Large Cap Stocks	\$651,431	35,478 - 918,9
Domestic Mid-Cap Stocks	\$133,246	0 - 95,3
Domestic Small/Mid-Cap Stocks (SMID)	\$79,321	0 - 18,2
Domestic Small-Cap Stocks	\$113,428	0 - 101,0
nternational & Global Stocks	\$174,935	9,730 - 233,
Commodities, REITs and Real Estate	\$16,983	0 - 5,0
Balanced	\$64,573	0 - 28,
Risk Based	\$27,599	0
Target Date	\$499,400	23,726 - 635,7
Brokerage Window	\$57,592	0 - 49,8
Other	\$37,246	0 - 17,
Total Assets	\$2,564,647	251,540 - 3,454,
Percentage of Assets by Class as of Dec 31, 2017 (Avg)		
Money Market	1.4%	0.0 -
Stable Value	18.7%	10.0 - 2
Bonds	5.3%	3.2 -
	23.8%	20.5 - 2
Domestic Large Cap Stocks	4.7%	20.5 - 2
Domestic Mid-Cap Stocks	3.5%	0.0 -
Domestic Small/Mid-Cap Stocks (SMID)		
Domestic Small-Cap Stocks	4.1%	0.0 -
International & Global Stocks	6.5%	4.6 -
Commodities, REITs and Real Estate	0.8%	0.0 -
Balanced	2.8%	0.0 -
Risk Based	0.8%	0.0 -
Target Date	22.9%	12.1 - 2
Brokerage Window	2.0%	0.0 -
Other	2.8%	0.0 -
Total Assets	100.0%	99.9 - 10
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (Median)		
(Based on those that offered that asset class (i.e., reported a balance))		
Money Market	8.8%	3.8 - 1
Stable Value	36.7%	24.6 - 4
Bonds	19.3%	12.3 - 3
Domestic Large Cap Stocks	50.1%	32.9 - 6
Domestic Mid-Cap Stocks	26.6%	23.0 - 3
Domestic Small/Mid-Cap Stocks (SMID)	29.3%	16.4 - 5
Domestic Small-Cap Stocks	28.1%	21.8 - 4
International & Global Stocks	28.4%	17.8 - 4
Commodities, REITs and Real Estate	7.2%	4.7 - 2
Balanced	11.0%	5.3 - 2
Risk Based	ISD	ISD -
Target Date	53.0%	39.7 - 7
Brokerage Window	1.6%	0.5 -
Other	3.5%	2.1 - 1
Describer of total plan access that war and the large state of the lar	/7.00/	00.0
Percentage of total plan assets that were actively managed as of Dec 31, 2017	67.0%	32.0 - 8
Percentage of total plan assets that were passive (index) assets as of Dec 31, 2017	33.0%	19.0 - 6
Percentage of total plan assets that were multi-manager assets as of Dec 31, 2017	4.0%	0.0 - 5



	<u>Typical</u> (Median or Mean)	<u>Middle Range</u> (25 – 75 percentile)
Dollar amount of total plan assets in: (\$000s)	(ivieulali of ivieali)	(25 – 75 percentile)
(As of Dec 31, 2017 - Exclude brokerage window)		
Mutual funds	\$530,401	37,802 - 569,183
Collective trust funds	\$832,601	0 - 750,743
Separate accounts	\$1,096,415	0 - 1,063,62
Other (ETF, etc.)	\$128,496	0 - 4,20
Total	\$2,587,912	308,043 - 3,341,37
TOTAL	\$2,307,912	300,043 - 3,341,37
Percentage of total plan assets in:		
(As of Dec 31, 2017 - Exclude brokerage window)		
Mutual funds	46.4%	4.6 - 77.
Collective trust funds	22.7%	0.0 - 32.
Separate accounts	23.5%	0.0 - 38.
Other (ETF, etc.)	7.4%	0.0 - 0.
Total	100.0%	100.0 - 100.
Does your plan use an investment advisor/consultant?		
Yes, one-time use only	0.0%	
Yes, sporadically/as needed	9.5%	
Yes, ongoing	69.8%	
No	20.6%	
Approximately how often does your organization issue DEDs/DEIs		
Approximately how often does your organization issue RFPs/RFIs for an investment advisor/consultant?		
	0.0%	
Annually		
Every other year	0.0%	
Every three years	6.0%	
Every four years	2.0%	
Every five years	64.0%	
As needed	20.0%	
Other	8.0%	
Approximately how often does your organization conduct a formal and		
detailed review of investment performance and investment managers?		
Monthly	3.2%	
Quarterly	66.7%	
Semi-annually	4.8%	
Annually	22.2%	
Never	1.6%	
Other	1.6%	
Does your plan have a brokerage window?		
Yes	66.7%	
No	33.3%	
Percentage of plan participants that use the brokerage window	1.2%	0.5 - 2.
Is there a restriction on the amount that can be invested in the window per participant?		
Is there a restriction on the amount that can be invested in the window per participant? Yes	53.7%	
No	46.3%	
DISTRIBUTIONS AND WITHDRAWALS		
Does your plan offer loans? Yes	61.9%	
No No	38.1%	
IVU	38.170	



	<u>Typical</u> (Median or Mean)	<u>Middle Range</u> (25 – 75 percentile)
Which of the following types of loans does your plan offer? (Multiple responses allowed)	<u> </u>	<u>, , , , , , , , , , , , , , , , , , , </u>
General purpose	100.0%	
Home purchase	84.6%	
To whom does your plan offer loans? (Multiple responses allowed)		
Current employees	100.0%	
Former employees	30.8%	
Beneficiaries	12.8%	
Number of plan participants with outstanding loans as of Dec. 31, 2017	1,262.0	274.8 - 4,763.5
Percentage of plan participants with outstanding loans as of Dec 31, 2017	8.7%	5.4 - 13.0
Dollar value of plan's assets on loan as of Dec 31, 2017	\$9,983,220	1,769,906 - 33,859,926
Number of loans permitted per plan participant at any given time	1.0	1.0 - 2.0
If plan had outstanding loans in 2017, default rate on these loans	3.4%	1.0 - 6.0
How is the loan's interest rate calculated?		
Tied to prime	10.5%	
Tied to prime + 1%	68.4%	
Tied to prime + 2%	10.5%	
Other	10.5%	
Does your plan offer hardships/unforeseen emergency withdrawals?		
Yes	84.1%	
No	15.9%	
Dollar amount of plan's assets withdrawn in 2017 for hardships/unforeseen		
emergency	\$284,977	48,988 - 1,099,836
Percentage of plan's assets withdrawn in 2017 for hardships/unforeseen		
emergency	0.03%	0.01 - 0.05
Does your plan offer an annuity as a distribution option?		
Yes	45.9%	
No	54.1%	
Does your plan encourage rollovers into the plan from other plans or IRAs?		
Yes	91.9%	
No	8.1%	
Does your plan actively seek to retain assets of terminated employees		
(separated from service, but not retired)?		
Yes	71.0%	
No	29.0%	
Does your plan actively seek to retain assets of retired employees?		
Yes	75.8%	
No	24.2%	



	<u>Typical</u> (Median or Mean)	<u>Middle Rang</u> (25 – 75 percentile
Distributions by Age (Includes direct rollovers where applicable)		
Periodic Payments/Installments		
# Participants		
0-30 Years Old	3.4	0.0 - 3.
31-40 Years Old	4.6	0.0 - 3
41-50 Years Old	24.1	2.0 - 24
51-60 Years Old	540.8	22.0 - 731
61+ Years Old	5,632.3	375.0 - 8,176
Total	6,205.2	594.0 - 8,867
Dollars		
0-30 Years Old	\$1,165	0 - 20
31-40 Years Old	\$10,053	0 - 3
41-50 Years Old	\$49,734	0 - 47,4
51-60 Years Old	\$1,594,600	134,066 - 1,224,7
61+ Years Old	\$11,411,766	1,630,006 - 11,922,1
Total	\$13,067,319	2,155,508 - 12,888,6
Partial Lump Sum		
# Participants		
0-30 Years Old	107.8	2.0 - 35
31-40 Years Old	157.1	6.5 - 98
41-50 Years Old	291.0	4.8 - 219
51-60 Years Old	582.8	18.5 - 565
61+ Years Old	3,271.3	91.5 - 3,087
Total	4,410.0	146.0 - 3,788
Dollars		
0-30 Years Old	\$124,512	830 - 53,59
31-40 Years Old	\$866,392	67,093 - 502,9
41-50 Years Old	\$3,005,068	88,767 - 2,153,9
51-60 Years Old	\$8,576,758	190,285 - 15,850,1
61+ Years Old	\$25,906,679	1,627,513 - 34,412,7
Total	\$38,479,409	3,092,937 - 50,831,8
Full Lump Sum		
# Participants		
0-30 Years Old	509.3	3.0 - 284
31-40 Years Old	524.0	15.5 - 498
41-50 Years Old	491.7	9.5 - 465
51-60 Years Old	771.5	43.0 - 796
61+ Years Old	1,318.3	125.0 - 1,544
Total	3,614.7	409.0 - 3,939
Dollars		
0-30 Years Old	\$670,059	24,824 - 495,0
31-40 Years Old	\$2,688,515	208,100 - 2,221,1
41-50 Years Old	\$6,081,817	290,601 - 6,253,39
51-60 Years Old	\$18,677,826	765,776 - 20,526,4
61+ Years Old	\$50,419,200	7,345,408 - 69,982,0
Total	\$78,537,417	10,809,846 - 100,339,1



	<u>Typical</u> (Median or Mean)	<u>Middle Rang</u> (25 – 75 percentile
Number of transfers and direct rollovers INTO your plan in 2017	282.0	77.0 - 532.
Dollar amount of these transfers/direct rollovers INTO your plan in 2017	\$10,395,230	2,624,665 - 29,663,06
Number of transfers and direct rollovers OUT of your plan in 2017	507.0	172.0 - 1,335.
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$31,907,558	9,229,265 - 90,804,14
25 mar amount of most manor sources of the year plan in 2017	40.17.07,1000	7,227,200 70,00 1,11
ransfers/Direct Rollovers INTO Plan as % Total Assets	0.9%	0.5 - 1
Transfers/Direct Rollovers OUT of Plan as % Total Assets	2.9%	2.3 - 3.
PARTICIPANT SERVICES AND ENGAGEMENT		
Participant Services and Features		
Which of the following participant opinions does your organization measure? (Multiple	e responses allowed)	
Satisfaction	54.0%	
Retirement confidence	27.0%	
Trust in plan/employer	19.1%	
Other	9.5%	
None	30.2%	
Which of the following services does your plan provide?		
Service center (walk-in)		
Do Not Provide	29.5%	
Provide In-house	23.0%	
Provide via Third Party Administrator	29.5%	
Provide Both In-house and via Third Party Administrator	18.0%	
Call center (remote)		
Do Not Provide	0.0%	
Provide In-house	4.8%	
Provide via Third Party Administrator	72.6%	
Provide Both In-house and via Third Party Administrator	22.6%	
On-site services (enrollment, account reviews, education)		
Do Not Provide	3.2%	
Provide In-house	16.1%	
Provide via Third Party Administrator	46.8%	
Provide Both In-house and via Third Party Administrator	33.9%	
Managed accounts		
Do Not Provide	38.7%	
Provide In-house	0.0%	
Provide via Third Party Administrator	58.1%	
Provide Both In-house and via Third Party Administrator	3.2%	
Retirement planning services		
Do Not Provide	4.8%	
Provide In-house	8.1%	
Provide via Third Party Administrator	66.1%	
Provide Both In-house and via Third Party Administrator	21.0%	
Financial planning services		
Do Not Provide	43.6%	
Provide In-house	1.6%	
Provide via Third Party Administrator	53.2%	
Provide Both In-house and via Third Party Administrator	1.6%	



	<u>Typical</u> (Median or Mean)	<u>Middle Range</u> (25 – 75 percentile)
Loans		
Do Not Provide	34.4%	
Provide In-house	3.3%	
Provide via Third Party Administrator	59.0%	
Provide Both In-house and via Third Party Administrator	3.3%	
Hardships/unforeseeable emergency withdrawals		
Do Not Provide	14.5%	
Provide In-house	12.9%	
Provide via Third Party Administrator	67.7%	
Provide Both In-house and via Third Party Administrator	4.8%	
Qualified domestic relations orders		
Do Not Provide	8.1%	
Provide In-house	22.6%	
Provide via Third Party Administrator	59.7%	
Provide Both In-house and via Third Party Administrator	9.7%	
Financial wellness		
Do Not Provide	18.0%	
Provide In-house	14.8%	
Provide via Third Party Administrator	47.5%	
Provide Both In-house and via Third Party Administrator	19.7%	
Investment advice - in-person		
Do Not Provide	63.9%	
Provide In-house	1.6%	
Provide via Third Party Administrator	34.4%	
Provide Both In-house and via Third Party Administrator	0.0%	
Investment advice - online		
Do Not Provide	40.3%	
Provide In-house	0.0%	
Provide via Third Party Administrator	59.7%	
Provide Both In-house and via Third Party Administrator	0.0%	
Investment advice - telephone		
Do Not Provide	51.6%	
Provide In-house	0.0%	
Provide via Third Party Administrator	48.4%	
Provide Both In-house and via Third Party Administrator	0.0%	
Is the cost of the provided investment advice included in the overall plan ex	xpenses or charged separately to users of the a	dvice?
Investment advice - in-person		
Included in Overall Plan Expenses	64.0%	
Charged Separately to Users of the Advice	24.0%	
Both	12.0%	
Investment advice - online		
Included in Overall Plan Expenses	66.7%	
Charged Separately to Users of the Advice	15.4%	
Both	18.0%	



Included in Overall Plant Expenses 61.3%		<u>Typical</u> (Median or Mean)	Middle Range (25 – 75 percentile)	
Charged Separalety to Users of the Advice 19.4%	Investment advice - telephone			
Both 19.4%		61.3%		
Participant Communication/Education/Engagement	Charged Separately to Users of the Advice	19.4%		
Which of the following means of communication/education does your plan utilize? Website Videos Do Not Use Use (Third Party Administrator) Use (Chind party Administrator) Use (Both In-house and Third Party Administrator) Use (Both In-house and Third Party Administrator) Use (Chind Party Administrator) Use (Chind Party Administrator) Use (Both In-house and Third Party Administrator) Investment advice Do Not Use 38.3% Use (Chind Party Administrator) Use (Chind Party Administrato	Both	19.4%		
Website Videos Do Not Use 11.3% Use (In-house) 12.9% Use (Third Party Administrator) 43.6% Use (Both In-house and Third Party Administrator) 32.3% Webinars 18.0% Do Not Use 18.0% Use (In-house) 14.8% Use (Third Party Administrator) 47.5% Use (Both In-house and Third Party Administrator) 19.7% Investment advice 33.3% Do Not Use 38.3% Use (In-house) 33.3% Use (Both In-house and Third Party Administrator) 56.3% Use (Both In-house and Third Party Administrator) 0.0% Interactive retirement income calculators 11.3% Do Not Use 16.6% Use (Both In-house and Third Party Administrator) 74.2% Use (Both In-house and Third Party Administrator) 12.9% Financial literacy information 12.9% Use (Both In-house and Third Party Administrator) 45.0% Use (Both In-house and Third Party Administrator) 30.0% Participant Statements 16% <	Participant Communication/Education/Engagement			
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USE UNDULUEDUSE OUR THILLE OUR BUILDINGUIT	Use (Both In-house and Third Party Administrator)	1.6%		





	<u>Typical</u> (Median or Mean)	<u>Middle Rang</u> (25 – 75 percentile
Account balances and transactions	<u></u>	<u>, </u>
Do Not Use	0.0%	
Use (In-house)	4.8%	
Use (Third Party Administrator)	87.1%	
Use (Both In-house and Third Party Administrator)	8.1%	
oso (Bott III House and Third Lary Mahimistrator)	0.170	
Retirement income projections		
Do Not Use	3.2%	
Use (In-house)	3.2%	
Use (Third Party Administrator)	80.7%	
Use (Both In-house and Third Party Administrator)	12.9%	
, , , , , , , , , , , , , , , , , , , ,		
Fee disclosure/impact		
Do Not Use	3.3%	
Use (In-house)	8.2%	
Use (Third Party Administrator)	67.2%	
Use (Both In-house and Third Party Administrator)	21.3%	
, , , , , , , , , , , , , , , , , , , ,		
Other		
Onsite group education/seminars		
Do Not Use	1.6%	
Use (In-house)	16.1%	
Use (Third Party Administrator)	41.9%	
Use (Both In-house and Third Party Administrator)	40.3%	
· · · · · · · · · · · · · · · · · · ·		
Newsletters (paper and electronic)		
Do Not Use	11.7%	
Use (In-house)	15.0%	
Use (Third Party Administrator)	43.3%	
Use (Both In-house and Third Party Administrator)	30.0%	
Emails	10.00/	
Do Not Use	12.9%	
Use (In-house)	11.3%	
Use (Third Party Administrator)	30.7%	
Use (Both In-house and Third Party Administrator)	45.2%	
Control and alter		
Social media De Net Hee	40.70/	
Do Not Use	40.7%	
Use (In-house)	18.6%	
Use (Third Party Administrator)	20.3%	
Use (Both In-house and Third Party Administrator)	20.3%	
What is your plan's current status regarding guaranteed minimum withdrawal benefits (GMWB	\2	
Have not considered	67.9%	
	16.1%	
Currently considering		
Decided not to use	14.3%	
Currently using or will implement	1.8%	
PLAN OVERSIGHT, GOVERNANCE AND STRATEGIC PLANNING		
Board/Committee Oversight		
Who provides your plan systematically (Alaskin Languages all		
Who provides your plan oversight? (Multiple responses allowed)	10.70/	
Combined with Defined Benefit Plan oversight	12.7%	
Board/committee	87.3%	
Department/agency	17.5%	



	<u>Typical</u> (Median or Mean)	Middle Range (25 – 75 percentile)
How are the roles/responsibilities of your board/committee documented? (Multi		(25 – 75 percentile)
Charter	40.0%	
Bylaws	20.0%	
Statute/legislation	43.6%	
Other	25.5%	
No documentation	0.0%	
Number of members on the board/committee	9.0	7.0 - 9.0
Are the board/committee members elected or appointed? (Multiple responses a	allowed)	
Elected	34.6%	
Appointed	90.9%	
Ex-officio	27.3%	
Does your plan have an Investment Policy Statement (IPS)?		
	00 E0/	
Yes	88.5%	
No	11.5%	
How frequently is the IPS reviewed?		
Annually	79.6%	
Every other year	5.6%	
No set schedule	13.0%	
Other	1.9%	
For which of the following does your organization have measurable goals for in (Multiple responses allowed)	nprovement?	
Enrollments and participation	63.5%	
Savings rates	30.2%	
Leakage	22.2%	
Other	3.2%	
Have no measurable improvement goals	27.0%	
Approximately how often does your organization issue RFPs/RFIs for a record-	keeper/Third Party Administrator?	
Annually	0.0%	
Every other year	0.0%	
Every three years	6.6%	
Every four years	0.0%	
Every five years	63.9%	
Other	29.5%	
PLAN DOCUMENT		
How frequently is your plan document reviewed?		
Annually	44.3%	
Every other year	6.6%	
No set schedule	39.3%	
Other	9.8%	
Was your plan document individually designed from scratch or based on a prot		
Individually designed	67.2% 32.8%	
Based on prototype	52.8%	
Strategic Planning		
Does your plan have a formal, documented strategic planning process?		
Yes	50.8%	
No	49.2%	



	<u>Typical</u> (Median or Mean)	<u>Middle Rand</u> (25 – 75 percentil
Approximately how often is your strategic plan updated?		
Annually	80.0%	
Every other year	10.0%	
Every three years	3.3%	
Every five years	6.7%	
FEES		
A. Median Number of investment options plan currently offers	0/ 5	000
(Exclude brokerage window) B. Of the investment options offered, how many are risk-based and/or target date	26.5	20.3 - 30
funds? (Median)	11.0	9.3 - 12
Median Number of Fund Options	17.5	12.0 - 19
Is your plan funded entirely with revenue sharing from investment providers and vendors?		
Yes	15.2%	
No	84.9%	
Administrative Expenses		
Annual Expenses Covered by Fees	90.8%	100.0 - 10
Annual Expenses Not Covered by Fees	9.2%	0.0 -
Total Administrative Expenses	100.0%	100.0 - 10
Administrative Fees		
Annual administrative fees collected for plan in 2017		
Does not include fees driven by participant elections (i.e., loans, QDROs, advice, etc.)		
Annual direct dollar-based fees (if applicable)	27.9%	0.0 - 4
Annual asset-based fees (if applicable)	50.8%	0.0 - 99
Revenue sharing fees	20.5%	0.0 - 4
Total Fees	99.2%	100.0 - 10
Other annual expenses not covered by fees	3.1%	0.0 - (
Gross fees and uncovered expenses	102.3%	100.0 - 10
Less reimbursements to participants or credits to administrative account	-2.3%	0.0 -
Net Administrative Fees (fees + uncovered costs)	100.0%	100.0 - 10
Summary of Costs		
MEDIANS*		
Net Investment Fees		
Cost per Participant	\$119.9	82.5 - 20
Cost per Account	\$138.0	83.0 - 19
Cost as % Assets	0.26%	0.21 - 0
let Administrative Fees		
Cost per Participant	\$66.0	44.0 - 8
Cost per Account	\$64.0	42.5 - 8
Cost as % Assets	0.13%	0.08 - 0
otal Fees		
Cost per Participant	\$220.7	144.1 - 27
Cost per Account	\$211.4	156.3 - 26
Cost as % Assets	0.41%	0.32 - 0



ALL RESPONDENTS

MEANS* Net Investment Fees Cost per Participant Cost per Account Cost as % Assets Net Administrative Fees Cost per Participant Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alloan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing	\$209.7 \$194.3 0.30%	(25 – 75 percentil 82.5 - 206 83.0 - 195 0.21 - 0.3
Cost per Participant Cost as % Assets Net Administrative Fees Cost per Participant Cost as % Assets Total Fees Cost per Participant Cost per Participant Cost per Participant Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$194.3 0.30% \$91.7	83.0 - 195
Cost per Participant Cost as % Assets Net Administrative Fees Cost per Participant Cost as % Assets Total Fees Cost per Participant Cost per Participant Cost per Participant Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$194.3 0.30% \$91.7	83.0 - 195
Cost per Account Cost as % Assets Net Administrative Fees Cost per Participant Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$194.3 0.30% \$91.7	83.0 - 195
Cost as % Assets Net Administrative Fees Cost per Participant Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	0.30% \$91.7	
Net Administrative Fees Cost per Participant Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost per Account Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$91.7	0.21 - 0.3
Cost per Participant Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration		
Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration		
Cost per Account Cost as % Assets Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	400 5	44.0 - 85
Total Fees Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alla Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$92.5	42.5 - 89
Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	0.15%	0.08 - 0.
Cost per Participant Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration		
Cost per Account Cost as % Assets INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	#201 F	1441 07
INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$301.5	144.1 - 274
INDIVIDUAL PARTICIPANT FEES Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	\$286.8	156.3 - 260
Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	0.45%	0.32 - 0.
Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration		
Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	advisa sta V2	
Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration		
Which, if any, of the following categories of fees does your plan charge? (Multiple responses alle Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	69.5%	
Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	30.5%	
Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	owed)	
Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	75.6%	
Hardship/unforeseeable emergency Beneficiary administration	48.8%	
Beneficiary administration	14.6%	
	0.0%	
ODRO BIOCESSIIO	19.5%	
Brokerage window administration - annual fee	51.2%	
Brokerage window administration - one-time fee	17.1%	
Investment advice	7.3%	
Managed account	48.8%	
Financial planning	2.4%	
Amount charged to individual participant		
Loan origination	\$50.0	50.0 - 60
Loan maintenance (annual)	\$32.5	25.0 - 47
Hardship/unforeseeable emergency	ISD	ISD - IS
Beneficiary administration	ISD	ISD - IS
QDRO processing	\$225.0	175.0 - 250
Brokerage window administration - annual fee	\$50.0	40.0 - 50
Brokerage window administration - one-time fee	\$50.0	27.5 - 50
Investment advice	ISD	ISD - IS
Managed account	0.5%	0.5 - 0
Financial planning (\$)	ISD	ISD - IS
Financial planning (%)	ISD	ISD - I

* Mean = Average Median = Midpoint (see page 5 for further explanation)



ETIDEMENT DI AN ENVIDONMENT AND DI AN INDICATIVE DATA	<u>SINGLE</u> <u>EMPLOYER</u>	MUL EMPLOY
ETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA		
s your plan a single or multi-employer plan?		
Single employer	100.0%	0.
Multi-employer	0.0%	100.
What is your plan type?		
457(b)	55.9%	62.
403(b)	11.8%	6.
401(k)	17.7%	13.
401(a) Defined Contribution	14.7%	17.
How is record-keeping handled by your plan?		
Internally	0.0%	6.
Externally by a Third Party Administrator	100.0%	93.
What type(s) of tax-advantaged savings methods are offered by your plan?		
Pre-tax only (but plan to offer Roth in future)	38.2%	31.
Pre-tax only (with no plan to offer Roth in future)	2.9%	3.
Roth only	0.0%	0.
Both	58.8%	65.
What is your defined contribution plan designation?		
Primary	14.7%	24.
Supplemental	85.3%	75.
Are other defined contribution plans available, in addition to this one?		
Yes	55.9%	65.
No	44.1%	34.
Which entities are covered by your plan? (Multiple responses allowed)		
State	23.5%	72.
County	23.5%	75.
City	38.2%	72.
Special Districts	2.9%	58.
Hospital	0.0%	37.
College/University	35.3%	79.
School (K-12)	2.9%	75.
Other	5.9%	13
Which of the following best describes your plan?		
Bundled (single provider of services and investment products)	27.3%	20.
Unbundled (administrative and investment providers are separately chosen)	72.7%	79.
Are all or some of your plan participants eligible to participate in a defined benefit plan?		
Yes	91.2%	89.
No	8.8%	10.
What percentage of those employees eligible for your defined		
contribution plan will also receive benefits from a defined benefit plan or hybrid plan?		
Based on those that responded "yes" to the preceding question)	100.0%	100.



	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULT</u> EMPLOYE
asked on a future survey, would you be able to provide basic income		
eplacement data for participants in your defined contribution plan?	10.50/	07.7
Yes	12.5%	27.69
No, information would be too difficult to obtain	53.1%	44.89
No, information is not available	34.4%	27.69
Ooes your plan provide a retirement income projection for participants?		
Yes	79.4%	86.2
No No	20.6%	13.8
plan provides a retirement income projection for participants,		
ow is it displayed? (Multiple responses allowed)		
Monthly income at retirement	92.6%	88.0
Annual income at retirement	18.5%	20.0
Account balance at retirement	33.3%	44.0
Other	0.0%	4.0
Ooes your plan have a formal adopted salary income replacement target for your employees to include all primary sources of retirement income, including defined benefit, defined contribution,	and Social Security)?	
Yes	26.5%	31.0
No	73.5%	69.0
INO	73.370	07.0
count Types (As of December 31, 2017) Pre-tax Participant Accounts		
# Accounts		
# Accounts Contributing	3.573.0	34.822
Contributing	3,573.0 2,778.5	
	3,573.0 2,778.5	
Contributing		
Contributing Non-Contributing Total Account Balance (\$000s) Contributing	2,778.5 \$226,682	11,74
Contributing Non-Contributing Total Account Balance (\$000s)	2,778.5	11,74 \$743,0
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing	2,778.5 \$226,682	11,74 \$743,0
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account	2,778.5 \$226,682 \$159,834	11,74 \$743,0 \$388,9
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing	2,778.5 \$226,682 \$159,834 \$71,690	\$743,(\$388,9 \$43,5
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account	2,778.5 \$226,682 \$159,834	\$743,0 \$388,9 \$43,5
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees?	\$226,682 \$159,834 \$71,690 \$67,410	\$743,0 \$388,9 \$43,5 \$49,6
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes	\$226,682 \$159,834 \$71,690 \$67,410	\$743,0 \$388,9 \$43,5 \$49,6
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees?	\$226,682 \$159,834 \$71,690 \$67,410	\$743,0 \$388,5 \$43,5 \$49,6
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No	\$226,682 \$159,834 \$71,690 \$67,410	\$743,0 \$388,5 \$43,5 \$49,6
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for:	\$226,682 \$159,834 \$71,690 \$67,410 \$52.2% 47.8%	\$743,0 \$388,5 \$43,6 \$49,6
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8%	\$743,0 \$388,5 \$43,5 \$49,6 63.0 36.
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for:	\$226,682 \$159,834 \$71,690 \$67,410 \$52.2% 47.8%	\$743,0 \$388,9 \$43,5 \$49,6 63.0 36.4
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0	\$743,0 \$388,9 \$43,5 \$49,6 63.6 11,088 19,58
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s)	\$226,682 \$159,834 \$71,690 \$67,410 \$52.2% 47.8% 3,614.7 6,431.0 10,045.7	\$743,0 \$388,9 \$43,5 \$49,6 63.6 36.4 11,089 19,58 30,66
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0 10,045.7	\$743,0 \$388,9 \$43,5 \$49,6 63.6 36.4 11,08 19,58 30,66
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.)	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0 10,045.7 \$341,066 \$858,845	\$743,0 \$388,9 \$43,5 \$49,6 63.0 36.4 11,08 19,58 30,66
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0 10,045.7	\$743,0 \$388,9 \$43,5 \$49,6 63.0 36.4 11,08 19,58 30,66
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.)	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0 10,045.7 \$341,066 \$858,845	\$743,0 \$388,9 \$43,5 \$49,6 63.6 36.4 11,089 19,58 30,66 \$190,9 \$880,7
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.) Total	2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0 10,045.7 \$341,066 \$858,845	\$743,0 \$388,9 \$43,5 \$49,6 63.6 36.4 11,085 19,58 30,665 \$190,9 \$880,7 \$1,071,6
Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.) Total	\$2,778.5 \$226,682 \$159,834 \$71,690 \$67,410 52.2% 47.8% 3,614.7 6,431.0 10,045.7 \$341,066 \$858,845 \$1,199,911	34,822 11,743 \$743,0 \$388,9 \$43,5 \$49,6 63.6 36.4 11,085 19,581 30,667 \$190,9 \$880,7 \$1,071,6



Contributing 686.0 3.1 k Non-Contributing 20 d 10.0 20 d 10.0 <th></th> <th><u>SINGLE</u> <u>EMPLOYER</u></th> <th>MUL EMPLOY</th>		<u>SINGLE</u> <u>EMPLOYER</u>	MUL EMPLOY
Contributing 686.0 3.1 k Non-Contributing 20 d 10.0 20 d 10.0 <th>Roth Accounts</th> <th></th> <th></th>	Roth Accounts		
Non-Contributing 410.0 21 Total Account Balance (\$000s) \$6,777 \$18, Non-Contributing \$6,777 \$18, Non-Contributing \$12,487 \$18, Non-Contributing \$12,487 \$6,777 \$6,777 \$6,777 \$18, Non-Contributing \$12,487 \$6,777 \$6,777 \$6,777 \$6,777 \$6,777 \$6,777 \$18, Non-Contributing accounts, do you know how many are current employees? \$6,779 \$6,779 \$2,800 \$6,779 \$2,800 \$6,779 \$2,800 \$6,779 \$2,800 \$6,779 \$2,800 \$6,779 \$2,800 \$6,779 \$2,800 \$2,900	# Accounts		
Total Account Balance (\$000s) \$12,487	Contributing	686.0	3,169
Contributing \$6,777 \$18. Non-Contributing \$12,487 \$6. Non-Contributing \$12,487 \$6. Non-Contributing \$4,089 \$7. Regarding the non-contributing accounts, do you know how many are current employees? 33,336 71 Yes 33,336 71 No 66,789 28 Of the non-contributing accounts, # of accounts for: \$150 1,33 Current employees \$150 \$1,30 1,31 Others (former employees, beneficiary accounts, etc.) \$150 \$9. Total \$150 \$1,51 \$10 \$11 Total \$150 \$1,51 \$10 \$11 Total of the non-contributing accounts, etc.) \$150 \$1,51 \$10 \$11 Total \$150 \$1,51 \$10 \$1,51 \$10 \$1 Of the non-contributing accounts, \$per account for: \$150 \$1,51 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 <td< td=""><td>Non-Contributing</td><td>410.0</td><td>20</td></td<>	Non-Contributing	410.0	20
Non-Contributing \$736 \$1, \$ per Account \$12,487 \$6, Contributing \$12,487 \$6, Non-Contributing \$4,089 \$7, Regarding the non-contributing accounts, do you know how many are current employees? \$33,335 71 Yes \$33,335 71 No 66,735 28 Of the non-contributing accounts, # of accounts for: \$150 \$1,32 Current employees \$150 \$1,32 \$1,32 Others (former employees, beneficiary accounts, etc.) \$150 \$7, Others (former employees, beneficiary accounts, etc.) \$150 \$1, Other (former employees, beneficiary accounts, etc.) \$150 \$1, Total \$150 \$4 \$4 Others (former employees, beneficiary accounts, etc.) \$150 \$4 Others (former employees, beneficiary accounts, etc.) \$150 \$4 Others (former employees, beneficiary accounts, etc.) \$150 \$4 Others (former employees, beneficiary accounts, etc.) \$1,50 \$4 Others (former em	Total Account Balance (\$000s)		
\$ per Account \$12.487	Contributing	\$6,777	\$18,0
Contributing \$12,487 \$6, Non-Contributing \$1,009 \$7, Regarding the non-contributing accounts, do you know how many are current employees? **** **** \$6,7% \$8 \$7, No 66,7% 28 *** \$8 \$7, No 66,7% \$28 *** \$8 \$7, \$8 \$9 \$1,50 \$1,30 \$1,90 \$1,00 <td>Non-Contributing Section 2015</td> <td>\$736</td> <td>\$1,</td>	Non-Contributing Section 2015	\$736	\$1,
Contributing \$12,487 \$6, Non-Contributing \$1,009 \$7, Regarding the non-contributing accounts, do you know how many are current employees? **** **** \$6,7% \$8 \$7, No 66,7% 28 *** \$8 \$7, No 66,7% \$28 *** \$8 \$7, \$8 \$9 \$1,50 \$1,30 \$1,90 \$1,00 <td>\$ per Account</td> <td></td> <td></td>	\$ per Account		
Non-Contributing \$4,089 \$7, Regarding the non-contributing accounts, do you know how many are current employees? 33.3% 71 Yes 33.3% 71 No 66.7% 28 Of the non-contributing accounts, # of accounts for: Current employees ISD 1.3 Others (former employees, beneficiary accounts, etc.) ISD 9 Total ISD 57, Others (former employees, beneficiary accounts, etc.) ISD \$11, Total ISD \$17, \$10, \$10 \$11, \$10 \$10 \$11, \$10 \$10 \$11, \$10 \$10 \$10 \$11, \$10		\$12,487	\$6,
Yes 33.3% 71 No 66.7% 28 Of the non-contributing accounts, # of accounts for: SD 1.33 Current employees ISD 9.33 Others (former employees, beneficiary accounts, etc.) ISD 2.25 Of the non-contributing accounts, total account balance for: (\$000s) ISD \$7. Current employees ISD \$7. Others (former employees, beneficiary accounts, etc.) ISD \$11. Total ISD \$19. Of the non-contributing accounts, \$ per account for: ISD \$4. Current employees, beneficiary accounts, etc.) ISD \$4. Others (former employees, beneficiary accounts, etc.) ISD \$4.		\$4,089	\$7,
No 66.7% 28 Of the non-contributing accounts, # of accounts for: Current employees 15D 1.33 Others (former employees, beneficiary accounts, etc.) 1SD 9.9 Total 1SD 2.2 Of the non-contributing accounts, total account balance for: (\$000s) SD \$7. Current employees 1SD \$11. Total 1SD \$11. Total (Somer employees, beneficiary accounts, \$per account for: SD \$1. Current employees 1SD \$4. Others (former employees, beneficiary accounts, etc.) 1SD \$4. Total \$1. \$5. \$4. Others (former employees, beneficiary accounts, etc.) 1SD \$4. Total \$2. \$4. \$4. Others (former employees, beneficiary accounts, etc.) \$5. \$4. \$4.	Regarding the non-contributing accounts, do you know how many are current employees?		
Of the non-contributing accounts, # of accounts for: Current employees ISD 1.33 Others (former employees, beneficiary accounts, etc.) ISD 90 Total ISD 2.25 Of the non-contributing accounts, total account balance for: (\$000s) Current employees ISD \$7 Others (former employees, beneficiary accounts, etc.) ISD \$11 Total ISD \$11 Of the non-contributing accounts, \$ per account for: \$15 \$15 Current employees, beneficiary accounts, etc.) ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 <	Yes	33.3%	71
Current employees ISD 1,31 Others (former employees, beneficiary accounts, etc.) ISD 9 Total ISD 2,23 Off the non-contributing accounts, total account balance for: (\$000s) ISD \$7 Current employees ISD \$11 Others (former employees, beneficiary accounts, etc.) ISD \$11 Total ISD \$4 Of the non-contributing accounts, \$ per account for: ISD \$4 Current employees ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 Total ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 Otal Accounts (Pre-Tax & Roth) \$5 \$4 *Accounts \$1 \$2 \$4 *Otal Accounts (Pre-Tax & Roth) \$1 \$3 \$2 \$5 Total Account Balance (\$000s) \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 </td <td>No</td> <td>66.7%</td> <td>28</td>	No	66.7%	28
Current employees ISD 1,31 Others (former employees, beneficiary accounts, etc.) ISD 9 Total ISD 2,23 Off the non-contributing accounts, total account balance for: (\$000s) ISD \$7 Current employees ISD \$11 Others (former employees, beneficiary accounts, etc.) ISD \$11 Total ISD \$4 Of the non-contributing accounts, \$ per account for: ISD \$4 Current employees ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 Total ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 Others (former employees, beneficiary accounts, etc.) ISD \$4 Otal Accounts (Pre-Tax & Roth) \$5 \$4 *Accounts \$1 \$2 \$4 *Otal Accounts (Pre-Tax & Roth) \$1 \$3 \$2 \$5 Total Account Balance (\$000s) \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 </td <td>Of the non-contributing accounts, # of accounts for:</td> <td></td> <td></td>	Of the non-contributing accounts, # of accounts for:		
Total SID 2.21		ISD	1,3
Current employees ISD \$7,		ISD	90
Current employees ISD \$7, Others (former employees, beneficiary accounts, etc.) ISD \$11, Total ISD \$19, Of the non-contributing accounts, \$ per account for: SD \$4, Current employees ISD \$4, Others (former employees, beneficiary accounts, etc.) ISD \$8, Total ISD \$4, otal Accounts (Pre-Tax & Roth) \$1,000 \$4, # Accounts \$1,348.7 \$46.4 Non-Contributing \$1,348.7 \$46.4 Non-Contributing \$1,349.2 \$2,23 Total \$2,349.2 \$2,22 **Total Account Balance (\$000s) \$1,514,604 \$1,735,735 Non-Contributing \$1,514,604 \$1,735,735,735 **Accounts \$2,239,852 \$2,796,796,796,796,796,796,796,796,796,796	Total	ISD	2,2
Current employees ISD \$7, Others (former employees, beneficiary accounts, etc.) ISD \$11, Total ISD \$19, Of the non-contributing accounts, \$ per account for: SD \$4, Current employees ISD \$4, Others (former employees, beneficiary accounts, etc.) ISD \$8, Total ISD \$4, otal Accounts (Pre-Tax & Roth) \$1,000 \$4, # Accounts \$1,348.7 \$46.4 Non-Contributing \$1,348.7 \$46.4 Non-Contributing \$1,349.2 \$2,23 Total \$2,349.2 \$2,22 **Total Account Balance (\$000s) \$1,514,604 \$1,735,735 Non-Contributing \$1,514,604 \$1,735,735,735 **Accounts \$2,239,852 \$2,796,796,796,796,796,796,796,796,796,796	Of the non-contributing accounts, total account balance for: (\$000s)		
Others (former employees, beneficiary accounts, etc.) ISD \$11, Total \$15, ISD \$19, ISD \$4, ISD \$4, ISD \$4, ISD \$8, ISD \$4, ISD \$8, ISD \$4, ISD		ISD	\$7,
Of the non-contributing accounts, \$ per account for: Current employees ISD \$ 4, Others (former employees, beneficiary accounts, etc.) ISD \$ 8, Total ISD \$ 4, otal Accounts (Pre-Tax & Roth) \$ 1,000 \$ 4, # Accounts 21,348.7 46,44 Non-Contributing 13,029.5 25,87 Total 34,378.2 72,27 Total Account Balance (\$000s) Contributing \$ 1,514,604 \$ 1,735, Non-Contributing \$ 725,247 \$ 1,060, Total \$ 2,239,852 \$ 2,796, # Accounts \$ 2,239,852 \$ 2,796, # Accounts \$ 6,81% 6,8 Contributing 36,9% 31 Total 100,0% 100 Total Account Balance (\$) Contributing 68,1% 6,8 Non-Contributing 68,1% 6,8 Non-Contributing 68,1% 6,8 Non-Contributing 31,9% 32,20 <td></td> <td>ISD</td> <td></td>		ISD	
Current employees ISD \$4, Others (former employees, beneficiary accounts, etc.) ISD \$8, Total ISD \$8, Total ISD \$4, ISD	Total	ISD	\$19,
Others (former employees, beneficiary accounts, etc.) ISD \$8, Total Total Accounts (Pre-Tax & Roth) ***********************************	Of the non-contributing accounts, \$ per account for:		
Total Accounts (Pre-Tax & Roth) # Accounts Contributing 21,348.7 46,44 Non-Contributing 13,029.5 25,8 Total 34,378.2 72,22 Total Account Balance (\$000s) Contributing \$1,514,604 \$1,735, Non-Contributing \$725,247 \$1,060, Total \$2,239,852 \$2,796, # Accounts **Accounts 68 Contributing 63.1% 68 Non-Contributing 36.9% 31 Total Account Balance (\$) **Contributing 68.1% 68 Non-Contributing 31.9% 32		ISD	\$4,
Accounts (Pre-Tax & Roth)	Others (former employees, beneficiary accounts, etc.)	ISD	\$8,
# Accounts Contributing 21,348.7 46,44 Non-Contributing 13,029.5 25,8 Total 34,378.2 72,2 Total Account Balance (\$000s) Contributing \$1,514,604 \$1,735, Non-Contributing \$725,247 \$1,060, Total \$2,239,852 \$2,796, # Accounts Contributing 63.1% 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 68.1% 68	Total	ISD	\$4,
Contributing 21,348.7 46,44 Non-Contributing 13,029.5 25,8 Total 34,378.2 72,2 Total Account Balance (\$000s) Contributing \$1,514,604 \$1,735, Non-Contributing \$725,247 \$1,060, Total \$2,239,852 \$2,796, Non-Contributing \$2,239,852 \$2,796, Non-Contributing 68 68 80 31 Total 100.0% 100 100 100 100 Total Account Balance (\$) 68 68 68 68 80 68 68 68 80 68 68 80 68 68 80 68 80 68 80 68 80 <td>otal Accounts (Pre-Tax & Roth)</td> <td></td> <td></td>	otal Accounts (Pre-Tax & Roth)		
Contributing 21,348.7 46,44 Non-Contributing 13,029.5 25,8 Total 34,378.2 72,2 Total Account Balance (\$000s) Contributing \$1,514,604 \$1,735, Non-Contributing \$725,247 \$1,060, Total \$2,239,852 \$2,796, # Accounts 68 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 68.1% 68 Non-Contributing 31.9% 32	# Accounts		
Non-Contributing 13,029.5 25,8 Total 34,378.2 72,2 Total Account Balance (\$000s) Contributing \$1,514,604 \$1,735, 1060,		21.348.7	46.4
Total Account Balance (\$000s) Contributing \$1,514,604 \$1,735, Non-Contributing \$725,247 \$1,060, S2,239,852 \$2,796, S2,796,			
Contributing \$1,514,604 \$1,735 Non-Contributing \$725,247 \$1,060 Total \$2,239,852 \$2,796 # Accounts 63.1% 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32			
Contributing \$1,514,604 \$1,735 Non-Contributing \$725,247 \$1,060 Total \$2,239,852 \$2,796 # Accounts 63.1% 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32	Total Account Balance (\$000s)		
Total \$2,239,852 \$2,796, # Accounts Contributing 63.1% 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32	Contributing	\$1,514,604	\$1,735,
# Accounts Contributing 63.1% 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32	•		
Contributing 63.1% 68 Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32	Total	\$2,239,852	\$2,796,
Non-Contributing 36.9% 31 Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32			
Total 100.0% 100 Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32			
Total Account Balance (\$) Contributing 68.1% 68 Non-Contributing 31.9% 32			
Contributing 68.1% 68 Non-Contributing 31.9% 32	Total	100.0%	100
Non-Contributing 31.9% 32			
•	-		
	Non-Contributing Total	31.9% 100.0%	32 100



	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULT</u> EMPLOYE
S per Account		
Contributing	\$68,028	\$43,81
lon-Contributing	\$65,110	\$49,62
Total	\$66,378	\$51,65
Pre-tax vs. Roth		
# Accounts as Percent of Total		
Pre-tax Pre-tax	96.6%	97.0
Roth	3.4%	3.0
Total	100.0%	100.0
Account Balance \$ as Percent of Total		
Pre-tax Pre-tax	99.7%	99.7
Roth	0.3%	0.3
Total	100.0%	100.0
Based on Those Who Had Both Types		
# Accounts as Percent of Total		
Pre-tax	84.8%	92.6
Roth	15.2%	7.4
Total	100.0%	100.0
Account Balance \$ as Percent of Total		
Pre-tax	96.8%	98.1
Roth	3.2%	1.9
Total	100.0%	100.0
Of the non-contributing accounts, # of accounts for:		
Current employees	5,183.3	11,569
Others (former employees, beneficiary accounts, etc.)	7,177.3	19,90
Total	12,360.6	31,47
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	\$586,681	\$194,1
Others (former employees, beneficiary accounts, etc.)	\$1,019,112	\$885,6
Total	\$1,605,793	\$1,079,8
Of the non-contributing accounts, # of accounts for:		
Current employees	38.4%	27.
Others (former employees, beneficiary accounts, etc.)	61.6%	72.
Total	100.0%	100.0
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	35.8%	22.4
Others (former employees, beneficiary accounts, etc.)	64.2%	77.6
Total	100.0%	100.
Of the non-contributing accounts, \$ per account for:		
Current employees	\$81,859	\$17,8
Others (former employees, beneficiary accounts, etc.)	\$146,025	\$50,2
Total	\$110,932	\$35,7



Please supply the following information for your plan as of Dec 31, 2017: Total plan assets (\$000s) \$15,436 \$1,671. Total plan assets (\$000s) \$15,436 \$1,671. Total plan assets (\$000s) \$15,436 \$1,671. Average participant age (All account holders) Years 48.0 48.5			
Please supply the following information for your plan as of Dec 31, 2017: Forceint Change in Total Assets vs Prior Year		SINGLE	MULT
Total plan assets (5000s) \$1,436 \$1,821. Percent Change in Total Assets vs Prior Year 14.6% 14. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 5. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 48.5 6. Average participant age (All account holders) Years 4. Average years 4. Aver	DI	<u>EMPLOYER</u>	EMPLOYE
Percent Change in Total Assets se Prior Year 14.6%		¢ΓΩ1 427	¢1 / 21 2/
Average participant age (All account holders) Years			
Median participant age (All account holders) Years 5 5			
### All Att type(s) of employees are eligible to participate in your plan? (Multiple responses allowed) ### Full-time			48
Full-lime	Median participant age (Ali account noiders) Years	48.5	50
Full-lime	What typo(s) of ampleyoes are oligible to participate in your plan? (Multiple responses allowed)		
Part-time 73.5% 79. Temporary 35.3% 55. Seasonal 32.4% 55. Number of current employees that were participants in your plan as of: 32.00 22.05 Jan 1, 2017 4,357.0 22.05 Doc 31, 2017 11,865.5 63.45 Dec 31, 2017 11,865.5 63.45 Dec 31, 2017 12,216.5 80.48 Plan Participation Rate 66.6% 39. Number of total participants (regardless of employment status) in your plan as of: 31,145.0 52.59 Plan 1, 2017 13,45.0 52.59 56.60 Ob you know how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? 36.4% 34. Yes 36.4% 36. 36. 36. As of Dec: 31, 2017, number of plan participants that were eligible to participate 4.279.5 58.55 Exempt 0.0 27 Number of new enrollments that were exempt, based on their public service related to this plan 4.279.5 58.55 Exempt		07.10/	100.0
Temporary 35.3% 55. 56. 56. 32.4% 55. 56. 56. 32.4% 55. 56. 32.4% 55. 56. 32.4% 55. 56. 32.4% 55. 32.4% 55. 32.4% 55. 32.4% 55. 32.4% 32.4% 35. 32.4% 35. 32.4% 32.4			
Seasonal			
Jan 1, 2017 4,357.0 22,05 Dec 31, 2017 4,260.0 33,50 Number of current employees that were eligible to participate in your plan as of: Jan 1, 2017 11,865.5 63,45 Dec 31, 2017 12,216.5 80,48 Plan Participation Rate 66.6% 39,			
Jan 1, 2017	Seasonal	32.4 /0	55.2
Jan 1, 2017	Number of current employees that were participants in your plan as of:		
Dec 31, 2017 4,260.0 33,50	· · · · · · · · · · · · · · · · · · ·	4,357.0	22,058
Main 1,2017 11,865.5 63,45 Dec 31, 2017 12,216.5 80,48 Plan Participation Rate 66,6% 39. Mumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of total participants (regardless of employment status) in your plan as of: Jumber of plan participants (regardless of employment status) in your plan as of: Jumber of plan participants (regardless of employment status) in your plan as of: Jumber of plan participants (regardless of employment status) in your plan in 2017			33,50
Jan 1, 2017 11,865.5 63,45 Dec 31, 2017 12,216.5 80,48 Plan Participation Rate 66.6% 39. Number of total participants (regardless of employment status) in your plan as of: Jan 1, 2017 13,145.0 52,59 Dec 31, 2017 13,970.0 55,66 Do you know how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? Yes		,	
Dec 31, 2017 12,216.5 80,48	Number of current employees that were eligible to participate in your plan as of:		
Plan Participation Rate 66.6% 39. Number of total participants (regardless of employment status) in your plan as of:	Jan 1, 2017	11,865.5	63,45
Number of total participants (regardless of employment status) in your plan as of: Jan 1, 2017 13,145.0 52,59 Dec 31, 2017 13,970.0 55,66 Do you know how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? Yes	Dec 31, 2017	12,216.5	80,48
Number of total participants (regardless of employment status) in your plan as of: Jan 1, 2017 13,145.0 52,59 Dec 31, 2017 13,970.0 55,66 Do you know how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? Yes			
Jan 1, 2017 13,145.0 52,59 Dec 31, 2017 13,970.0 55,66 Do you know how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? 36.4% 34. Yes 36.4% 34. No 63.6% 65. As of Dec. 31, 2017, number of plan participants that were eligible to participate in Social Security and number that were exempt, based on their public service related to this plan 4.279.5 58,55 Exempt 0.0 27 Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) \$19,813 \$8,60 Contributing - Female \$19,813 \$8,60 Non-Contributing - Female \$14,694 \$8,10 All - Female \$34,047 \$10,0 Contributing - Male \$34,047 \$10,0 Non-Contributing - Male \$42,523 \$13,7 All - Male \$45,302 \$8,6 Account Balance (\$) (As of December 31, 2017) \$45,5	Plan Participation Rate	66.6%	39.0
Jan 1, 2017 13,145.0 52,59 Dec 31, 2017 13,970.0 55,66 Do you know how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? 36.4% 34. Yes 36.4% 34. No 63.6% 65. As of Dec. 31, 2017, number of plan participants that were eligible to participate in Social Security and number that were exempt, based on their public service related to this plan 4.279.5 58,55 Exempt 0.0 27 Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) \$19,813 \$8,6 Contributing - Female \$19,813 \$8,6 Non-Contributing - Female \$14,694 \$8,1 Contributing - Male \$34,047 \$10,6 Non-Contributing - Male \$42,523 \$13,7 All - Male \$45,302 \$8,6 Account Balance (\$) (As of December 31, 2017) \$45,5	Number of total participants (regardless of ampleument status) in your plan as of		
Dec 31, 2017 13,970.0 55,66		12.145.0	E2 E0
Countributing - Female Standard Security and how many of your plan participants are eligible to participate in Social Security and how many are exempt, based on their public service related to this plan? No			
Social Security and how many are exempt, based on their public service related to this plan? Yes	Dec 31, 2017	13,970.0	33,000
Social Security and how many are exempt, based on their public service related to this plan? Yes	Do you know how many of your plan participants are eligible to participate in		
Yes 36.4% 34. No 63.6% 65. As of Dec. 31, 2017, number of plan participants that were eligible to participate Image: Social Security and number that were exempt, based on their public service related to this plan Eligible 4,279.5 58,55 Exempt 0.0 27 Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) Contributing - Female \$19,813 \$8, Non-Contributing - Female \$27,856 \$10, All - Female \$14,694 \$8, Contributing - Male \$34,047 \$10, Non-Contributing - Male \$42,523 \$13, All - Male \$45,302 \$8, Account Balance (\$) (As of December 31, 2017) \$45, All Accounts - Average \$78,976 \$45,			
No		26 10/	3/1
As of Dec. 31, 2017, number of plan participants that were eligible to participate In Social Security and number that were exempt, based on their public service related to this plan Eligible 4,279.5 58,55 Exempt 0.0 27 Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) Contributing - Female \$19,813 \$8, Non-Contributing - Female \$27,856 \$10, All - Female \$14,694 \$8,6 Contributing - Male \$44,523 \$13, All - Male \$45,302 \$8,6 Account Balance (\$) (As of December 31, 2017) All Accounts - Average \$78,976 \$45,			
Social Security and number that were exempt, based on their public service related to this plan 4,279.5 58,55		05.070	03.
Social Security and number that were exempt, based on their public service related to this plan 4,279.5 58,55	As of Dec. 31, 2017, number of plan participants that were eligible to participate		
Eligible 4,279.5 58,55 Exempt 0.0 27 Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) *** Union of the plant of the			
Exempt 0.0 27 Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) Standard (\$) Contributing - Female \$19,813 \$8,6 Non-Contributing - Female \$27,856 \$10,7 All - Female \$14,694 \$8,6 Contributing - Male \$42,523 \$13,7 All - Male \$45,302 \$8,6 Account Balance (\$) (As of December 31, 2017) All Accounts - Average \$78,976 \$45,7		4.279.5	58.55
Number of new enrollments that were recorded by your plan in 2017 645.0 3,09 Median Account Balance (\$) ***********************************			27
Median Account Balance (\$) Contributing - Female \$19,813 \$8,000 Non-Contributing - Female \$27,856 \$10,000 All - Female \$14,694 \$8,000 Contributing - Male \$34,047 \$10,000 Non-Contributing - Male \$42,523 \$13,000 All - Male \$45,302 \$8,000 Account Balance (\$) (As of December 31, 2017) All Accounts - Average \$78,976 \$45,000			
Contributing - Female \$19,813 \$8,6 Non-Contributing - Female \$27,856 \$10,7 All - Female \$14,694 \$8,0 Contributing - Male \$34,047 \$10,7 Non-Contributing - Male \$42,523 \$13,7 All - Male \$45,302 \$8,0 Account Balance (\$) (As of December 31, 2017) All Accounts - Average \$78,976 \$45,7	Number of new enrollments that were recorded by your plan in 2017	645.0	3,09
Non-Contributing - Female \$27,856 \$10,0 All - Female \$14,694 \$8,0 Contributing - Male \$34,047 \$10,0 Non-Contributing - Male \$42,523 \$13,0 All - Male \$45,302 \$8,0 Account Balance (\$) (As of December 31, 2017) \$78,976 \$45,0 All Accounts - Average \$78,976 \$45,0	Median Account Balance (\$)		
Non-Contributing - Female \$27,856 \$10,0 All - Female \$14,694 \$8,0 Contributing - Male \$34,047 \$10,0 Non-Contributing - Male \$42,523 \$13,0 All - Male \$45,302 \$8,0 Account Balance (\$) (As of December 31, 2017) \$78,976 \$45,0 All Accounts - Average \$78,976 \$45,0	Contributing Formula	¢10.012	ተ ባ /
All - Female \$14,694 \$8,000 Contributing - Male \$34,047 \$10,000 Non-Contributing - Male \$42,523 \$13,000 All - Male \$45,302 \$8,000 Account Balance (\$) (As of December 31, 2017) All Accounts - Average \$78,976 \$45,000	•		
Contributing - Male \$34,047 \$10,2 Non-Contributing - Male \$42,523 \$13,2 All - Male \$45,302 \$8,2 Account Balance (\$) (As of December 31, 2017) \$78,976 \$45,7 All Accounts - Average \$78,976 \$45,7			
Non-Contributing - Male \$42,523 \$13,7 All - Male \$45,302 \$8,9 Account Balance (\$) (As of December 31, 2017) \$78,976 \$45,7 All Accounts - Average \$78,976 \$45,7	All - I chiale	\$14,074	۱,84
Non-Contributing - Male \$42,523 \$13,7 All - Male \$45,302 \$8,9 Account Balance (\$) (As of December 31, 2017) \$78,976 \$45,7 All Accounts - Average \$78,976 \$45,7	Contributing - Male	\$3 <i>4</i> በ <i>4</i> 7	\$10.3
All - Male \$45,302 \$8,500 \$8,500 \$	•		
Account Balance (\$) (As of December 31, 2017) All Accounts - Average \$78,976 \$45,7			
All Accounts - Average \$78,976 \$45,		Ψ 10/00Z	ΨΟ,
All Accounts - Average \$78,976 \$45,	Account Balance (\$) (As of December 31, 2017)		
All Accounts - Median \$19,665	• • • • • • • • • • • • • • • • • • • •	\$78,976	\$45,1
	All Accounts - Median	\$19,665	\$11,9



\$1,51 \$5,40 \$15,37
\$5,40
\$5,40
\$10,0 <i>1</i>
\$33,96
\$49,38
\$77,80
\$42
\$2,54
\$7,52
\$16,53
\$24,11
\$32,22
\$10,40
\$26,24
\$35,79
\$51,59
\$62,29
\$64,00
\$90,60
\$3,56
\$12,93
\$18,4
\$31,00
\$37,32
\$38,1
\$44,5
\$3,98
\$1,34
\$57
\$1,59
\$2,50
\$3,6
\$5,3
\$6,5



	<u>Single</u> <u>Employer</u>	<u>MULTI-</u> EMPLOYER
Medians	LWFLOTER	EWIPLOTER
0-20 Years Old	\$302	\$300
21-30 Years Old	\$910	\$962
31-40 Years Old	\$1,830	\$1,300
41-50 Years Old	\$2,925	\$1,630
51-60 Years Old	\$5,100	\$2,000
61 and Older	\$4,916	\$2,600
Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service		
Averages		
0-5 Years	\$2,299	\$1,426
6-10 Years	\$4,075	\$2,348
11-15 Years	\$4,760	\$2,828
16-20 Years	\$6,006	\$3,411
21-25 Years	\$6,093	\$4,739
26-30 Years	\$7,750	\$3,850
31 + Years	\$8,524	\$6,626
	¥0/02 1	40/02 0
Medians 0-5 Years	\$900	\$650
6-10 Years	\$1,950	\$1,300
11-15 Years	\$3,233	\$1,300
16-20 Years	\$3,900	\$1,735
21-25 Years	\$4,350	\$2,400
26-30 Years	\$6,005	\$1,737
31 + Years	\$6,073	\$2,600
Averages Female Male	\$6,486 \$7,708	\$2,255 \$3,159
iviale	\$1,100	Φ3,139
Medians		
Female	\$5,000	\$1,065
Male	\$5,616	\$1,230
Does your plan offer auto-enrollment?		
Yes	17.7%	20.7%
No and no plans to do so	76.5%	58.6%
No but plan to	5.9%	20.7%
Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation?		
Yes	33.3%	33.3%
No	66.7%	66.7%
For auto-enrollment, on what is the default contribution based?		
	100.0%	66.7%
Percentage of annual salary		
Set dollar amount	0.0%	33.3%
What percentage of annual salary	3.0%	ISD
What amount of annual salary	ISD	ISD
When was auto-enrollment adopted by your plan?		
Month	5	7
Year	2016	2012



	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULTI</u> EMPLOYER
Who is included in auto-enrollment?		
New employees	100.0%	50.0%
Eligible employees	0.0%	0.0%
Both	0.0%	50.0%
What is your plan's opt-out window?		
30 days	50.0%	50.0%
60 days	33.3%	0.0%
90 days	0.0%	33.3%
Other	16.7%	16.7%
When do auto-enrollment contributions begin?		
Immediately	0.0%	33.39
After opt-out window	100.0%	66.79
Since auto-enrollment's inception, percentage of auto-enrolled		
employees that have opted out within the opt-out window	6.0%	ISI
If your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed) Potential negative employee reaction	25.0%	17.49
Union issues	21.4%	17.47
Belief that it's too paternalistic	0.0%	13.09
Prohibited by law	64.3%	39.19
Fiduciary concerns	0.0%	13.0
Lack of management buy-in	7.1%	21.7
Other	21.4%	52.2°
Ond	Σ1.770	JZ.Z /
What is the default investment option for employees?		
Balanced Fund (Asset Allocation Fund)	0.0%	3.69
Managed account	3.1%	0.09
Target risk (custom)	3.1%	14.39
Target risk (pre-packaged)	0.0%	0.09
Stable value	6.3%	3.69
Target date (custom)	25.0%	25.09
Target date (pre-packaged)	56.3%	50.09
Other	6.3%	3.69
Does your plan offer auto-escalation?		
Yes	27.3%	37.99
No	72.7%	62.19
What is the annual auto-escalation increase based on, and what is the default increase?		
Percentage increase only	62.5%	54.69
Set dollar increase only	0.0%	9.19
Percentage increase or set dollar increase (could be either)	37.5%	36.49
Other	0.0%	0.09
Amount outs secretion in aveces measurements	ICD	1.00
Annual auto-escalation increase percentage	ISD	1.09
Annual auto-escalation increase dollar amount	ISD	ISI
How are people enrolled in auto-escalation?		
Opt in	62.5%	72.79
Automatically enrolled, can opt out	25.0%	9.19
Both	12.5%	18.29
Don't know	0.0%	0.09



	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MUL1</u> EMPLOYE
Number of plan's contributing participants that are currently enrolled in auto-escalation	ISD	391
Percent of plan's contributing participants that are currently enrolled in auto-escalation	ISD	1.3
Is there a cap on the auto-escalation?		
Yes, a percentage cap	25.0%	36.4
Yes, a dollar cap	0.0%	0.0
None (except IRS limit)	75.0%	63.6
Percentage cap on the auto-escalation	ISD	IS
Dollar cap on the auto-escalation	ISD	IS
How frequently does the auto-escalation occur?		
Annually	87.5%	80.0
Semi-annually	0.0%	0.0
Other	12.5%	20.0
When does escalation occur?		
Beginning of calendar year	14.3%	18.2
Chosen by participant	71.4%	45.5
Coincides with pay increases	0.0%	0.0
Other	14.3%	36.4
NVESTMENTS		
What is your plan's approach to white label options?		
Do not currently use and have no plans to do so	60.6%	39.
Do not currently use but will consider doing so in next several years	9.1%	21.4
Currently use white label funds	30.3%	39.3
If currently use white label funds, how are they structured?		
Some, but not all, of our funds are white label funds	20.0%	18.
All of our funds are white label funds	80.0%	72.
We have single manager white label funds	40.0%	45.
We have multi-manager white label funds	70.0%	54.
Which asset classes does your plan offer?		
(Determined by whether asset class had a balance as of Dec 31, 2017)	E/ 70/	20
Money Market	56.7%	39.
Stable Value	90.0%	85.
Bonds Demostic Large Can Stocks	100.0%	96. 89.
Domestic Large Cap Stocks	100.0% 86.7%	89. 39.
	86.7% 20.0%	39. 50.
Domestic Mid-Cap Stocks Domestic Small/Mid Cap Stocks (SMID)	/11 11%	
Domestic Small/Mid-Cap Stocks (SMID)		h /
Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks	86.7%	
Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks	86.7% 100.0%	96.
Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate	86.7% 100.0% 36.7%	96. 39.
Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced	86.7% 100.0% 36.7% 50.0%	57. 96. 39. 53.
Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based	86.7% 100.0% 36.7% 50.0% 6.7%	96. 39. 53.
Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced	86.7% 100.0% 36.7% 50.0%	96. 39. 53.



BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MUL</u> EMPLOY
sset Class Detail as of Dec 31, 2017		
Dollar Value of Assets by Class as of Dec 31, 2017 (\$000s Avg)		
Money Market	\$53,867	\$48,3
Stable Value	\$411,817	\$634,
Bonds	\$68,420	\$213,
Domestic Large Cap Stocks	\$425,907	\$893,
Domestic Mid-Cap Stocks	\$139,167	\$126,
Domestic Small/Mid-Cap Stocks (SMID)	\$29,416	\$132,
Domestic Small-Cap Stocks	\$91,688	\$136,
nternational & Global Stocks	\$88,174	\$267,
Commodities, REITs and Real Estate	\$5,607	\$29,
Balanced	\$35,199	\$96,
Risk Based	\$39,611	\$14,
Target Date	\$321,081	\$690,
Brokerage Window	\$63,228	\$51,
Other	\$17,212	\$58,
Total Assets	\$1,790,394	\$3,394,
	* 1,1 2,2 1	70,011,
Percentage of Assets by Class as of Dec 31, 2017 (Avg)	4.00/	
Money Market	1.9%	0
Stable Value	20.2%	17
Bonds	4.6%	6
Domestic Large Cap Stocks	25.3%	22
Domestic Mid-Cap Stocks	5.9%	3
Domestic Small/Mid-Cap Stocks (SMID)	2.3%	4
Domestic Small-Cap Stocks	4.6%	3
nternational & Global Stocks	5.9%	7
Commodities, REITs and Real Estate	0.9%	0
Balanced	2.7%	3
Risk Based	1.2%	0
Target Date	20.3%	25
Brokerage Window	2.8%	1
Other	1.5%	4
Total Assets	100.0%	100
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (Median)		
Based on those that offered that asset class (i.e., reported a balance))		
Money Market	10.7%	8
Stable Value	35.3%	37
Bonds	19.3%	20
Domestic Large Cap Stocks	47.4%	54
Domestic Mid-Cap Stocks	25.5%	
Domestic Small/Mid-Cap Stocks (SMID)	ISD	28
Domestic Small-Cap Stocks	25.6%	39
nternational & Global Stocks	23.7%	30
Commodities, REITs and Real Estate	6.3%	20
Balanced	13.1%	6
Risk Based	ISD	0
Farget Date	51.4%	69
Brokerage Window	2.9%	0
Other Control of the	2.6%	4
Percentage of total plan assets that were actively managed as of Dec 31, 2017	76.5%	50
Percentage of total plan assets that were passive (index) assets as of Dec 31, 2017	24.0%	50
Percentage of total plan assets that were multi-manager assets as of Dec 31, 2017	22.0%	0

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	SINGLE	MUL
	<u>EMPLOYER</u>	EMPLOY
Dollar amount of total plan assets in: (\$000s)		
(As of Dec 31, 2017 - Exclude brokerage window)		
Mutual funds	\$358,630	\$695,3
Collective trust funds	\$303,194	\$1,340,8
Separate accounts	\$1,006,249	\$1,182,9
Other (ETF, etc.)	\$195,497	\$64,1
Total	\$1,863,570	\$3,283,2
Percentage of total plan assets in:		
(As of Dec 31, 2017 - Exclude brokerage window)		
Mutual funds	58.6%	34.
Collective trust funds	8.6%	36.
Separate accounts	23.3%	23
Other (ETF, etc.)	9.6%	5
Total	100.0%	100
Does your plan use an investment advisor/consultant?		
Yes, one-time use only	0.0%	0
Yes, sporadically/as needed	2.9%	17
Yes, ongoing	79.4%	58
No No	17.7%	24
Approximately how often does your organization issue RFPs/RFIs		
for an investment advisor/consultant?		
Annually	0.0%	0
Every other year	0.0%	0
Every three years	7.1%	4
Every four years	0.0%	4
Every five years	71.4%	54
As needed Other	17.9% 3.6%	22 13
Office	5.0%	13
Approximately how often does your organization conduct a formal and		
detailed review of investment performance and investment managers?		
Monthly	2.9%	3
Quarterly	73.5%	58
Semi-annually	8.8%	C
Annually	8.8%	37
Never	2.9%	0
Other	2.9%	0
Dogo your plan have a heaterage window?		
Does your plan have a brokerage window? Yes	58.8%	75
No No	41.2%	24
	41.270	24
Percentage of plan participants that use the brokerage window	2.5%	1
s there a restriction on the amount that can be invested in the window per participant?		
Yes	50.0%	57
No	50.0%	42
ISTRIBUTIONS AND WITHDRAWALS		
Doos your plan offer loans?		
Does your plan offer loans? Yes	70.6%	51
No	29.4%	48.

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



100.0% 87.5% 100.0% 33.3% 12.5%	80.0%
87.5% 100.0% 33.3%	100.0% 80.0% 100.0%
100.0% 33.3%	
33.3%	100.0%
33.3%	100.0%
	04.704
12.5%	26.7%
	13.3%
1,274.0	1,250.0
10.9%	6.4%
\$11,989,716	\$6,156,699
2.0	1.0
3.7%	3.0%
8.7%	13.3%
60.9%	80.0%
13.0%	6.7%
17.4%	0.0%
85.3%	82.8%
14.7%	17.2%
\$94,088	\$636,610
0.02%	0.04%
50.0%	41.4%
50.0%	58.6%
90.9%	93.1%
9.1%	6.9%
63.6%	79.3%
36.4%	20.7%
69.7%	82.8%
30.3%	17.2%
	12.5% 1,274.0 10.9% \$11,989,716 2.0 3.7% 8.7% 60.9% 13.0% 17.4% 85.3% 14.7% \$94,088 0.02% 50.0% 50.0% 90.9% 9.1%



(stributions by Ago (Includes direct rellevers where sandarble)	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULT</u> EMPLOYE
stributions by Age (Includes direct rollovers where applicable)		
Periodic Payments/Installments		
# Participants		
0-30 Years Old	0.4	4
31-40 Years Old	1.0	6
41-50 Years Old	4.0	34
51-60 Years Old	38.7	791
61+ Years Old	336.3	8,280
Total	380.4	9,117
Dollars		
0-30 Years Old	\$679	\$1,4
31-40 Years Old	\$4,549	\$12,8
41-50 Years Old	\$41,350	\$53,9
51-60 Years Old	\$2,425,128	\$1,179,3
61+ Years Old	\$7,178,814	\$13,528,2
Total	\$9,650,520	\$14,775,7
Partial Lump Sum		
# Participants		
0-30 Years Old	12.5	15
31-40 Years Old	16.8	22
41-50 Years Old	23.9	42
51-60 Years Old	87.8	83
61+ Years Old	514.6	4,64
Total	655.5	6,28
Dollars		
0-30 Years Old	\$53,841	\$157,7
31-40 Years Old	\$165,119	\$1,196,4
41-50 Years Old	\$733,679	\$4,073,9
51-60 Years Old	\$3,966,812	\$10,746,
61+ Years Old	\$9,861,058	\$33,457,5
Total	\$14,780,509	\$49,631,8
Full Lump Sum		
# Participants		
0-30 Years Old	40.4	67
31-40 Years Old	85.1	67
41-50 Years Old	95.1	63
51-60 Years Old	159.6	98
61+ Years Old	349.7	1,65
Total	730.0	4,62
Dollars		
0-30 Years Old	\$194,580	\$828,5
31-40 Years Old	\$1,021,132	\$3,244,3
41-50 Years Old	\$1,021,132	\$3,244,3 \$7,370,1
51-60 Years Old	\$2,210,631	\$7,370,1 \$21,706,6
	\$9,391,217 \$26,207,421	\$58,489,7
61+ Years Old		



	SINGLE	MULTI-
	EMPLOYER	EMPLOYER
Number of transfers and direct rollovers INTO your plan in 2017	193.0	395.5
Dollar amount of these transfers/direct rollovers INTO your plan in 2017	\$8,693,547	\$12,070,674
Number of transfers and direct rollovers OUT of your plan in 2017	205.5	794.0
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$26,945,443	\$36,999,415
Transfers/Direct Rollovers INTO Plan as % Total Assets	1.1%	0.7%
Transfers/Direct Rollovers OUT of Plan as % Total Assets	3.1%	2.7%
PARTICIPANT SERVICES AND ENGAGEMENT		
Participant Services and Features		
Which of the following participant opinions does your organization measure? (Multiple responses allowed)		
Satisfaction	44.1%	65.5%
Retirement confidence	29.4%	24.1%
Trust in plan/employer	20.6%	17.2%
Other	14.7%	3.5%
None	32.4%	27.6%
Which of the following services does your plan provide?		
Service center (walk-in)		
Do Not Provide	31.3%	27.6%
Provide In-house	18.8%	27.6%
Provide via Third Party Administrator	31.3%	27.6%
Provide Both In-house and via Third Party Administrator	18.8%	17.2%
Call center (remote)	0.004	0.004
Do Not Provide	0.0%	0.0%
Provide In-house	3.0%	6.9%
Provide via Third Party Administrator	78.8%	65.5%
Provide Both In-house and via Third Party Administrator	18.2%	27.6%
On-site services (enrollment, account reviews, education)		
Do Not Provide	0.0%	6.9%
Provide In-house	15.2%	17.2%
Provide via Third Party Administrator	45.5%	48.3%
Provide Both In-house and via Third Party Administrator	39.4%	27.6%
Managed accounts		
Do Not Provide	30.3%	48.3%
Provide In-house	0.0%	0.0%
Provide via Third Party Administrator	66.7%	48.3%
Provide Both In-house and via Third Party Administrator	3.0%	3.5%
Retirement planning services		
Do Not Provide	3.0%	6.9%
Provide In-house	6.1%	10.3%
Provide via Third Party Administrator	72.7%	58.6%
Provide Both In-house and via Third Party Administrator	18.2%	24.1%
	10.270	21.170
Financial planning services	22.20/	FF 20/
Do Not Provide	33.3%	55.2%
Provide In-house	3.0%	0.0%
Provide via Third Party Administrator	60.6%	44.8%
Provide Both In-house and via Third Party Administrator	3.0%	0.0%



	<u>Single</u> <u>Employer</u>	<u>MULTI-</u> EMPLOYER
Loans	04.007	50.00/
Do Not Provide	21.2%	50.0%
Provide In-house	3.0%	3.6%
Provide via Third Party Administrator	69.7%	46.4%
Provide Both In-house and via Third Party Administrator	6.1%	0.0%
Hardships/unforeseeable emergency withdrawals		
Do Not Provide	12.1%	17.2%
Provide In-house	12.1%	13.8%
Provide via Third Party Administrator	72.7%	62.1%
Provide Both In-house and via Third Party Administrator	3.0%	6.9%
Qualified domestic relations orders		
Do Not Provide	3.0%	13.8%
Provide In-house	12.1%	34.5%
Provide via Third Party Administrator	69.7%	48.3%
Provide Both In-house and via Third Party Administrator	15.2%	3.5%
Financial wellness		
Do Not Provide	15.6%	20.7%
Provide In-house	9.4%	20.7%
Provide via Third Party Administrator	53.1%	41.4%
Provide Both In-house and via Third Party Administrator	21.9%	17.2%
Trondo Soli in nodos dila na mila ratty raministrator	21.776	17.27
Investment advice - in-person		
Do Not Provide	63.6%	64.3%
Provide In-house	0.0%	3.6%
Provide via Third Party Administrator	36.4%	32.1%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%
Investment advice - online		
Do Not Provide	36.4%	44.8%
Provide In-house	0.0%	0.0%
Provide via Third Party Administrator	63.6%	55.2%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%
Investment advice - telephone		
Do Not Provide	48.5%	55.2%
Provide In-house	0.0%	0.0%
Provide via Third Party Administrator	51.5%	44.8%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%
Is the cost of the provided investment advice included in the overall plan expenses or charged separately to users of the advice?		
Investment advice - in-person		
Included in Overall Plan Expenses	76.9%	50.0%
Charged Separately to Users of the Advice	15.4%	33.3%
Both	7.7%	16.7%
Investment advice - online		
Included in Overall Plan Expenses	81.8%	47.1%
Charged Separately to Users of the Advice	9.1%	23.5%
Both	9.1%	29.4%
DOUL	7.1/0	27.4/0



	<u>Single</u> <u>Employer</u>	<u>MULTI</u> EMPLOYER
Investment advice - telephone		
Included in Overall Plan Expenses	76.5%	42.9%
Charged Separately to Users of the Advice	5.9%	35.7%
Both	17.7%	21.49
Participant Communication/Education/Engagement		
Which of the following means of communication/education does your plan utilize?		
Website		
Videos		
Do Not Use	9.1%	13.89
Use (In-house)	12.1%	13.89
Use (Third Party Administrator)	57.6%	27.69
Use (Both In-house and Third Party Administrator)	21.2%	44.89
Webinars		
Do Not Use	18.8%	17.29
Use (In-house)	12.5%	17.29
Use (Third Party Administrator)	59.4%	34.59
Use (Both In-house and Third Party Administrator)	9.4%	31.09
Investment advice		
Do Not Use	32.3%	44.89
Use (In-house)	3.2%	3.59
Use (Third Party Administrator)	64.5%	51.79
Use (Both In-house and Third Party Administrator)	0.0%	0.09
Interactive retirement income calculators		
Do Not Use	0.0%	3.59
Use (In-house)	6.1%	17.29
Use (Third Party Administrator)	87.9%	58.69
Use (Both In-house and Third Party Administrator)	6.1%	20.79
Financial literacy information		
Do Not Use	16.1%	20.79
Use (In-house)	3.2%	10.39
Use (Third Party Administrator)	58.1%	31.09
Use (Both In-house and Third Party Administrator)	22.6%	37.99
Participant Statements		
Electronic statements		
Do Not Use	0.0%	3.59
Use (In-house)	6.3%	3.59
Use (Third Party Administrator)	93.8%	86.29
Use (Both In-house and Third Party Administrator)	0.0%	6.99
Paper/mailed statements		
Do Not Use	6.3%	3.59
Use (In-house)	6.3%	6.99
Use (Third Party Administrator)	87.5%	86.29
Use (Both In-house and Third Party Administrator)	0.0%	3.59



BY PLAN TYPE: SINGLE VS MULTI-EMPLOYER

	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULTI-</u> EMPLOYER
Account balances and transactions		
Do Not Use	0.0%	0.0%
Use (In-house)	6.1%	3.5%
Use (Third Party Administrator)	87.9%	86.2%
Use (Both In-house and Third Party Administrator)	6.1%	10.3%
Retirement income projections		
Do Not Use	3.0%	3.5%
Use (In-house)	6.1%	0.0%
Use (Third Party Administrator)	84.9%	75.9%
Use (Both In-house and Third Party Administrator)	6.1%	20.7%
Fee disclosure/impact		
Do Not Use	6.1%	0.0%
Use (In-house)	6.1%	10.7%
Use (Third Party Administrator)	66.7%	67.9%
Use (Both In-house and Third Party Administrator)	21.2%	21.4%
Other		
Onsite group education/seminars		
Do Not Use	3.0%	0.0%
Use (In-house)	6.1%	27.6%
Use (Third Party Administrator)	42.4%	41.49
Use (Both In-house and Third Party Administrator)	48.5%	31.09
Neurolattana (neman and aleetrania)		
Newsletters (paper and electronic) Do Not Use	15.6%	7.1%
Use (In-house)	12.5%	17.99
Use (Third Party Administrator)	50.0%	35.79
Use (Both In-house and Third Party Administrator)	21.9%	39.3%
Emails Do Not Use	12.1%	13.8%
Use (In-house)	9.1%	13.8%
Use (Third Party Administrator)	30.3%	31.0%
Use (Both In-house and Third Party Administrator)	48.5%	41.49
oso (bott in notice and rime rang ranning actor)	10.070	
Social media	50.004	
Do Not Use	50.0%	31.09
Use (In-house)	6.7%	31.09
Use (Third Party Administrator)	33.3%	6.99
Use (Both In-house and Third Party Administrator)	10.0%	31.09
What is your plan's current status regarding guaranteed minimum withdrawal benefits (GMWB)?		
Have not considered	69.0%	66.7%
Currently considering	20.7%	11.19
Decided not to use	6.9%	22.29
Currently using or will implement	3.5%	0.0%
PLAN OVERSIGHT, GOVERNANCE AND STRATEGIC PLANNING		
Board/Committee Oversight		
Who provides your plan oversight? (Multiple responses allowed)		
Combined with Defined Benefit Plan oversight	8.8%	17.29
Board/committee	85.3%	89.7%

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULTI-</u> <u>EMPLOYER</u>
How are the roles/responsibilities of your board/committee documented? (Multiple responses allowed)		
Charter	41.4%	38.5%
Bylaws	20.7%	19.2%
Statute/legislation	37.9%	50.0%
Other	20.7%	30.8%
No documentation	0.0%	0.0%
Number of members on the board/committee	9.0	9.0
Are the board/committee members elected or appointed? (Multiple responses allowed)		
Elected	31.0%	38.5%
Appointed	89.7%	92.3%
Ex-officio	17.2%	38.5%
Does your plan have an Investment Policy Statement (IPS)?		
Yes	84.9%	92.9%
No	15.2%	7.1%
Have for more thanks the IDC markets at 12		
How frequently is the IPS reviewed?	70 /0/	00.004
Annually	78.6%	80.8%
Every other year	7.1%	3.9%
No set schedule	10.7%	15.4%
Other	3.6%	0.0%
For which of the following does your organization have measurable goals for improvement? (Multiple responses allowed)		
Enrollments and participation	64.7%	62.1%
Savings rates	29.4%	31.0%
Leakage	23.5%	20.7%
Other	5.9%	0.0%
Have no measurable improvement goals	26.5%	27.6%
Approximately how often does your organization issue RFPs/RFIs for a record-keeper/Third Party Administrator	nr?	
Annually	0.0%	0.0%
Every other year	0.0%	0.0%
Every three years	9.4%	3.5%
Every four years	0.0%	0.0%
Every five years	68.8%	58.6%
Other	21.9%	37.9%
PLAN DOCUMENT		
How frequently is your plan document reviewed?		
Annually	43.8%	44.8%
Every other year	9.4%	3.5%
No set schedule	34.4%	44.8%
Other	12.5%	6.9%
Was your plan decompant individually deciment from the control of		
Was your plan document individually designed from scratch or based on a prototype? Individually designed	56.3%	79.3%
Based on prototype	43.8%	20.7%
Strategic Planning		
Does your plan have a formal, documented strategic planning process? Yes	45.5%	57.1%
No No	54.6%	42.9%
IVU	54.070	42.970



Every pither years		<u>SINGLE</u> <u>EMPLOYER</u>	MUL EMPLOY		
Every plane years					
Every five years			87.!		
Every five years 7.1% EEES A. Median Number of investment options plan currently offers (Exclude brokerage window) 29.0 B. Of the investment options offered, how many are risk-based and/or target date funds? (Median) 11.0 Median Number of Fund Options 18.0 Is your plan funded entirely with revenue sharing from investment providers and vendors? 11.8% 1 Yes 11.8% 1 1 No 88.2% 8 8 Administrative Expenses 95.5% 8 8 Annual Expenses Not Occered by Fees 95.5% 8 7 1			6.3		
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Other annual expenses not covered by fees 3.8% Gross fees and uncovered expenses 99.4% 10 Less reimbursements to participants or credits to administrative account 0.6% - Net Administrative Fees (fees + uncovered costs) 100.0% 10 ummary of Costs IEDIANS* et Investment Fees Cost per Participant \$177.0 \$ Cost per Account \$166.7 \$ Cost per Account \$166.7 \$ Cost per Participant \$71.0 \$ Cost per Account \$68.5 \$ Cost as % Assets 0.14% 0 otal Fees Cost per Participant \$251.5 \$ Cost per Participant \$251.5 \$ Cost per Participant \$251.5 \$ Cost per Account \$251.5 \$ Cost per Participant \$251.5 \$ Cost per Account \$251.5 \$	Revenue sharing fees	29.1%	13		
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Less reimbursements to participants or credits to administrative account 0.6% - Net Administrative Fees (fees + uncovered costs) 100.0% 10 Image: Ima	Other annual expenses not covered by fees	3.8%	2		
Net Administrative Fees (fees + uncovered costs) 100.0% 10 furmary of Costs MEDIANS* Let Investment Fees Cost per Participant \$177.0 \$ Cost per Account \$166.7 \$ Cost as % Assets 0.31% 0 let Administrative Fees Cost per Participant \$71.0 \$ Cost per Participant \$68.5 \$ Cost as % Assets 0.14% 0 Ootal Fees Cost per Participant \$251.5 \$° Cost per Participant \$251.5 \$° Cost per Account \$251.5 \$°	Gross fees and uncovered expenses	99.4%	104		
Net Administrative Fees (fees + uncovered costs) 100.0% 10 furmary of Costs MEDIANS* Let Investment Fees Cost per Participant \$177.0 \$ Cost per Account \$166.7 \$ Cost as % Assets 0.31% 0 let Administrative Fees Cost per Participant \$71.0 \$ Cost per Participant \$68.5 \$ Cost as % Assets 0.14% 0 Ootal Fees Cost per Participant \$251.5 \$° Cost per Participant \$251.5 \$° Cost per Account \$251.5 \$°	Less reimbursements to participants or credits to administrative account	0.6%	-4		
Internation			100		
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Cost per Participant \$71.0 \$ Cost per Account \$68.5 \$ Cost as % Assets 0.14% 0 total Fees Cost per Participant \$251.5 \$ Cost per Account \$218.9 \$	Cost as % Assets	0.31%	0.2		
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Cost as % Assets 0.14% 0 Otal Fees 0.00 per Participant \$251.5			\$5		
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Cost per Participant \$251.5 \$7 Cost per Account \$218.9	intal Fees				
Cost per Account \$218.9		\$251.5	\$15		
			\$18		
MALCA (U.DANIA)			0.3		

^{*} Mean = Average Median = Midpoint (see page 5 for further explanation)



	<u>SINGLE</u> <u>EMPLOYER</u>	<u>MULTI-</u> EMPLOYER
MEANS*		
Net Investment Fees		
Cost per Participant	\$254.9	\$161.4
Cost per Account	\$233.9	\$154.6
Cost as % Assets	0.30%	0.31%
Net Administrative Fees		
Cost per Participant	\$101.7	\$81.0
Cost per Account	\$108.2	\$76.8
Cost as % Assets	0.14%	0.16%
Total Fees		
Cost per Participant	\$356.7	\$242.6
Cost per Account	\$342.1	\$231.5
Cost as % Assets	0.44%	0.46%
INDIVIDUAL PARTICIPANT FEES		
INDIVIDUAL PARTICIPANT FEES		
Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs, advice, etc.		
Yes	74.2%	64.3%
No	25.8%	35.7%
Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed)		
Loan origination	73.9%	77.8%
Loan maintenance (annual)	56.5%	38.9%
Hardship/unforeseeable emergency	8.7%	22.2%
Beneficiary administration	0.0%	0.0%
QDRO processing	17.4%	22.2%
Brokerage window administration - annual fee	43.5%	61.1%
Brokerage window administration - one-time fee	21.7%	11.1%
Investment advice	0.0%	16.7%
Managed account	39.1%	61.1%
Financial planning	0.0%	5.6%
Amount charged to individual participant	ΦΕΟ.Ο	4.0 .0
Loan origination	\$50.0	\$60.0
Loan maintenance (annual)	\$40.0	\$25.0
Hardship/unforeseeable emergency	ISD	ISD
Beneficiary administration	ISD	ISD
QDRO processing	\$200.0	ISD
Brokerage window administration - annual fee	\$50.0	\$50.0
Brokerage window administration - one-time fee	\$30.0	ISD
Investment advice	ISD	ISD
Managed account (2)	0.5%	0.5%
Financial planning (\$)	ISD	ISD
Financial planning (%)	ISD	ISD

^{*} Mean = Average Median = Midpoint (see page 5 for further explanation)

BY PLAN TYPE
457(b), 403(b), 401(k), 401(a)DC



BY PLAN TYPE: 457(b), 401(k), 401(a)

	, , ,			
RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
Is your plan a single or multi-employer plan?				
Single employer	51.4%	66.7%	60.0%	50.0%
Multi-employer	48.7%	33.3%	40.0%	50.0%
What is your plan type?				
457(b)	100.0%	0.0%	0.0%	0.0%
403(b)	0.0%	100.0%	0.0%	0.0%
401(k) 401(a) Defined Contribution	0.0% 0.0%	0.0%	100.0% 0.0%	0.0% 100.0%
40 ((a) Defined Continuation	0.076	0.076	0.076	100.076
How is record-keeping handled by your plan?				
Internally	2.8%	0.0%	10.0%	0.0%
Externally by a Third Party Administrator	97.2%	100.0%	90.0%	100.0%
What type(c) of tay advantaged cayings methods are affered by your plan?				
What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future)	27.0%	16.7%	20.0%	90.0%
Pre-tax only (with no plan to offer Roth in future)	0.0%	16.7%	0.0%	10.0%
Roth only	0.0%	0.0%	0.0%	0.0%
Both	73.0%	66.7%	80.0%	0.0%
What is your defined contribution plan designation?	F 40/	0.00/	20.00/	00.00/
Primary Supplemental	5.4% 94.6%	0.0% 100.0%	20.0% 80.0%	80.0% 20.0%
Зиррепена	74.070	100.076	00.076	20.070
Are other defined contribution plans available, in addition to this one?				
Yes	46.0%	100.0%	90.0%	60.0%
No	54.1%	0.0%	10.0%	40.0%
Which entities are covered by your plan? (Multiple responses allowed)				
State	48.7%	16.7%	60.0%	40.0%
County	59.5%	0.0%	40.0%	40.0%
City	62.2%	0.0%	50.0%	60.0%
Special Districts	32.4%	0.0%	30.0%	30.0%
Hospital	18.9%	0.0%	10.0%	30.0%
College/University	48.7%	66.7%	60.0%	70.0%
School (K-12)	35.1%	33.3%	40.0%	40.0%
Other	8.1%	33.3%	0.0%	10.0%
Which of the following best describes your plan?				
Bundled (single provider of services and investment products)	22.2%	16.7%	30.0%	30.0%
Unbundled (administrative and investment providers are separately chosen)	77.8%	83.3%	70.0%	70.0%
Are all or some of your plan participants eligible to participate in a defined benefit plan?				
Yes	94.6%	100.0%	90.0%	70.0%
No	5.4%	0.0%	10.0%	30.0%
What are also of the consultation of the consu				
What percentage of those employees eligible for your defined contribution plan will also receive benefits from a defined benefit plan or hybrid plan?				
(Based on those that responded "yes" to the preceding question)	100.0%	ISD	ISD	97.0%
Market and Color				
If asked on a future survey, would you be able to provide basic income replacement data for participants in your defined contribution plan?				
Yes	17.1%	33.3%	20.0%	20.0%
No, information would be too difficult to obtain	60.0%	50.0%	10.0%	50.0%
No, information is not available	22.9%	16.7%	70.0%	30.0%

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



Does your plan provide a retirement income projection for participants?	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DO
Yes	86.5%	83.3%	90.0%	60.0%
No	13.5%	16.7%	10.0%	40.0%
If plan provides a retirement income projection for participants,				
how is it displayed? (Multiple responses allowed)				
Monthly income at retirement	90.6%	100.0%	88.9%	83.39
Annual income at retirement	21.9%	0.0%	11.1%	33.39
Account balance at retirement	40.6%	20.0%	22.2%	66.79
Other	3.1%	0.0%	0.0%	0.09
Does your plan have a formal adopted salary income replacement target for your employees				
(to include all primary sources of retirement income, including defined benefit,				
defined contribution, and Social Security)?				
Yes	37.8%	16.7%	30.0%	0.09
No	62.2%	83.3%	70.0%	100.09
Account Types (As of December 31, 2017)				
Pre-tax Participant Accounts				
# Accounts				
Contributing	10,524.0	2,037.5	30,743.0	9,771
Non-Contributing	4,264.0	1,158.5	18,973.0	11,902.
Total Account Balance (\$000s)				
Contributing	\$392,715	\$155,848	\$3,203,716	\$743,06
Non-Contributing	\$234,045	\$146,321	\$538,328	\$354,17
\$ per Account				
Contributing	\$52,456	\$71,665	\$76,389	\$124,15
Non-Contributing	\$53,205	\$56,919	\$105,397	\$44,78
Regarding the non-contributing accounts, do you know how many are current employees?				
Yes	53.9%	ISD	71.4%	55.6
No	46.2%	ISD	28.6%	44.4
Of the non-contributing accounts, # of accounts for:	2.024.0	ICD	22 520 4	2 227
Current employees	3,824.0	ISD	23,529.4	3,337
Others (former employees, beneficiary accounts, etc.) Total	8,908.7	ISD ISD	32,727.4 56,256.8	10,098 13,436
TUIdI	12,732.7	เวบ	30,230.0	13,430
Of the non-contributing accounts, total account balance for: (\$000s)				
Current employees	\$134,866	ISD	ISD	IS
Others (former employees, beneficiary accounts, etc.)	\$650,924	ISD	ISD	IS
Total	\$785,790	ISD	ISD	IS
Of the non-contributing accounts, \$ per account for:				
Current employees	\$38,480	ISD	ISD	IS
Others (former employees, beneficiary accounts, etc.)	\$70,067	ISD	ISD	IS
Total	\$52,955	ISD	ISD	IS



Roth Accounts	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DO
# Accounts				
Contributing	1,266.5	ISD	2,478.0	ISI
Non-Contributing	310.0	ISD	1,241.0	ISI
Non-Contributing	310.0	130	1,241.0	15
Total Account Balance (\$000s)				
Contributing	\$6,777	ISD	ISD	IS
Non-Contributing	\$690	ISD	ISD	IS
\$ per Account				
Contributing	\$7,137	ISD	ISD	IS
Non-Contributing	\$4,142	ISD	ISD	IS
Regarding the non-contributing accounts, do you know how many are current employees?				
Yes	50.0%	ISD	60.0%	IS
No	50.0%	ISD	40.0%	IS
Of the non-contributing accounts, # of accounts for:				
Current employees	3,879.2	ISD	ISD	IS
Others (former employees, beneficiary accounts, etc.)	1,868.4	ISD	ISD	IS
Total	5,747.6	ISD	ISD	IS
otal Accounts (Pre-Tax & Roth)				
# Accounts				
Contributing	25,427.5	6,004.3	54,360.8	54,369
Non-Contributing	12,177.0	5,588.8	41,410.2	29,454
Total	37,604.5	11,593.2	95,771.0	83,824
Total Account Balance (\$000s)				
Contributing	\$1,364,489	\$752,778	\$3,260,037	\$1,855,4
Non-Contributing	\$877,689	\$698,315	\$1,302,031	\$688,1
Total	\$2,242,177	\$1,451,092	\$4,562,068	\$2,543,6
Total	ΨZ,Z4Z,177	ψ1,4J1,U7Z	ψ 4 ,302,000	\$2,545,0
# Accounts				
Contributing	67.9%	57.7%	62.0%	65.1
Non-Contributing	32.1%	42.3%	38.0%	34.9
Total	100.0%	100.0%	100.0%	100.0
Total Account Balance (\$)				
Contributing	64.1%	63.8%	73.2%	80.6
Non-Contributing	35.9%	36.2%	26.8%	19.4
Total	100.0%	100.0%	100.0%	100.0
\$ per Account				
Contributing	\$51,898	\$67,324	\$76,389	\$124,1
Non-Contributing	\$51,825	\$56,817	\$105,354	\$44,7
Total	\$50,794	\$62,258	\$72,723	\$59,4
Pre-tax vs. Roth				
# Accounts as Percent of Total				
# Accounts as Percent of Total Pre-tax	93.7%	90.5%	96.4%	100.0
	93.7% 6.3%	90.5% 9.5%	96.4% 3.6%	100.0 0.0



	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DC
Account Balance \$ as Percent of Total				
Pre-tax	99.5%	96.8%	95.9%	100.0%
Roth	0.5%	3.2%	4.1%	0.0%
Total	100.0%	100.0%	100.0%	100.0%
Based on Those Who Had Both Types				
# Accounts as Percent of Total				
Pre-tax	87.1%	ISD	92.9%	ISD
Roth	12.9%	ISD	7.1%	ISD
Total	100.0%	100.0%	100.0%	100.0%
Account Balance \$ as Percent of Total				
Pre-tax	98.2%	ISD	ISD	ISI
Roth	1.8%	ISD	ISD	ISE
Total	100.0%	100.0%	100.0%	100.0%
Of the non-contributing accounts, # of accounts for:				
Current employees	5,209.4	ISD	24,770.2	3,337.6
Others (former employees, beneficiary accounts, etc.)	9,576.0	ISD	33,551.6	10,098.8
Total	14,785.4	ISD	58,321.8	13,436.4
Of the non-contributing accounts, total account balance for: (\$000s)				
Current employees	\$311,864	ISD	ISD	ISE
Others (former employees, beneficiary accounts, etc.)	\$766,785	ISD	ISD	ISI
Total	\$1,078,650	ISD	ISD	ISE
Of the non-contributing accounts, # of accounts for:				
Current employees	35.9%	ISD	31.4%	8.1%
Others (former employees, beneficiary accounts, etc.)	64.1%	ISD	68.6%	91.9%
Total	100.0%	ISD	100.0%	100.0%
Of the non-contributing accounts, total account balance for: (\$000s)				
Current employees	30.8%	ISD	ISD	ISE
Others (former employees, beneficiary accounts, etc.)	69.2%	ISD	ISD	ISE
Total	100.0%	ISD	ISD	ISE
Of the new combile time consume & new consumer for				
Of the non-contributing accounts, \$ per account for: Current employees	\$20.400	ISD	ISD	ISI
Others (former employees, beneficiary accounts, etc.)	\$38,480 \$69,470	ISD	ISD	ISE
Total	\$52,955	ISD	ISD	ISI
Please supply the following information for your plan as of Dec 31, 2017:	¢740.1FF	¢202.047	#2.070.0/0	¢1 225 05
Total plan assets (\$000s)	\$749,155	\$303,947	\$3,070,960	\$1,225,858
Percent Change in Total Assets vs Prior Year Average participant age (All account holders) Years	14.3% 48.5	13.3% 53.0	15.4% 48.0	14.8% ISE
Median participant age (All account holders) Years	50.0	54.0	48.0	ISE
What type(s) of employees are eligible to participate in your plan? (Multiple responses allowed)				
Full-time	100.0%	100.0%	100.0%	90.0%
Part-time Temporary	83.8%	83.3%	70.0%	50.0%
Temporary Seasonal	43.2% 40.5%	50.0% 66.7%	60.0% 60.0%	30.0% 20.0%
Seasulai	40.5%	00.170	00.0%	20.0%
Number of current employees that were participants in your plan as of:				
Jan 1, 2017	8,653.0	ISD	54,085.5	35,693.5
Dec 31, 2017	9,392.5	ISD	55,202.0	35,724.0



Number of aureant ampleuses that were alicible to participate in your plan as of	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
Number of current employees that were eligible to participate in your plan as of: Jan 1, 2017	18,641.0	ISD	77,750.0	13,110.0
Dec 31, 2017	18,527.5	ISD	77,750.0	13,171.0
Dec 31, 2017	10,327.3	130	77,730.0	13,171.0
Plan Participation Rate	57.5%	ISD	91.9%	90.9%
Number of total participants (regardless of employment status) in your plan as of:				
Jan 1, 2017	16,900.0	3,446.0	75,014.0	49,162.0
Dec 31, 2017	21,136.0	3,446.0	75,318.0	61,711.0
Do you know how many of your plan participants are eligible to participate in				
Social Security and how many are exempt, based on their public service related to this plan?				
Yes	27.0%	66.7%	40.0%	44.49
No	73.0%	33.3%	60.0%	55.69
As of Dec. 31, 2017, number of plan participants that were eligible to participate				
in Social Security and number that were exempt, based on their public service related to this plan				
Eligible	2,556.5	ISD	ISD	ISI
Exempt	269.0	ISD	ISD	ISI
Number of new enrollments that were recorded by your plan in 2017	2,125.0	375.0	3,714.0	1,540.
Median Account Balance (\$)				
	440.000	100	100	101
Contributing - Female	\$12,822	ISD	ISD	IS
Non-Contributing - Female	\$19,802	ISD	ISD	IS
All - Female	\$12,451	ISD	ISD	ISI
Contributing - Male	\$22,255	ISD	ISD	IS
Non-Contributing - Male	\$37,179	ISD	ISD	IS
All - Male	\$26,177	ISD	ISD	ISI
Account Balance (\$) (As of December 31, 2017)				
All Accounts - Average	\$53,541	\$88,202	\$48,017	\$51,28
All Accounts - Median	\$17,576	\$22,516	\$10,102	IS
Account Balance (\$) (As of December 31, 2017) by Age Group				
Averages				
Averages 0-20 Years Old	\$1,648	ISD	\$2,210	ISI
21-30 Years Old	\$4,484	\$6,099	\$6,172	\$8,60
31-40 Years Old	\$14,699	\$0,099	\$19,170	\$31,71
41-50 Years Old	\$14,099	\$45,740	\$17,170	\$31,71 \$46,77
51-60 Years Old	\$64,245	\$98,969	\$57,758	\$46,67
61 and Older	\$94,131	\$100,790	\$80,618	\$56,89
Medians				
0-20 Years Old	\$714	ISD	ISD	IS
21-30 Years Old	\$1,347	ISD	\$4,542	IS
31-40 Years Old	\$6,249	ISD	ISD	IS
41-50 Years Old	\$18,247	ISD	ISD	IS
51-60 Years Old	\$24,634	ISD	ISD	ISI
61 and Older	\$38,226	ISD	ISD	ISI



BY PLAN TYPE: 457(b), 401(k), 401(a)

Account Balance (\$) (As of December 31, 2017) by Years of Participation	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
Averages				
0-5 Years	\$14,385	ISD	ISD	ISD
6-10 Years	\$33,426	ISD	ISD	ISD
11-15 Years	\$46,417	ISD	ISD	ISD
16-20 Years	\$76,983	ISD	ISD	ISD
21-25 Years	\$53,742	ISD	ISD	ISD
26-30 Years	\$64,002	ISD	ISD	ISD
31 + Years	\$90,606	ISD	ISD	ISD
Medians				
0-5 Years	\$2,115	ISD	ISD	ISD
6-10 Years	\$9,750	ISD	ISD	ISD
11-15 Years	\$15,285	ISD	ISD	ISD
16-20 Years	\$30,143	ISD	ISD	ISD
21-25 Years	\$20,450	ISD	ISD	ISD
26-30 Years	\$20,430 ISD	ISD	ISD	ISD
31 + Years	ISD	ISD	ISD	ISD
ELIGIBILITY, ENROLLMENT AND CONTRIBUTIONS				
Annual Plan Contribution Amounts as of December 31, 2017 (From payroll deferrals only. Does NOT include rollovers and transfers. Includes pre-tax and Roth accounts. Only includes contributing participants.)				
			AO 701	\$8,494
Total Annual Plan Contribution Amounts per Participant - Average	\$4,097	\$9,481	\$2,721	Ψ0, τ7 τ
Total Annual Plan Contribution Amounts per Participant - Average Total Annual Plan Contribution Amounts per Participant - Median	\$4,097 \$1,325	\$9,481 \$4,750	\$2,721 ISD	\$7,788
Total Annual Plan Contribution Amounts per Participant - Median				
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group				\$7,788
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages	\$1,325	\$4,750	ISD	\$7,788 \$309
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old	\$1,325 \$622	\$4,750 ISD	ISD ISD	\$7,788 \$309 \$1,949
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old	\$1,325 \$622 \$1,517	\$4,750 ISD ISD	ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old	\$1,325 \$622 \$1,517 \$2,602	\$4,750 ISD ISD ISD	ISD ISD ISD ISD	
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old	\$1,325 \$622 \$1,517 \$2,602 \$3,674	\$4,750 ISD ISD ISD ISD	ISD ISD ISD ISD ISD	\$309 \$1,949 \$3,394 \$4,099 \$4,562
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328	ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD	\$309 \$1,949 \$3,394 \$4,099 \$4,562
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328	ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD	\$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians	\$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098	ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098	ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300	\$4,750 ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 31-40 Years Old	\$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520	ISD ISD ISD ISD ISD ISD ISD ISD ISD	ISD	\$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 41-50 Years Old	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300	\$4,750 ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old	\$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000	ISD	ISD ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 41-50 Years Old 61 and Older	\$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000	ISD	ISD ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD
Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 31-40 Years Old 51-60 Years Old 51-60 Years Old 31-40 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 61 and Older Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service	\$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000	ISD	ISD ISD ISD ISD ISD ISD ISD ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Older Medians 0-20 Years Old 31-40 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 61 and Older Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000 \$2,600	ISD	ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD ISD
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 61 and Older Medians 0-20 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 51-60 Years Old 61 and Older	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000 \$2,600	ISD	ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD ISD
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 61 and Older Medians 0-20 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 61 and Older Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service Averages 0-5 Years 6-10 Years 11-15 Years	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000 \$2,600 \$1,633 \$2,243 \$2,310	ISD	ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD ISD ISD ISD
Total Annual Plan Contribution Amounts per Participant - Median Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 31-40 Years Old 31-40 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 61 and Older	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000 \$2,600 \$1,633 \$2,243 \$2,243 \$2,310 \$3,029	ISD	ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD ISD ISD ISD ISD
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group Averages 0-20 Years Old 21-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61 and Older Medians 0-20 Years Old 21-30 Years Old 31-40 Years Old 61 and Older Medians 0-20 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 61 and Older Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service Averages 0-5 Years 6-10 Years 11-15 Years	\$1,325 \$622 \$1,517 \$2,602 \$3,674 \$5,328 \$7,098 \$363 \$850 \$1,300 \$1,520 \$2,000 \$2,600 \$1,633 \$2,243 \$2,310	ISD	ISD	\$7,788 \$309 \$1,949 \$3,394 \$4,099 \$4,562 \$3,512 ISD ISD ISD ISD ISD ISD ISD



	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
Medians	#750	ICD	ICD	ICD
0-5 Years	\$750	ISD	ISD	ISD
6-10 Years	\$1,040	ISD	ISD	ISD
11-15 Years 16-20 Years	\$975	ISD ISD	ISD ISD	ISD
21-25 Years	\$1,266 \$1,700	ISD	ISD	ISD ISD
26-30 Years	\$1,788 \$1,737	ISD		
31 + Years	\$1,737 \$1,900	ISD	ISD ISD	ISD ISD
	ψ1,700	130	130	130
Annual Plan Contribution Amounts (As of December 31, 2017) by Gender				
Averages				
Female	\$2,974	ISD	ISD	ISD
Male	\$3,489	ISD	ISD	ISD
Medians				
Female	\$1,300	ISD	ISD	ISD
Male	\$1,500	ISD	ISD	ISD
Does your plan offer auto-enrollment?				
Yes	27.0%	0.0%	20.0%	0.0%
No and no plans to do so	59.5%	66.7%	70.0%	100.0%
No but plan to	13.5%	33.3%	10.0%	0.0%
Answers where a surface and the district control of the district control of the surface and the street control of the surface and the surface				
Are your plan's auto-enrolled participants also defaulted into automatic contribution escalation?	20.00/	ICD	ICD	ICE
Yes	30.0%	ISD	ISD	ISD
No	70.0%	ISD	ISD	ISD
For auto-enrollment, on what is the default contribution based?				
Percentage of annual salary	80.0%	ISD	ISD	ISD
Set dollar amount	20.0%	ISD	ISD	ISD
What percentage of annual salary	3.0%	ISD	ISD	ISD
What amount of annual salary	ISD	ISD	ISD	ISD
When was auto-enrollment adopted by your plan?				
Month	5	ISD	ISD	ISD
Year	2015	ISD	ISD	ISD
i cai	2013	130	130	130
Who is included in auto-enrollment?				
New employees	80.0%	ISD	ISD	ISD
Eligible employees	0.0%	ISD	ISD	ISD
Both	20.0%	ISD	ISD	ISD
What is your plan's opt-out window?				
30 days	60.0%	ISD	ISD	ISD
60 days	20.0%	ISD	ISD	ISD
90 days	20.0%	ISD	ISD	ISD
Other	0.0%	ISD	ISD	ISD
When do auto-enrollment contributions begin?				
Immediately	10.0%	ISD	ISD	ISD
After opt-out window	90.0%	ISD	ISD	ISD
Since auto-enrollment's inception, percentage of auto-enrolled employees that have opted out within the opt-out window	8.1%	ISD	ISD	ISD
omployood that have opted out within the optiout william	0.170	เวบ	เวบ	ISD



If your plan door NOT offer oute appellment why not? (Abultin)	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
If your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed)	29.6%	0.0%	25.0%	10.0%
Potential negative employee reaction Union issues	25.9%	33.3%	0.0%	10.0%
Belief that it's too paternalistic	7.4%	0.0%	12.5%	0.0%
Prohibited by law	44.4%	100.0%	87.5%	20.0%
Fiduciary concerns	11.1%	0.0%	0.0%	0.0%
Lack of management buy-in	18.5%	16.7%	12.5%	0.0%
Other	33.3%	16.7%	0.0%	80.0%
	00.070	101770	0.070	00.070
What is the default investment option for employees?				
Balanced Fund (Asset Allocation Fund)	0.0%	0.0%	0.0%	10.0%
Managed account	2.9%	0.0%	0.0%	0.0%
Target risk (custom)	5.7%	16.7%	11.1%	10.0%
Target risk (pre-packaged)	0.0%	0.0%	0.0%	0.0%
Stable value	2.9%	16.7%	11.1%	0.0%
Target date (custom)	31.4%	0.0%	22.2%	20.0%
Target date (pre-packaged)	48.6%	66.7%	55.6%	60.0%
Other	8.6%	0.0%	0.0%	0.0%
Does your plan offer auto-escalation?				
Yes	38.9%	16.7%	50.0%	0.0%
No	61.1%	83.3%	50.0%	100.0%
IVU	01.170	03.370	30.070	100.070
What is the annual auto-escalation increase based on, and what is the default increase?				
Percentage increase only	46.2%	ISD	80.0%	ISD
Set dollar increase only	7.7%	ISD	0.0%	ISD
Percentage increase or set dollar increase (could be either)	46.2%	ISD	20.0%	ISD
Other	0.0%	ISD	0.0%	ISD
Annual auto-escalation increase percentage	ISD	ISD	ISD	ISD
Annual auto-escalation increase dollar amount	ISD	ISD	ISD	ISD
How are people enrolled in auto-escalation?				
Opt in	69.2%	ISD	60.0%	ISD
Automatically enrolled, can opt out	23.1%	ISD	0.0%	ISD
Both	7.7%	ISD	40.0%	ISD
Don't know	0.0%	ISD	0.0%	ISD
Number of plan's contributing participants that are currently enrolled in auto-escalation	100.0	ISD	ISD	ISD
Percent of plan's contributing participants that are currently enrolled in auto-escalation	3.8%	ISD	ISD	ISD
Is there a cap on the auto-escalation?	22.10/	ICD	40.00/	ICD
Yes, a percentage cap	23.1%	ISD	40.0%	ISD
Yes, a dollar cap	0.0%	ISD	0.0%	ISD
None (except IRS limit)	76.9%	ISD	60.0%	ISD
Percentage cap on the auto-escalation	ISD	ISD	ISD	ISD
Dollar cap on the auto-escalation	ISD	ISD	ISD	ISD
How frequently does the auto-escalation occur?				
Annually	75.0%	ISD	100.0%	ISD
Semi-annually	0.0%	ISD	0.0%	ISD
Other	25.0%	ISD	0.0%	ISD
When does escalation occur?				
Beginning of calendar year	25.0%	ISD	0.0%	ISD
Chosen by participant	50.0%	ISD	80.0%	ISD
Coincides with pay increases	0.0%	ISD	0.0%	ISD
Other	25.0%	ISD	20.0%	ISD
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BY PLAN TYPE: 457(b), 401(k), 401(a)

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	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DC
NVESTMENTS				
What is your plan's approach to white label options?				
Do not currently use and have no plans to do so	54.3%	83.3%	40.0%	30.0%
Do not currently use but will consider doing so in next several years	11.4%	16.7%	10.0%	30.0%
Currently use white label funds	34.3%	0.0%	50.0%	40.0%
If currently use white label funds, how are they structured?				
Some, but not all, of our funds are white label funds	25.0%	ISD	0.0%	ISE
All of our funds are white label funds	66.7%	ISD	100.0%	ISE
We have single manager white label funds	41.7%	ISD	60.0%	ISE
We have multi-manager white label funds	58.3%	ISD	100.0%	ISE
Which asset classes does your plan offer?				
(Determined by whether asset class had a balance as of Dec 31, 2017)				
Money Market	41.7%	60.0%	40.0%	85.7%
Stable Value	91.7%	60.0%	100.0%	71.4%
Bonds	97.2%	100.0%	100.0%	100.0%
Domestic Large Cap Stocks	91.7%	100.0%	100.0%	100.0%
Domestic Mid-Cap Stocks	63.9%	60.0%	80.0%	42.9%
Domestic Small/Mid-Cap Stocks (SMID)	30.6%	60.0%	10.0%	71.49
Domestic Small-Cap Stocks	72.2%	80.0%	90.0%	42.9%
International & Global Stocks	97.2%	100.0%	100.0%	100.0%
Commodities, REITs and Real Estate	36.1%	40.0%	30.0%	57.1%
Balanced	47.2%	80.0%	70.0%	28.69
Risk Based	8.3%	0.0%	0.0%	0.0%
Target Date	91.7%	60.0%	90.0%	100.0%
Brokerage Window Other	75.0% 44.4%	40.0% 40.0%	60.0% 60.0%	57.1% 57.1%
	11.170	40.070	00.070	37.170
Asset Class Detail as of Dec 31, 2017				
Dollar Value of Assets by Class as of Dec 31, 2017 (\$000s Avg)				
Money Market	\$36,561	\$2,769	\$66,514	\$139,394
Stable Value	\$553,982	\$83,873	\$690,841	\$407,181
Bonds	\$109,702	\$13,857	\$294,886	\$150,867
Domestic Large Cap Stocks	\$615,316	\$87,657	\$1,120,581	\$569,646
Domestic Mid-Cap Stocks	\$142,933	\$6,927	\$238,118	\$23,840
Domestic Small/Mid-Cap Stocks (SMID)	\$37,797	\$11,976	\$114,733	\$290,389
Domestic Small-Cap Stocks	\$132,457	\$4,241	\$170,092	\$12,612
International & Global Stocks	\$130,580	\$37,920	\$392,836	\$189,629
Commodities, REITs and Real Estate	\$9,836	\$13,444	\$47,803	\$12,238
Balanced Risk Based	\$63,022 \$44,465	\$8,392 \$0	\$107,058 \$0	\$51,983
Target Date	\$453,165	\$34,280	\$624,727	\$890,365 \$890,365
Brokerage Window	\$50,199			
Other	\$38,021	\$5,115 \$13,113	\$81,814 \$38,868	\$98,497 \$48,178
Total Assets	\$2,418,036	\$323,565	\$3,988,872	\$2,884,818
Percentage of Assets by Class as of Dec 31, 2017 (Avg)				
Money Market	0.8%	1.7%	1.1%	4.3%
Stable Value	20.9%	13.3%	18.7%	10.8%
Bonds	4.6%	10.2%	6.3%	4.5%
Domestic Large Cap Stocks	23.1%	27.3%	27.8%	19.0%
Domestic Mid-Cap Stocks	4.8%	4.4%	6.4%	1.9%
Domestic Small/Mid-Cap Stocks (SMID)	3.6%	3.3%	1.2%	6.5%
·				
Domestic Small-Cap Stocks	4.2%	3.8%	5.2%	2.0%

Continued...



BY PLAN TYPE: 457(b), 401(k), 401(a)

	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DC
Commodities, REITs and Real Estate	0.5%	3.1%	0.6%	1.0%
Balanced	2.4%	5.2%	3.1%	3.0%
Risk Based	1.3%	0.0%	0.0%	0.0%
Target Date	22.9%	14.7%	19.0%	34.4%
Brokerage Window	1.8%	1.3%	1.9%	3.8%
Other	3.3%	2.1%	1.0%	3.5%
Total Assets	100.0%	100.0%	100.0%	100.0%
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (Median)				
(Based on those that offered that asset class (i.e., reported a balance))				
Money Market	10.1%	ISD	ISD	ISE
Stable Value	37.5%	ISD	52.9%	ISE
Bonds	19.4%	ISD	29.4%	11.0%
Domestic Large Cap Stocks	60.7%	ISD	ISD	29.1%
Domestic Mid-Cap Stocks	28.2%	ISD	30.4%	ISE
Domestic Small/Mid-Cap Stocks (SMID)	48.8%	ISD	ISD	ISE
Domestic Small-Cap Stocks	28.1%	ISD	34.3%	ISE
International & Global Stocks	30.1%	ISD	38.0%	15.1%
Commodities, REITs and Real Estate	6.7%	ISD	ISD	ISI
Balanced	11.0%	ISD	ISD	ISI
Risk Based	ISD	ISD	ISD	ISE
Target Date	53.0%	ISD	58.4%	50.4%
Brokerage Window	1.3%	ISD	ISD	ISI
Other	2.2%	ISD	ISD	ISI
Percentage of total plan assets that were actively managed as of Dec 31, 2017	77.0%	ISD	71.0%	58.0%
Percentage of total plan assets that were passive (index) assets as of Dec 31, 2017	23.0%	ISD	29.0%	42.0%
Percentage of total plan assets that were multi-manager assets as of Dec 31, 2017	0.5%	ISD	37.0%	ISD
N				
Pollar amount of total plan assets in: (\$000s)				
·				
As of Dec 31, 2017 - Exclude brokerage window)	\$530.358	\$206,958	\$759.846	\$466.60
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds	\$530,358 \$755.354	\$206,958 \$0	\$759,846 \$1,082,065	
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds	\$755,354	\$0	\$1,082,065	\$1,415,563
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts	\$755,354 \$946,374	\$0 \$0	\$1,082,065 \$2,450,189	\$1,415,563 \$739,164
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds	\$755,354	\$0	\$1,082,065	\$1,415,563 \$739,164 \$179,871
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total	\$755,354 \$946,374 \$150,881	\$0 \$0 \$112,863	\$1,082,065 \$2,450,189 \$27,578	\$1,415,56 \$739,16 \$179,87
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in:	\$755,354 \$946,374 \$150,881	\$0 \$0 \$112,863	\$1,082,065 \$2,450,189 \$27,578	\$1,415,565 \$739,164 \$179,87
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window)	\$755,354 \$946,374 \$150,881 \$2,382,967	\$0 \$0 \$112,863 \$319,821	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679	\$1,415,563 \$739,164 \$179,87 \$2,801,198
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds	\$755,354 \$946,374 \$150,881 \$2,382,967	\$0 \$0 \$112,863 \$319,821	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679	\$1,415,563 \$739,164 \$179,87 \$2,801,198
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2%	\$1,415,56: \$739,16: \$179,87: \$2,801,19: 40.59: 30.69
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0%	\$1,415,56: \$739,16: \$179,87: \$2,801,19: 40.59: 30.69: 15.49
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2%	\$1,415,563 \$739,164 \$179,871 \$2,801,198 40.5% 30.6% 15.4% 13.5%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.)	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6%	\$1,415,56: \$739,16: \$179,87: \$2,801,19: 40.59 30.69 15.49 13.59
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant?	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6%	\$1,415,56: \$739,164 \$179,87' \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant? Yes, one-time use only	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0%	\$1,415,56: \$739,164 \$179,87' \$2,801,199 40.5% 30.6% 15.4% 13.5% 100.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant? Yes, one-time use only Yes, sporadically/as needed	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0%	\$1,415,563 \$739,164 \$179,871 \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant? Yes, one-time use only	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0%	\$1,415,56 \$739,164 \$179,87 \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0% 0.0% 50.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant? Yes, one-time use only Yes, sporadically/as needed Yes, ongoing	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0% 0.0% 13.5% 73.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0% 0.0% 66.7%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0%	\$1,415,563 \$739,164 \$179,877 \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0% 0.0% 50.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant? Yes, one-time use only Yes, sporadically/as needed Yes, ongoing No	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0% 0.0% 13.5% 73.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0% 0.0% 66.7%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0%	\$1,415,56 \$739,164 \$179,87 \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0% 0.0% 50.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Does your plan use an investment advisor/consultant? Yes, one-time use only Yes, sporadically/as needed Yes, ongoing No Approximately how often does your organization issue RFPs/RFIs	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0% 0.0% 13.5% 73.0%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0% 0.0% 66.7%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0%	\$1,415,563 \$739,164 \$179,877 \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0% 50.0% 50.0%
As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Percentage of total plan assets in: As of Dec 31, 2017 - Exclude brokerage window) Mutual funds Collective trust funds Separate accounts Other (ETF, etc.) Total Oces your plan use an investment advisor/consultant? Yes, one-time use only Yes, sporadically/as needed Yes, ongoing No Approximately how often does your organization issue RFPs/RFIs or an investment advisor/consultant?	\$755,354 \$946,374 \$150,881 \$2,382,967 45.6% 26.0% 22.9% 5.6% 100.0% 0.0% 13.5% 73.0% 13.5%	\$0 \$0 \$112,863 \$319,821 79.2% 0.0% 0.0% 20.8% 100.0% 0.0% 66.7% 33.3%	\$1,082,065 \$2,450,189 \$27,578 \$4,319,679 35.3% 19.2% 45.0% 0.6% 100.0% 0.0% 10.0% 80.0% 10.0%	\$466,601 \$1,415,563 \$739,164 \$179,871 \$2,801,198 40.5% 30.6% 15.4% 13.5% 100.0% 50.0% 50.0% 50.0%



	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DO
Every four years	3.1%	ISD	0.0%	0.0%
Every five years	65.6%	ISD	66.7%	60.09
As needed Others	18.8%	ISD	22.2%	0.09
Other	9.4%	ISD	0.0%	20.09
Approximately how often does your organization conduct a formal and				
detailed review of investment performance and investment managers?				
Monthly	5.4%	0.0%	0.0%	0.09
Quarterly	67.6%	66.7%	100.0%	30.09
Semi-annually	5.4%	16.7%	0.0%	0.0
Annually	18.9%	16.7%	0.0%	60.0
Never	2.7%	0.0%	0.0%	0.0
Other	0.0%	0.0%	0.0%	10.0
Does your plan have a brokerage window?				
Yes	78.4%	33.3%	70.0%	40.0
No	21.6%	66.7%	30.0%	60.0
	21.070	00.770	30.070	00.0
Percentage of plan participants that use the brokerage window	1.1%	ISD	3.0%	IS
Is there a restriction on the amount that can be invested in the window per participant?				
Yes	57.1%	ISD	28.6%	IS
No No	42.9%	ISD	71.4%	IS
INO	42.970	טכו	7 1.4 70	13
DISTRIBUTIONS AND WITHDRAWALS				
Does your plan offer loans?				
Yes	54.1%	100.0%	100.0%	30.0
No	46.0%	0.0%	0.0%	70.0
Which of the following types of loans does your plan offer? (Multiple responses allowed)				
General purpose	100.0%	100.0%	100.0%	IS
Home purchase	90.0%	83.3%	90.0%	IS
To whom does your plan offer loans? (Multiple responses allowed)				
Current employees	100.0%	100.0%	100.0%	IS
Former employees	30.0%	66.7%	10.0%	IS
Beneficiaries	15.0%	16.7%	10.0%	IS
Deficitionies	13.070	10.770	10.070	10
Number of plan participants with outstanding loans as of Dec. 31, 2017	1,274.0	92.0	10,680.0	IS
Percentage of plan participants with outstanding loans as of Dec 31, 2017	9.2%	2.3%	14.0%	IS
Dollar value of plan's assets on loan as of Dec 31, 2017	\$8,176,505	\$901,255	\$71,098,080	IS
Number of loans permitted per plan participant at any given time	1.0	2.0	1.0	IS
If plan had outstanding loans in 2017, default rate on these loans	3.2%	5.0%	4.0%	IS
How is the loan's interest rate calculated?				
Tied to prime	15.8%	0.0%	10.0%	IS
Tied to prime + 1%	63.2%	83.3%	60.0%	IS
Tied to prime + 2%	10.5%	0.0%	20.0%	IS
Other	10.5%	16.7%	10.0%	IS
Does your plan offer hardships/unforeseen emergency withdrawals?				
Yes	94.6%	100.0%	100.0% 0.0%	20.09



Dollar amount of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	457(b) \$335,567	<u>403(b)</u> ISD	<u>401(k)</u> \$1,594,534	<u>401(a) DC</u> ISD
Percentage of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	0.03%	ISD	0.04%	ISD
Does your plan offer an annuity as a distribution option? Yes	40.0%	50.0%	30.0%	80.0%
No	60.0%	50.0%	70.0%	20.0%
Does your plan encourage rollovers into the plan from other plans or IRAs?				
Yes	100.0%	100.0%	100.0%	50.0%
No	0.0%	0.0%	0.0%	50.0%
Does your plan actively seek to retain assets of terminated employees				
(separated from service, but not retired)?				
Yes	80.6%	83.3%	80.0%	20.0%
No	19.4%	16.7%	20.0%	80.0%
Does your plan actively seek to retain assets of retired employees?				
Yes	86.1%	83.3%	80.0%	30.0%
No	13.9%	16.7%	20.0%	70.0%
	10.770	101770	201070	70.070
Distributions by Age (Includes direct rollovers where applicable)				
Periodic Payments/Installments				
# Participants				
0-30 Years Old	4.0	ISD	ISD	ISD
31-40 Years Old	4.5	ISD	ISD	ISD
41-50 Years Old	26.4	ISD	ISD	ISD
51-60 Years Old 61+ Years Old	483.1 5,372.1	ISD ISD	ISD ISD	ISD ISD
Total	5,890.2	ISD	ISD	ISD
Dallara				
Dollars 0-30 Years Old	\$1,167	ISD	ISD	ISD
31-40 Years Old	\$8,144	ISD	ISD	ISD
41-50 Years Old	\$43,883	ISD	ISD	ISD
51-60 Years Old	\$858,306	ISD	ISD	ISD
61+ Years Old	\$10,771,455	ISD	ISD	ISD
Total	\$11,682,954	ISD	ISD	ISD
Partial Lump Sum				
# Participants				
0-30 Years Old	33.9	ISD	ISD	ISD
31-40 Years Old	83.6	ISD	ISD	ISD
41-50 Years Old	189.7	ISD	ISD	ISD
51-60 Years Old	531.0	ISD	ISD	ISD
61+ Years Old	3,045.8	ISD	ISD	ISD
Total	3,883.9	ISD	ISD	ISD
Dollars				
0-30 Years Old	\$80,247	ISD	ISD	ISD
31-40 Years Old	\$435,204	ISD	ISD	ISD
41-50 Years Old	\$2,497,305	ISD	ISD	ISD
51-60 Years Old	\$7,801,864	ISD	ISD	ISD
61+ Years Old	\$24,629,943	ISD	ISD	ISD
Total	\$35,444,562	ISD	ISD	ISD



	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
Full Lump Sum				
# Participants				
0-30 Years Old	276.8	ISD	ISD	112.6
31-40 Years Old	358.7	ISD	ISD	152.6
41-50 Years Old	352.0	ISD	ISD	114.6
51-60 Years Old	615.8	ISD	ISD	104.4
61+ Years Old	1,191.9	ISD	ISD	156.8
Total	2,795.2	ISD	ISD	641.0
Dollars				
0-30 Years Old	\$479,790	ISD	ISD	\$176,184
31-40 Years Old	\$1,929,494	ISD	ISD	\$704,924
41-50 Years Old	\$5,424,776	ISD	ISD	\$762,296
51-60 Years Old	\$17,847,773	ISD	ISD	\$2,771,916
+ Years Old Fotal	\$55,697,044	ISD	ISD	\$9,058,356
Total	\$81,378,877	ISD	ISD	\$13,473,676
Number of transfers and direct rollovers INTO your plan in 2017	280.0	ISD	975.0	ISD
Dollar amount of these transfers/direct rollovers INTO your plan in 2017	\$9,260,024	\$2,526,397	\$28,089,606	ISD
Number of transfers and direct rollovers OUT of your plan in 2017	667.5	ISD	1,876.0	ISD
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$25,039,861	\$21,026,214	\$108,591,149	ISD
, ,				
ransfers/Direct Rollovers INTO Plan as % Total Assets	0.9%	3.3%	0.8%	ISD
C /D: J.D.II. OUT CDI. O/ T.J.A. J	2.8%	3.9%	2.8%	ISD
Transfers/Direct Rollovers OUT of Plan as % Total Assets PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features	2.070			
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features		50.0%	50.0%	40.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple r	responses allowed)	50.0% 16.7%	50.0% 20.0%	
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple restriction)	responses allowed) 59.5%			10.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple r Satisfaction Retirement confidence	responses allowed) 59.5% 35.1%	16.7%	20.0%	10.0% 10.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer	responses allowed) 59.5% 35.1% 24.3%	16.7% 16.7%	20.0% 10.0%	40.0% 10.0% 10.0% 10.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other	responses allowed) 59.5% 35.1% 24.3% 8.1%	16.7% 16.7% 16.7%	20.0% 10.0% 10.0%	10.0% 10.0% 10.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in)	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3%	16.7% 16.7% 16.7% 33.3%	20.0% 10.0% 10.0% 20.0%	10.0% 10.0% 10.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide?	responses allowed) 59.5% 35.1% 24.3% 8.1%	16.7% 16.7% 16.7%	20.0% 10.0% 10.0%	10.0% 10.0% 10.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in)	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3%	16.7% 16.7% 16.7% 33.3%	20.0% 10.0% 10.0% 20.0%	10.0% 10.0% 10.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3%	16.7% 16.7% 16.7% 33.3%	20.0% 10.0% 10.0% 20.0%	10.0% 10.0% 10.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3%	16.7% 16.7% 16.7% 33.3%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 0.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 0.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 20.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote)	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3% 14.3% 25.7%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 20.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide	responses allowed) 59.5% 35.1% 24.3% 8.1% 24.3% 14.3% 25.7% 34.3% 25.7%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 0.0% 0.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house	14.3% 25.7% 35.7% 24.3% 8.1% 24.3% 14.3% 25.7% 34.3% 25.7%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 20.0% 0.0% 0.0% 40.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide In-house Provide In-house Provide In-house Provide In-house Provide In-house Provide Via Third Party Administrator	14.3% 25.7% 35.7% 24.3% 8.1% 24.3% 14.3% 25.7% 34.3% 25.7% 0.0% 5.6% 80.6%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0% 0.0% 50.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 0.0% 0.0% 40.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple r Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide In-house Provide In-house Provide Both In-house and via Third Party Administrator	14.3% 25.7% 35.7% 24.3% 8.1% 24.3% 14.3% 25.7% 34.3% 25.7% 0.0% 5.6% 80.6%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0% 0.0% 50.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 0.0% 40.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide In-house Provide In-house Provide Both In-house and via Third Party Administrator On-site services (enrollment, account reviews, education)	14.3% 25.7% 35.7% 24.3% 14.3% 25.7% 34.3% 25.7% 0.0% 5.6% 80.6% 13.9%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0% 50.0% 50.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0% 0.0% 90.0%	10.0% 10.0% 10.0% 60.0% 60.0% 20.0% 20.0% 0.0% 40.0% 60.0%
PARTICIPANT SERVICES AND ENGAGEMENT Participant Services and Features Which of the following participant opinions does your organization measure? (Multiple of Satisfaction Retirement confidence Trust in plan/employer Other None Which of the following services does your plan provide? Service center (walk-in) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide In-house Provide In-house Provide Both In-house and via Third Party Administrator On-site services (enrollment, account reviews, education) Do Not Provide	14.3% 25.7% 35.1% 24.3% 8.1% 24.3% 14.3% 25.7% 34.3% 25.7% 0.0% 5.6% 80.6% 13.9%	16.7% 16.7% 16.7% 33.3% 50.0% 33.3% 16.7% 0.0% 50.0% 50.0%	20.0% 10.0% 10.0% 20.0% 40.0% 10.0% 50.0% 0.0% 0.0% 90.0% 0.0%	10.0% 10.0% 10.0%



Managed accounts	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DC
Do Not Provide	33.3%	33.3%	40.0%	60.0%
Provide In-house	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	61.1%	66.7%	60.0%	40.0%
Provide Both In-house and via Third Party Administrator	5.6%	0.0%	0.0%	0.0%
Trovide Both in riouse and via Third Larry Administrator	3.070	0.070	0.070	0.070
Retirement planning services				
Do Not Provide	5.6%	0.0%	0.0%	10.0%
Provide In-house	11.1%	0.0%	10.0%	0.0%
Provide via Third Party Administrator	69.4%	66.7%	60.0%	60.0%
Provide Both In-house and via Third Party Administrator	13.9%	33.3%	30.0%	30.0%
Financial planning services				
Do Not Provide	44.4%	50.0%	40.0%	40.0%
Provide In-house	2.8%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	50.0%	50.0%	60.0%	60.0%
Provide Both In-house and via Third Party Administrator	2.8%	0.0%	0.0%	0.0%
Loans				
Do Not Provide	45.7%	0.0%	0.0%	50.0%
Provide In-house	2.9%	0.0%	10.0%	0.0%
Provide via Third Party Administrator	51.4%	66.7%	90.0%	50.0%
Provide Both In-house and via Third Party Administrator	0.0%	33.3%	0.0%	0.0%
The fact of the fa		00.070	0.070	01070
Hardships/unforeseeable emergency withdrawals				
Do Not Provide	5.6%	0.0%	0.0%	70.0%
Provide In-house	16.7%	16.7%	10.0%	0.0%
Provide via Third Party Administrator	72.2%	66.7%	90.0%	30.0%
Provide Both In-house and via Third Party Administrator	5.6%	16.7%	0.0%	0.0%
Qualified domestic relations orders				
Do Not Provide	5.6%	0.0%	0.0%	30.0%
Provide In-house	22.2%	33.3%	20.0%	20.0%
Provide via Third Party Administrator	66.7%	33.3%	60.0%	50.0%
Provide Both In-house and via Third Party Administrator	5.6%	33.3%	20.0%	0.0%
Financial wellness				
Do Not Provide	13.9%	20.0%	20.0%	30.0%
Provide In-house	16.7%	20.0%	10.0%	10.0%
Provide via Third Party Administrator	47.2%	60.0%	60.0%	30.0%
Provide Both In-house and via Third Party Administrator	22.2%	0.0%	10.0%	30.0%
Investment advice in person				
Investment advice - in-person Do Not Provide	63.9%	66.7%	60.0%	66.7%
Provide In-house	0.0%	0.0%	10.0%	0.0%
Provide via Third Party Administrator	36.1%	33.3%	30.0%	33.3%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%
Investment advice online				
Investment advice - online Do Not Provide	33.3%	66.7%	40.0%	50.0%
Provide In-house	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	66.7%	33.3%	60.0%	50.0%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%
Trovide Dour III Trouse and via Trilly I arry Authinistrator	0.070	0.070	0.070	0.070



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	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
Investment advice - telephone	F0.00/	// 70/	F0.00/	F0.00/
Do Not Provide	50.0%	66.7%	50.0%	50.0%
Provide In-house	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	50.0%	33.3%	50.0%	50.0%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%
Is the cost of the provided investment advice included in the overall plan expenses or charged separately to users of the advice?				
Investment advice - in-person				
Included in Overall Plan Expenses	53.3%	ISD	ISD	ISD
Charged Separately to Users of the Advice	33.3%	ISD	ISD	ISD
Both	13.3%	ISD	ISD	ISD
Investment advice - online				
Included in Overall Plan Expenses	58.3%	ISD	83.3%	83.3%
Charged Separately to Users of the Advice	25.0%	ISD	0.0%	0.0%
Both	16.7%	ISD	16.7%	16.7%
Investment advice - telephone				
Included in Overall Plan Expenses	61.1%	ISD	40.0%	83.3%
Charged Separately to Users of the Advice	22.2%	ISD	20.0%	0.0%
Both	16.7%	ISD	40.0%	16.7%
Participant Communication/Education/Engagement				
Which of the following means of communication/education does your plan utilize?				
Website				
Videos				
Do Not Use	11.1%	0.0%	10.0%	20.0%
Use (In-house)	13.9%	0.0%	20.0%	10.0%
Use (Third Party Administrator)	38.9%	66.7%	60.0%	30.0%
Use (Both In-house and Third Party Administrator)	36.1%	33.3%	10.0%	40.0%
Webinars				
Do Not Use	19.4%	16.7%	22.2%	10.0%
Use (In-house)	11.1%	16.7%	22.2%	20.0%
Use (Third Party Administrator)	44.4%	66.7%	55.6%	40.0%
Use (Both In-house and Third Party Administrator)	25.0%	0.0%	0.0%	30.0%
Investment advice				
Do Not Use	36.1%	ISD	30.0%	50.0%
Use (In-house)	2.8%	ISD	10.0%	0.0%
Use (Third Party Administrator)	61.1%	ISD	60.0%	50.0%
Use (Both In-house and Third Party Administrator)	0.0%	ISD	0.0%	0.0%
Interactive retirement income calculators				
Do Not Use	0.0%	0.0%	0.0%	10.0%
Use (In-house)	11.1%	0.0%	10.0%	20.0%
Use (Third Party Administrator)	69.4%	83.3%	90.0%	70.0%
Use (Both In-house and Third Party Administrator)	19.4%	16.7%	0.0%	0.0%
Financial literacy information				
Financial literacy information Do Not Lico	1/1/20/	14 70/	22.20/	20.00/
Do Not Use	14.3%	16.7%	22.2%	30.0%
Use (In-house)	5.7%	0.0%	11.1%	10.0%
Use (Third Party Administrator)	42.9%	50.0%	55.6%	40.0%
Use (Both In-house and Third Party Administrator)	37.1%	33.3%	11.1%	20.0%



Participant Statements Do Not Use 2.8% Use (in house) 2.8% Paper/mailed statements Do Not Use 2.8% Use (in house) 5.6% Use (in house and Third Party Administrator) 2.8% Account balances and transactions Do Not Use 5.6% Use (in house) 5.6% Use (in house) 6.8% Use (in house) 7.8% Use (in house and Third Party Administrator) 8.3% Use (in house) 7.8% Use (in house and Third Party Administrator) 19.8% Retirement income projections 5.8% Use (in house) 7.8% Use (in house and Third Party Administrator) 2.5.7% Other Onsite group education/seminars Do Not Use 7.8% Use (in house 7.9% Use (in house and Third Party Administrator) 7.8% Use (in house) 7.8% Use (in house 7.8% Use (in house) 7.8% Use (in	<u>403(b)</u>	<u>401(k)</u>	401(a) D
Do Not Use 2.8% Use (In-house) 2.8% Use (In-house) 2.8% Use (In-house) 2.8% Use (In-house and Third Party Administrator) 2.8% Use (Both In-house and Third Party Administrator) 2.8% Use (Both In-house and Third Party Administrator) 2.8% Use (In-house) 2.8% Use (In-house) 2.8% Use (In-house) 2.8% Use (In-house and Third Party Administrator) 2.8% Use (In-house and Third Party Administrator) 2.8% Use (In-house) 2.8% Use (In-house and Third Party Administrator) 2.8% Use (In-house an			
Use (In-house) 2.8% Use (Third Party Administrator) 91.7% Use (Boh In-house and Third Party Administrator) 2.8% Paper/mailed statements 2.8% Use (In-house) 5.6% Use (Third Party Administrator) 88.9% Use (Both In-house and Third Party Administrator) 2.8% Account balances and transactions 0.0% Do Not Use 0.0% Use (In-house) 2.8% Use (Third Party Administrator) 13.9% Use (Third Party Administrator) 13.9% Retirement income projections 0.0% Use (In-house) 2.8% Use (In-house and Third Party Administrator) 19.4% Use (Boh In house and Third Party Administrator) 6.7% Use (Boh In house and Third Party Administrator) 2.5.7% Obtet Use 0.0% Use (Third Party Administrator) 4.7%	0.0%	0.0%	0.09
Use (Robel In house and Third Party Administrator) 2.8% Paper/mailed statements 2.8% Use (Inhouse) 2.8% Use (Inhouse) 5.6% Use (Both In house and Third Party Administrator) 88.9% Use (Both Inhouse and Third Party Administrator) 2.8% Account balances and transactions 0.0% Use (Inhouse) 2.6% Use (Inhouse) 2.6% Use (Inhouse) 2.8% Use (Inhouse) 2.8% Use (Inhouse) 2.8% Use (Inhouse) 2.8% Use (Both Inhouse and Third Party Administrator) 33.3% Use (Inhouse) 2.8% Use (Inhouse) 2.8% Use (Inhouse) 2.8% Use (Inhouse) 0.0% Use (Inhouse) 0.0% <td>0.0%</td> <td>11.1%</td> <td>10.09</td>	0.0%	11.1%	10.09
Use (Both In-house and Third Party Administrator) 2.8%	100.0%	88.9%	80.0
Paper/mailed statements	0.0%	0.0%	10.0
Do Not Use 2.8% Use (In-house) 5.6% Use (Roth In-house) 88 9% Use (Both In-house and Third Party Administrator) 2.8% Account balances and transactions Do Not Use 0.0% Use (In-house) 2.8% Use (In-house) 2.8% Use (Both In-house and Third Party Administrator) 83.3% Use (Both In-house and Third Party Administrator) 13.9% Retirement income projections Do Not Use 0.0% Use (In-house) 2.8% Use (In-house) 2.8% Use (Both In-house and Third Party Administrator) 19.4% Use (Both In-house and Third Party Administrator) 25.7% Other 25.7% Other 25.7% Other 38.9% Use (Both In-house and Third Party Administrator) 25.7% Other 19.4% Use (In-house) 0.0% Use (Both In-house and Third Party Administrator) 41.7% Oscial media 10.0% Use (In-house) 10.9%			
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Use (Both In-house and Third Party Administrator) 2.8% Account balances and transactions 0.0% Use (In-house) 2.8% Use (Third Party Administrator) 83.3% Use (Both In-house and Third Party Administrator) 13.9% Retirement income projections Do Not Use 0.0% Use (In-house) 2.8% Use (In-house) 2.8% Use (Both In-house and Third Party Administrator) 19.4% Use (Both In-house and Third Party Administrator) 65.7% Use (In-house) 8.6% Use (In-house) 8.6% Use (In-house) 8.6% Use (In-house) 8.6% Use (In-house) 9.0% Use (In-house) 9.0% Use (In-house) 9.0% Use (In-house) 9.0% Use (In-house) 19.4% Use (In-house) 19.4% Use (In-house) 2.9% Use (In-house) 19.4% Use (In-house) 2.9% Use (In-house) 2.9% Use (In-house)	0.0%	11.1%	10.0
Account balances and transactions Do Not Use Do Not	100.0%	77.8%	80.0
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Retirement income projections Do Not Use Use (In-house) Use (Third Party Administrator) Use (Both In-house and Third Party Administrator) Pree disclosure/impact Do Not Use Use (In-house) Use (In-house) Use (In-house) Use (Both In-house and Third Party Administrator) Use (In-house) Use (In-house) Use (Both In-house and Third Party Administrator) Use (Both In-house and Third Party Administrator) Use (In-house) Use (Both In-house and Third Party Administrator) Use (In-house) Use (In-house) Use (In-house) Use (In-house) Use (In-house) Use (In-house and Third Party Administrator) Use (In-house) 17.1% Use (In-house) 17.1% Use (In-house and Third Party Administrator) Use (In-house) 17.1% Use (In-house) 17.	0.0%	0.0%	0.0
Do Not Use 0.0% Use (In-house) 2.8% Use (Third Party Administrator) 77.8% Use (Both In-house and Third Party Administrator) 19.4% Fee disclosure/impact Do Not Use 0.0% Use (In-house) 8.6% Use (In-house) 8.6% Use (Both In-house and Third Party Administrator) 25.7% ther Consite group education/seminars Use (In-house) 0.0% Use (In-house) 19.4% Use (In-house) 19.4% Use (In-house) 41.7% Newsletters (paper and electronic) Use (Both In-house and Third Party Administrator) 41.7% Not Use 2.9% Use (In-house) 17.1% Use (Third Party Administrator) 40.0% Use (In-house and Third Party Administrator) 40.0% Use (In-house) 11.1% Use (In-house) 16.7% Use (In-house) 16.7% Use (In-house) 16.7% Use (In-hou	3.370	0.070	0.0
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Fee disclosure/impact Do Not Use (100.0%	80.0%	80.0
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Use (Third Party Administrator) 65.7% Use (Both In-house and Third Party Administrator) 25.7% ther Onsite group education/seminars Do Not Use 0.0% Use (In-house) 19.4% Use (Third Party Administrator) 38.9% Use (Both In-house and Third Party Administrator) 41.7% Newsletters (paper and electronic) Do Not Use 2.9% Use (In-house) 17.1% Use (Third Party Administrator) 40.0% Use (Both In-house and Third Party Administrator) 40.0% Emails 11.1% Use (In-house) 15.7% Use (In-house) 16.7% Use (Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 47.2% Social media Do Not Use 40.0% Use (In-house) 22.9%	0.0%	10.0%	10.
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Onsite group education/seminars 0.0% Use (In-house) 19.4% Use (Third Party Administrator) 38.9% Use (Both In-house and Third Party Administrator) 41.7% Newsletters (paper and electronic) 2.9% Use (In-house) 17.1% Use (In-house) 17.1% Use (Both In-house and Third Party Administrator) 40.0% Use (Both In-house and Third Party Administrator) 40.0% Use (In-house) 11.1% Use (In-house) 16.7% Use (In-house) 16.7% Use (Both In-house and Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 47.2% Social media			
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Use (Third Party Administrator) 38.9% Use (Both In-house and Third Party Administrator) 41.7% Newsletters (paper and electronic) Do Not Use 2.9% Use (In-house) 17.1% Use (Third Party Administrator) 40.0% Use (Both In-house and Third Party Administrator) 40.0% Emails Do Not Use 11.1% Use (In-house) 16.7% Use (Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 47.2% Social media Do Not Use 40.0% Use (In-house) 22.9%	16.7%		10.0
Use (Both In-house and Third Party Administrator)41.7%Newsletters (paper and electronic)Do Not Use2.9%Use (In-house)17.1%Use (Third Party Administrator)40.0%Use (Both In-house and Third Party Administrator)40.0%EmailsDo Not Use11.1%Use (In-house)16.7%Use (Third Party Administrator)25.0%Use (Both In-house and Third Party Administrator)47.2%Social mediaDo Not Use40.0%Use (In-house)22.9%		10.0%	20.0
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Do Not Use 2.9% Use (In-house) 17.1% Use (Third Party Administrator) 40.0% Use (Both In-house and Third Party Administrator) 40.0% Emails Do Not Use 11.1% Use (In-house) 16.7% Use (Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 47.2% Social media Do Not Use 40.0% Use (In-house) 22.9%	10.7%	30.0%	00.1
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Do Not Use 11.1% Use (In-house) 16.7% Use (Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 47.2% Social media Do Not Use 40.0% Use (In-house) 22.9%	16.7%	11.1%	20.0
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Use (Third Party Administrator) 25.0% Use (Both In-house and Third Party Administrator) 47.2% Social media Do Not Use 40.0% Use (In-house) 22.9%	0.0%	10.0%	0.0
Use (Both In-house and Third Party Administrator) 47.2% Social media Do Not Use 40.0% Use (In-house) 22.9%	33.3%	40.0%	40.0
Do Not Use 40.0% Use (In-house) 22.9%	66.7%	40.0%	30.0
Do Not Use 40.0% Use (In-house) 22.9%			
Use (In-house) 22.9%	22.207	22.207	,,,
	33.3%	22.2%	66.
Hoo / I bird Horty / I dministrator	0.0%	11.1%	22.2
Use (Third Party Administrator) 17.1% Use (Both In-house and Third Party Administrator) 20.0%	33.3% 33.3%	44.4% 22.2%	0.0 11.1



	45=41	400"	46.4%	461()=
What is your plan's current status regarding guaranteed minimum withdrawal benefits (GMWB)?	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DO
Have not considered	74.2%	50.0%	55.6%	70.0%
Currently considering	9.7%	16.7%	22.2%	30.09
Decided not to use	12.9%	33.3%	22.2%	0.09
Currently using or will implement	3.2%	0.0%	0.0%	0.07
, <u>-</u>	5.273			
PLAN OVERSIGHT, GOVERNANCE AND STRATEGIC PLANNING				
Board/Committee Oversight				
Who provides your plan oversight? (Multiple responses allowed)				
Combined with Defined Benefit Plan oversight	5.4%	16.7%	30.0%	20.09
Board/committee	91.9%	83.3%	90.0%	70.09
Department/agency	13.5%	16.7%	20.0%	30.09
How are the roles/responsibilities of your board/committee documented? (Multiple responses allowed)	ed)			
Charter	35.3%	60.0%	44.4%	42.99
Bylaws	29.4%	0.0%	0.0%	14.39
Statute/legislation	47.1%	40.0%	44.4%	28.69
Other	23.5%	20.0%	33.3%	28.6
No documentation	0.0%	0.0%	0.0%	0.09
Number of members on the board/committee	9.0	9.0	7.0	9.
Are the board/committee members elected or appointed? (Multiple responses allowed)				
Elected	41.2%	0.0%	22.2%	42.99
Appointed	88.2%	100.0%	100.0%	85.79
Ex-officio	29.4%	20.0%	22.2%	28.6%
Does your plan have an Investment Policy Statement (IPS)?				
Yes	97.1%	66.7%	100.0%	60.09
No	2.9%	33.3%	0.0%	40.09
How frequently is the IPS reviewed?				
Annually	82.4%	ISD	70.0%	66.7'
Every other year	5.9%	ISD	10.0%	0.0
No set schedule	11.8%	ISD	20.0%	16.7
Other	0.0%	ISD	0.0%	16.7
For which of the following does your organization have measurable goals for improvement?				
(Multiple responses allowed)	70.2%	02 20/	60.0%	20.0
Enrollments and participation Sovings rates	70.3% 40.5%	83.3% 16.7%	60.0% 30.0%	30.0° 0.0°
Savings rates	40.5%	0.0%	20.0%	10.0
Leakage Other	29.7% 5.4%	0.0%	0.0%	0.0
Have no measurable improvement goals	21.6%	16.7%	20.0%	60.0
Approximately how often does your organization issue RFPs/RFIs for a record-keeper/Third Party Ad			. د د ر	
Annually	0.0%	0.0%	0.0%	0.0
Every other year	0.0%	0.0%	0.0%	0.0
Every three years	2.9%	0.0%	10.0%	20.0
Every four years	0.0%	0.0%	0.0%	0.09
Every five years	74.3%	50.0%	70.0%	30.09
Other	22.9%	50.0%	20.0%	50.



PLAN DOCUMENT	<u>457(b)</u>	<u>403(b)</u>	<u>401(k)</u>	401(a) DC
How frequently is your plan document reviewed?	45 704	50.004	50.004	00.004
Annually	45.7%	50.0%	50.0%	30.0%
Every other year	5.7%	16.7%	10.0%	0.0%
No set schedule	40.0%	33.3%	40.0%	40.0%
Other	8.6%	0.0%	0.0%	30.0%
Was your plan document individually designed from scratch or based on a prototype?				
Individually designed	58.3%	66.7%	90.0%	77.8%
Based on prototype	41.7%	33.3%	10.0%	22.2%
Strategic Planning				
Docs your plan have a formal documented strategic planning process?				
Does your plan have a formal, documented strategic planning process?	E 4 20/	EO 00/	40.00/	20.00/
Yes No	54.3% 45.7%	50.0% 50.0%	60.0% 40.0%	30.0% 70.0%
Approximately how often is your strategic plan updated?	79.0%	ISD	83.3%	ISD
Annually	5.3%	ISD	16.7%	ISD
Every other year			0.0%	
Every three years Every five years	5.3% 10.5%	ISD ISD	0.0%	ISD ISD
Every five years	10.576	130	0.070	130
FEES				
A. Median Number of investment options plan currently offers (Exclude brokerage window)	25.0	ISD	27.0	ISD
B. Of the investment options offered, how many are risk-based and/or target date funds? (Median)	10.0	ISD	11.5	ISD
Median Number of Fund Options	16.0	ISD	17.0	ISD
le your plan funded entirely with revenue charing from invectment providers and vanders?				
Is your plan funded entirely with revenue sharing from investment providers and vendors? Yes	18.2%	ISD	12.5%	ISD
No No	81.8%	ISD	87.5%	ISD
NO	01.070	เวบ	07.5%	ISD
Administrative Expenses				
Annual Expenses Covered by Fees	93.8%	ISD	92.7%	ISD
Annual Expenses Not Covered by Fees	6.2%	ISD	7.3%	ISD
Total Administrative Expenses	100.0%	100.0%	100.0%	100.0%
Administrative Fees				
Annual administrative fees collected for plan in 2017				
Does not include fees driven by participant elections (i.e., loans, QDROs, advice, etc.)				
Annual direct dollar-based fees (if applicable)	24.8%	ISD	32.0%	ISD
Annual asset-based fees (if applicable)	61.4%	ISD	31.8%	ISD
Revenue sharing fees	17.0%	ISD	29.2%	ISD
Total Fees	103.2%	ISD	93.0%	ISD
Other annual expenses not covered by fees	1.3%	ISD	7.0%	ISD
Gross fees and uncovered expenses	104.4%	ISD	100.0%	ISD
Less reimbursements to participants or credits to administrative account	-4.4%	ISD	0.0%	ISD
Net Administrative Fees (fees + uncovered costs)	100.0%	ISD	100.0%	ISD
ivel Autililistiative Fees (lees + uncovered costs)	100.0%	ISD	100.0%	ISD



	<u>457(b)</u>	403(b)	<u>401(k)</u>	401(a) DC
Summary of Costs				
MEDIANS*				
Net Investment Fees				
Cost per Participant	\$119.0	ISD	\$119.9	ISD
Cost per Account	\$128.7	ISD	\$167.3	ISD
Cost as % Assets	0.26%	ISD	0.29%	ISD
Net Administrative Fees				
Cost per Participant	\$65.0	ISD	\$49.0	ISE
Cost per Account	\$60.5	ISD	\$69.0	ISE
Cost as % Assets	0.12%	ISD	0.14%	ISI
Total Fees				
Cost per Participant	\$220.7	ISD	\$169.1	ISI
Cost per Account	\$189.4	ISD	\$235.9	ISI
Cost as % Assets	0.41%	ISD	0.43%	ISE
MEANS*				
Net Investment Fees				
Cost per Participant	\$178.6	ISD	\$292.7	ISI
Cost per Account	\$168.9	ISD	\$269.8	ISI
Cost as % Assets	0.32%	ISD	0.28%	ISI
Net A destricted time France				
Net Administrative Fees	ф72 O	ICD	¢111.0	ICI
Cost per Participant	\$73.9	ISD	\$111.9	ISI
Cost per Account	\$74.9	ISD	\$122.4	ISI
Cost as % Assets	0.14%	ISD	0.14%	ISI
Total Fees				
Cost per Participant	\$252.6	ISD	\$404.7	ISI
Cost per Account	\$243.7	ISD	\$392.5	ISI
Cost as % Assets	0.46%	ISD	0.42%	ISI
* Mean = Average Median = Midpoint (see page 5 for further explanation)				
INDIVIDUAL PARTICIPANT FEES				
Does your plan charge fees/expenses that are driven by participant ele	ctions (i.e., loans, ODROs, advice, etc.)?			
Yes	68.6%	100.0%	88.9%	40.0%
No	31.4%	0.0%	11.1%	60.0%
Which, if any, of the following categories of fees does your plan charge	2 (Multinla rasnansas allawad)			
Loan origination	70.8%	80.0%	87.5%	ISI
Loan maintenance (annual)	50.0%	40.0%	62.5%	ISI
Hardship/unforeseeable emergency	4.2%	40.0%	12.5%	ISI
Beneficiary administration	0.0%	0.0%	0.0%	ISI
QDRO processing	20.8%	0.0%	37.5%	ISI
Brokerage window administration - annual fee	62.5%	20.0%	50.0%	ISI
Brokerage window administration - one-time fee	25.0%	0.0%	0.0%	ISI
Investment advice	25.0%	20.0%	0.0%	ISI
Managed account	62.5%	40.0%	37.5%	ISI
Financial planning	0.0%	20.0%	0.0%	ISE



	<u>457(b)</u>	403(b)	401(k)	401(a) DC
Amount charged to individual participant				
Loan origination	\$50.0	ISD	\$55.0	ISD
Loan maintenance (annual)	\$30.0	ISD	ISD	ISD
Hardship/unforeseeable emergency	ISD	ISD	ISD	ISD
Beneficiary administration	ISD	ISD	ISD	ISD
QDRO processing	\$225.0	ISD	ISD	ISD
Brokerage window administration - annual fee	\$50.0	ISD	ISD	ISD
Brokerage window administration - one-time fee	\$50.0	ISD	ISD	ISD
Investment advice	ISD	ISD	ISD	ISD
Managed account	0.5%	ISD	ISD	ISD
Financial planning (\$)	ISD	ISD	ISD	ISD
Financial planning (%)	ISD	ISD	ISD	ISD



BY TOTAL PLAN ASSETS

Is your plan a single or multi-employer plan? Single employer 64.3% Multi-employer 35.7% What is your plan type? 457(b) 71.4% 403(b) 14.3% 401(k) 0.0% 401(a) Defined Contribution 14.3% How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 14.3% College/University 14.3%	72.7% 27.3% 45.5% 18.2% 18.2% 10.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	45.5% 54.6% 63.6% 9.1% 9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 63.6% 27.3% 72.7%	42.9% 57.1% 71.4% 0.0% 21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	46.29 53.99 38.59 7.79 30.89 23.19 15.49 84.69 0.09 0.09 53.99 30.89 69.29 30.89
Single employer 35.7% Multi-employer 35.7% Multi-employer 35.7% What is your plan type?	27.3% 45.5% 18.2% 18.2% 18.2% 10.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	54.6% 63.6% 9.1% 9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 63.6% 27.3% 72.7%	57.1% 71.4% 0.0% 21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	53.99 38.59 7.79 30.89 23.19 15.49 84.69 0.09 0.09 53.99 30.89 69.29
Multi-employer 35.7% What is your plan type? 71.4% 457(b) 71.4% 403(b) 14.3% 401(k) 0.0% 401(a) Defined Contribution 14.3% How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4	27.3% 45.5% 18.2% 18.2% 18.2% 10.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	54.6% 63.6% 9.1% 9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 63.6% 27.3% 72.7%	57.1% 71.4% 0.0% 21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	38.59 7.79 30.89 23.19 15.49 84.69 0.09 0.09 53.99 30.89 69.29
What is your plan type?	45.5% 18.2% 18.2% 18.2% 0.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	63.6% 9.1% 9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	71.4% 0.0% 21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	38.5° 7.7° 30.8° 23.1° 15.4° 84.6° 46.2° 0.0° 0.0° 53.9° 30.8° 69.2°
457(b) 71.4% 403(b) 14.3% 401(k) 0.0% 401(a) Defined Contribution 14.3% How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	18.2% 18.2% 18.2% 0.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	9.1% 9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	0.0% 21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	7.7 30.8 23.1 15.4 84.6 46.2 0.0 0.0 53.9 30.8 69.2
403(b) 14.3% 401(k) 0.0% 401(a) Defined Contribution 14.3% How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	18.2% 18.2% 18.2% 0.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	9.1% 9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	0.0% 21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	7.7' 30.8' 23.1' 15.4' 84.6' 46.2' 0.0' 0.0' 53.9' 30.8' 69.2'
401(k) 0.0% 401(a) Defined Contribution 14.3% How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	18.2% 18.2% 0.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	9.1% 18.2% 0.0% 100.0% 36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	21.4% 7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	30.8 23.1 15.4 84.6 46.2 0.0 0.0 53.9 30.8 69.2
How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	0.0% 100.0% 27.3% 0.0% 72.7% 9.1% 90.9%	18.2% 0.0% 100.0% 36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	7.1% 0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	23.1 15.4 84.6 46.2 0.0 0.0 53.9 30.8 69.2
How is record-keeping handled by your plan? Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	0.0% 100.0% 27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	0.0% 100.0% 36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	0.0% 100.0% 28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	15.4 84.6 46.2 0.0 0.0 53.9 30.8 69.2
Internally 0.0% Externally by a Third Party Administrator 100.0% What type(s) of tax-advantaged savings methods are offered by your plan? Pre-lax only (but plan to offer Roth in future) 35.7% Pre-lax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	84.6 46.2 0.0 0.0 53.9 30.8 69.2
What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	46.2 0.0 0.0 53.9 30.8 69.2
What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future) 35.7% Pre-tax only (with no plan to offer Roth in future) 7.1% Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	27.3% 0.0% 0.0% 72.7% 9.1% 90.9%	36.4% 0.0% 0.0% 63.6% 27.3% 72.7%	28.6% 7.1% 0.0% 64.3% 7.1% 92.9%	46.2.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.
Pre-tax only (but plan to offer Roth in future) Pre-tax only (with no plan to offer Roth in future) Roth only Both What is your defined contribution plan designation? Primary Primary Supplemental Are other defined contribution plans available, in addition to this one? Yes 64.3% No Which entities are covered by your plan? (Multiple responses allowed) State County City Special Districts Hospital	0.0% 0.0% 72.7% 9.1% 90.9%	0.0% 0.0% 63.6% 27.3% 72.7%	7.1% 0.0% 64.3% 7.1% 92.9%	0.0 0.0 53.9 30.8 69.2
Pre-tax only (but plan to offer Roth in future) Pre-tax only (with no plan to offer Roth in future) Roth only Both What is your defined contribution plan designation? Primary Primary Supplemental Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State County City Special Districts Hospital	0.0% 0.0% 72.7% 9.1% 90.9%	0.0% 0.0% 63.6% 27.3% 72.7%	7.1% 0.0% 64.3% 7.1% 92.9%	0.0 0.0 53.9 30.8 69.2
Pre-tax only (with no plan to offer Roth in future) Roth only Both What is your defined contribution plan designation? Primary Supplemental Are other defined contribution plans available, in addition to this one? Yes Ano Which entities are covered by your plan? (Multiple responses allowed) State County City Special Districts Hospital 7.1% 0.0% 57.1% 21.4% 64.3% 78.6%	0.0% 0.0% 72.7% 9.1% 90.9%	0.0% 0.0% 63.6% 27.3% 72.7%	7.1% 0.0% 64.3% 7.1% 92.9%	0.0 0.0 53.9 30.8 69.2
Roth only 0.0% Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	0.0% 72.7% 9.1% 90.9%	0.0% 63.6% 27.3% 72.7%	0.0% 64.3% 7.1% 92.9%	0.0 53.0 30.1 69.1
Both 57.1% What is your defined contribution plan designation? Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	9.1% 90.9%	63.6% 27.3% 72.7% 45.5%	64.3% 7.1% 92.9% 57.1%	30. 69.
Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one?	90.9%	72.7% 45.5%	92.9% 57.1%	69 69
Primary 21.4% Supplemental 78.6% Are other defined contribution plans available, in addition to this one? ————————————————————————————————————	90.9%	72.7% 45.5%	92.9% 57.1%	69.2
Supplemental 78.6% Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	90.9%	72.7% 45.5%	92.9% 57.1%	69 69
Are other defined contribution plans available, in addition to this one? Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%				69.2
Yes 64.3% No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%				
No 35.7% Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%				
Which entities are covered by your plan? (Multiple responses allowed) State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%	30.4%	54.0%	42.970	30.
State 21.4% County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%				
County 42.9% City 50.0% Special Districts 21.4% Hospital 14.3%				
City 50.0% Special Districts 21.4% Hospital 14.3%	27.3%	45.5%	64.3%	69.2
Special Districts 21.4% Hospital 14.3%	36.4%	45.5%	50.0%	61.
Hospital 14.3%	63.6%	45.5%	50.0%	61.
•	27.3%	36.4%	28.6%	30.
College/University 14.3%	9.1%	9.1%	21.4%	30.
	36.4%	63.6%	78.6%	84.
School (K-12) 21.4%	27.3%	36.4%	35.7%	61.
Other 28.6%	0.0%	9.1%	0.0%	7.
Which of the following best describes your plan?				
Bundled (single provider of services and investment products) 30.8%	27.3%	36.4%	21.4%	7.
Unbundled (administrative and investment providers are separately chosen) 69.2%	72.7%	63.6%	78.6%	92.
Are all or some of your plan participants eligible to participate in a defined benefit plan?				
Yes 92.9%	90.9%	72.7%	92.9%	100.
No 7.1%	9.1%	27.3%	7.1%	0.0
What percentage of those employees eligible for your defined				
contribution plan will also receive benefits from a defined benefit plan or hybrid plan?				
(Based on those that responded "yes" to the preceding question) 100.0%	90.0%	100.0%	ISD	97.0
If asked on a future survey, would you be able to provide basic income				
replacement data for participants in your defined contribution plan?				
Yes 23.1%		30.0%	7.1%	38.
No, information would be too difficult to obtain 46.2%	0.0%	30.0%	57.1%	23.
No, information would be too difficult to obtain 46.2% No, information is not available 30.8%	0.0% 63.6%	60.0%		۷).



BY TOTAL PLAN ASSETS

Contract Contract	DI TOTALILAN ASSETS)			
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$ BILLIO
Does your plan provide a retirement income projection for particip Yes	eants? 85.7%	81.8%	72.7%	78.6%	92.39
No	14.3%	18.2%	27.3%	21.4%	7.79
If plan provides a retirement income projection for participants,					
how is it displayed? (Multiple responses allowed) Monthly income at retirement	91.7%	77.8%	100.0%	100.0%	83.39
Annual income at retirement	25.0%	22.2%	12.5%	18.2%	16.79
Account balance at retirement	41.7%	44.4%	25.0%	27.3%	50.0
Other	0.0%	0.0%	0.0%	0.0%	8.3
Does your plan have a formal adopted salary income replacement	target for your employees				
(to include all primary sources of retirement income, including def	ined benefit,				
defined contribution, and Social Security)?					
Yes	42.9%	0.0%	27.3%	21.4%	46.2
No	57.1%	100.0%	72.7%	78.6%	53.9
Account Types (As of December 31, 2017)					
Pre-tax Participant Accounts					
# Accounts					
Contributing	813.0	2,799.5	6,595.5	24,757.5	60,510
Non-Contributing	298.0	2,376.5	6,544.5	14,262.0	43,446
Total Account Balance (\$000s)					
Contributing	\$45,143	\$175,156	\$510,539	\$1,755,650	\$5,237,3
Non-Contributing	\$5,848	\$138,210	\$356,437	\$882,228	\$2,906,0
\$ per Account					
Contributing	\$52,470	\$68,947	\$60,392	\$60,069	\$76,4
Non-Contributing Non-Contributing	\$39,713	\$55,062	\$55,705	\$56,951	\$78,7
Regarding the non-contributing accounts, do you know how man		40.007	74 407	50.00/	70.0
Yes	55.6%	42.9% 57.1%	71.4%	50.0%	70.0
No	44.4%	57.1%	28.6%	50.0%	30.0
Of the non-contributing accounts, # of accounts for:					
Current employees	98.8	ISD	3,119.4	2,824.5	23,50
Others (former employees, beneficiary accounts, etc.)	356.4	ISD	4,163.6	11,663.2	34,99
Total	455.2	ISD	7,283.0	14,487.7	58,500
Of the non-contributing accounts, total account balance for: (\$00	00s)				
Current employees	ISD	ISD	\$60,499	ISD	\$830,4
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	\$263,357	ISD	\$2,519,8
Total	ISD	ISD	\$323,856	ISD	\$3,350,3
Of the non-contributing accounts, \$ per account for:					
Current employees	ISD	ISD	ISD	ISD	\$44,3
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	ISD	ISD	\$109,1
Total	ISD	ISD	\$52,955	ISD	\$101,0
Roth Accounts					
# Accounts					
Contributing	157.0	773.0	748.5	2,930.5	6,653
Non-Contributing	ISD	176.0	ISD	1,093.0	19



CONTRACTOR TOWNS	DI TOTALTLAN ASSLIS				
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5 BILLION
Total Account Balance (\$000s)					
Contributing	\$2,250	\$6,777	\$12,951	\$35,459	\$259,344
Non-Contributing	ISD	\$932	ISD	ISD	ISD
\$ per Account					
Contributing	\$8,816	\$7,137	ISD	\$7,430	ISD
Non-Contributing	ISD	\$6,917	ISD	ISD	ISD
Regarding the non-contributing accounts, do you k					
Yes	ISD	ISD	ISD	ISD	60.0%
No	ISD	ISD	ISD	ISD	40.0%
Total Accounts (Pre-Tax & Roth)					
# Accounts	F 070 7	10.5/0.4	10 100 5	20.542.7	05.075.4
Contributing Non-Contributing	5,278.7 538.2	12,562.4 4,443.3	10,122.5 6,339.6	30,543.6 18,787.8	95,065.4 57,624.1
Total	5,816.9	17,005.7	16,462.1	49,331.4	152,689.5
Total	3,010.7	17,003.7	10,402.1	T7,001.T	132,007.3
Total Account Balance (\$000s)					
Contributing	\$56,555	\$183,195	\$615,079	\$1,782,976	\$5,527,802
Non-Contributing	\$13,767	\$129,394	\$334,005	\$1,152,918	\$2,789,255
Total	\$70,322	\$312,589	\$949,084	\$2,935,893	\$8,317,057
# Accounts					
Contributing	68.3%	61.7%	67.4%	63.9%	66.1%
Non-Contributing T. J.	31.7%	38.3%	32.6%	36.2%	33.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Total Account Balance (\$)					
Contributing	80.4%	61.8%	62.7%	61.9%	70.5%
Non-Contributing	19.7%	38.2%	37.3%	38.1%	29.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
\$ per Account					
Contributing	\$48,556	\$62,190	\$59,293	\$60,069	\$68,497
Non-Contributing	\$31,187	\$45,254	\$55,705	\$56,951	\$78,045
Total	\$44,080	\$45,721	\$57,156	\$60,069	\$63,737
Pre-tax vs. Roth					
# Accounts as Percent of Total					
Pre-tax	100.0%	87.9%	94.6%	94.8%	100.0%
Roth Total	0.0%	12.1% 100.0%	5.4%	5.2%	0.0% 100.0%
TOtal	100.0%	100.0%	100.0%	100.0%	100.0%
Account Balance \$ as Percent of Total	100.00/	00 50/	00.707	100.00/	00.00/
Pre-tax Roth	100.0% 0.0%	98.5% 1.5%	99.6% 0.4%	100.0% 0.0%	99.8% 0.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Based on Those Who Had Both Types					
# Accounts as Percent of Total					
Pre-tax	79.1%	85.8%	91.4%	92.9%	91.7%
Roth	20.9%	14.2%	8.6%	7.1%	8.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%



I W ACADOL A	SY TOTAL PLAN ASSETS				
	<u>UNDER \$150</u> MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5 BILLION
Account Balance \$ as Percent of Total	WILLION	WILLION	TO \$1.5 BILLION	\$5 BILLION	DILLION
Pre-tax	96.4%	97.9%	98.5%	98.8%	96.8%
Roth	3.7%	2.1%	1.5%	1.2%	3.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Of the non-contributing accounts, # of accounts for					
Of the non-contributing accounts, # of accounts for:	215.4	ISD	3,192.2	5,873.2	24,414.1
Current employees Others (former employees, beneficiary accounts, etc.)	408.2	ISD	4,204.6	13,121.7	35,602.1
Total	623.6	ISD	7,396.8	18,994.8	60,016.3
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,	,.
Of the non-contributing accounts, total account balance for: (\$000	Os)				
Current employees	ISD	ISD	\$64,593	ISD	\$838,075
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	\$265,686	ISD	\$2,531,215
Total	ISD	ISD	\$330,279	ISD	\$3,369,290
Of the non-contributing accounts, # of accounts for:	07.504	100	40.40/		2.4.004
Current employees	37.5%	ISD	40.1%	22.4%	34.9%
Others (former employees, beneficiary accounts, etc.)	62.5%	ISD	60.0%	77.6%	65.1%
Total	100.0%	ISD	100.0%	100.0%	100.0%
Of the non-contributing accounts, total account balance for: (\$000)s)				
Current employees	ISD	ISD	36.9%	ISD	23.5%
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	63.1%	ISD	76.5%
Total	ISD	ISD	100.0%	ISD	100.0%
Of the non-contributing accounts, \$ per account for:					
Current employees	ISD	ISD	ISD	ISD	\$43,708
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	ISD	ISD	\$109,046
Total	ISD	ISD	\$52,955	ISD	\$100,946
Please supply the following information for your plan as of Dec 21	2017.				
Please supply the following information for your plan as of Dec 31, Total plan assets (\$000s)	\$76,225	\$325,452	\$801,628	\$2,742,254	\$8,236,628
Percent Change in Total Assets vs Prior Year	15.0%	14.9%	13.2%	14.1%	14.8%
Average participant age (All account holders) Years	46.0	49.0	51.0	50.0	51.0
Median participant age (All account holders) Years	46.0	49.0	51.0	50.0	51.5
What type(s) of employees are eligible to participate in your plan? (
Full-time	100.0%	100.0%	90.9%	100.0%	100.0%
Part-time	78.6%	63.6%	72.7%	85.7%	76.9%
Temporary	21.4%	18.2%	36.4%	85.7%	53.9%
Seasonal	14.3%	18.2%	36.4%	78.6%	61.5%
Number of current employees that were participants in your plan as	of:				
Jan 1, 2017	1,083.0	4,245.0	7,609.0	22,058.0	98,083.0
Dec 31, 2017	1,087.5	4,129.5	7,552.5	21,785.0	99,769.0
Number of current employees that were eligible to participate in you					
Jan 1, 2017	2,263.5	12,451.0	18,641.0	62,716.0	135,013.0
Dec 31, 2017	2,559.0	12,604.5	18,527.5	62,611.0	146,919.0
Plan Participation Rate	61.8%	51.7%	42.0%	61.2%	69.6%
an i antopation Nate	01.070	J1.170	42.070	01.270	07.070
Number of total participants (regardless of employment status) in y	our plan as of:				
Jan 1, 2017	1,676.0	6,309.5	13,042.5	33,139.0	110,806.0
Dec 31, 2017	1,857.0	6,593.0	14,001.5	33,577.0	113,631.0



	TOTAL PLAN ASSETS				
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER BILLIO
Do you know how many of your plan participants are eligible to partic	ipate in				
Social Security and how many are exempt, based on their public serv	ice related to this plan?				
Yes	28.6%	36.4%	30.0%	21.4%	61.5
No	71.4%	63.6%	70.0%	78.6%	38.5
As of Dec. 31, 2017, number of plan participants that were eligible to p	participate				
in Social Security and number that were exempt, based on their publi					
Eligible	ISD	ISD	ISD	ISD	133,29
Exempt	ISD	ISD	ISD	ISD	1,13
Number of new enrollments that were recorded by your plan in 2017	252.5	425.0	797.0	2,667.0	6,32
Median Account Balance (\$)					
· ·					
Contributing - Female	ISD	\$10,388	ISD	ISD	\$12,
Non-Contributing - Female	ISD	ISD	ISD	ISD	
All - Female	ISD	\$12,241	ISD	ISD	
Contributing - Male	ISD	\$30,015	ISD	ISD	\$22,
Non-Contributing - Male	ISD	ISD	ISD	ISD	
All - Male	ISD	\$24,393	ISD	ISD	
Account Balance (\$) (As of December 31, 2017)					
All Accounts - Average	\$46,033	\$58,779	\$50,115	\$53,541	\$61,
All Accounts - Median	ISD	\$8,952	\$13,994	\$11,203	\$18,
Account Balance (\$) (As of December 31, 2017) by Age Group					
Averages					
0-20 Years Old	ISD	\$324	\$1,645	\$1,947	\$4,
21-30 Years Old	\$3,956	\$4,055	\$5,031	\$4,848	\$6,
31-40 Years Old	\$19,792	\$14,682	\$13,321	\$13,780	\$20,
41-50 Years Old	\$44,787	\$38,576	\$32,291	\$32,577	\$54,
51-60 Years Old	\$85,041	\$66,709	\$60,789	\$57,790	\$79,
61 and Older	\$104,425	\$91,634	\$90,069	\$81,156	\$82
Medians					
0-20 Years Old	ISD	\$297	ISD	ISD	\$
21-30 Years Old	\$2,212	\$1,313	\$2,896	\$1,840	\$2,
31-40 Years Old	ISD	\$7,157	ISD	\$5,216	\$7,
41-50 Years Old	ISD	\$18,702	ISD	\$14,128	\$18,
51-60 Years Old	ISD	\$40,654	ISD	\$24,634	\$29,
61 and Older	ISD	\$48,382	ISD	\$38,226	\$37,
LIGIBILITY, ENROLLMENT AND CONTRIBUTIONS					
Annual Plan Contribution Amounts as of December 31, 2017					
(From payroll deferrals only. Does NOT include rollovers and transfer	S.				
Includes pre-tax and Roth accounts. Only includes contributing parti					
Total Annual Plan Contribution Amounts per Participant - Average	\$4,032	\$4,716	\$4,097	\$4,819	\$4,
Total Annual Plan Contribution Amounts per Participant - Median	\$2,377	\$1,115	\$4,524	\$1,130	\$2,



BTIOTALE	LAIN ASSETS				
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	<u>OVE</u> BILL
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group	WILLION	WILLION	TO \$1.5 BILLION	\$5 BILLION	DILL
/ III ali Com Danor I III ali Com Documbor (1) 2017/27/190 Croup					
Averages					
0-20 Years Old	ISD	\$289	\$549	\$1,075	\$
21-30 Years Old	\$1,631	\$1,336	\$3,087	\$1,819	\$1
31-40 Years Old	\$3,463	\$1,921	\$4,437	\$3,243	\$2
41-50 Years Old	\$4,694	\$2,699	\$6,317	\$4,391	\$3
51-60 Years Old	\$7,219	\$4,267	\$8,140	\$5,736	\$4
61 and Older	\$7,907	\$5,148	\$8,544	\$6,596	\$4
	. ,	, , ,	, , ,		
Medians					
0-20 Years Old	ISD	\$237	ISD	\$650	
21-30 Years Old	\$520	\$900	\$2,990	\$665	
31-40 Years Old	\$1,560	\$1,300	\$4,998	\$878	\$
41-50 Years Old	\$2,600	\$1,520	\$4,961	\$1,130	\$
51-60 Years Old	\$4,989	\$2,000	\$5,984	\$1,355	\$2
61 and Older	\$4,160	\$2,400	\$6,733	\$1,900	\$:
Annual Plan Contribution Amounts (As of December 31, 2017) by Gender					
Averages					
Female	ISD	\$1,804	ISD	\$2,974	\$
Male	ISD	\$2,369	ISD	\$3,747	\$-
		, , , , ,			
Medians					
Female	ISD	ISD	ISD	ISD	\$
Male	ISD	ISD	ISD	ISD	\$2
2					
Does your plan offer auto-enrollment? Yes	14.3%	27.3%	9.1%	21.4%	2
	78.6%	45.5%	81.8%	78.6%	5
No and no plans to do so	76.0%	27.3%	9.1%	0.0%	2
No but plan to	7.170	21.3%	9.170	0.076	2
from plan does NOT offer outs appellment who not? (Multiple recogness allowers	۸				
f your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed		27 50/	20.00/	27. 407	
Potential negative employee reaction	16.7%	37.5%	20.0%	36.4%	,
Union issues	8.3%	37.5%	10.0%	27.3%	2
Belief that it's too paternalistic	0.0%	0.0%	20.0%	9.1%	
Prohibited by law	41.7%	75.0%	50.0%	54.6%	5
Fiduciary concerns	0.0%	0.0%	20.0%	9.1%	_
Lack of management buy-in	0.0%	12.5%	20.0%	18.2%	2
Other	50.0%	25.0%	50.0%	9.1%	4
What is the default investment option for employees?					
Balanced Fund (Asset Allocation Fund)	0.0%	0.0%	9.1%	0.0%	
Managed account	8.3%	0.0%	0.0%	0.0%	
Target risk (custom)	16.7%	0.0%	9.1%	0.0%	1
• •		0.0%	0.0%	0.0%	
larget risk (pre-packaged)	0.0%		2.270		
	0.0%		9.1%	7.1%	
Target risk (pre-packaged) Stable value Target date (custom)	0.0%	0.0%	9.1% 9.1%	7.1% 35.7%	
Stable value Target date (custom)	0.0% 8.3%	0.0% 30.0%	9.1%	35.7%	3
Stable value Target date (custom) Target date (pre-packaged)	0.0% 8.3% 66.7%	0.0% 30.0% 70.0%	9.1% 54.6%	35.7% 50.0%	3
Stable value Target date (custom)	0.0% 8.3%	0.0% 30.0%	9.1%	35.7%	3
Stable value Target date (custom) Target date (pre-packaged) Other	0.0% 8.3% 66.7%	0.0% 30.0% 70.0%	9.1% 54.6%	35.7% 50.0%	3
Stable value Target date (custom) Target date (pre-packaged)	0.0% 8.3% 66.7%	0.0% 30.0% 70.0%	9.1% 54.6%	35.7% 50.0%	3 3





BY TOTAL PLAN ASSETS

T WAGE CALL	BY TOTAL PLAN ASSETS				
	<u>UNDER \$150</u>	\$150 TO \$500	\$500 MILLION	\$1.5 BILLION TO	OVER \$5
What is the annual auto-escalation increase based on, and what is	MILLION the default increase?	MILLION	TO \$1.5 BILLION	\$5 BILLION	BILLION
Percentage increase only	66.7%	ISD	ISD	ISD	50.0%
Set dollar increase only	0.0%	ISD	ISD	ISD	16.7%
Percentage increase or set dollar increase (could be either)	33.3%	ISD	ISD	ISD	33.3%
Other	0.0%	ISD	ISD	ISD	0.0%
How are people enrolled in auto-escalation?					
Opt in	66.7%	ISD	ISD	ISD	50.0%
Automatically enrolled, can opt out	33.3%	ISD	ISD	ISD	16.7%
Both Don't know	0.0% 0.0%	ISD ISD	ISD ISD	ISD	33.3%
DONTKNOW	0.0%	ISD	ISD	ISD	0.0%
Number of plan's contributing participants that are currently enroll auto-escalation	e d in 0.0	ISD	ISD	ISD	ISD
Percent of plan's contributing participants that are currently enrolle auto-escalation	e d in 0.0%	ISD	ISD	ISD	ISD
Is there a cap on the auto-escalation?					
Yes, a percentage cap	50.0%	ISD	ISD	ISD	16.7%
Yes, a dollar cap	0.0%	ISD	ISD	ISD	0.0%
None (except IRS limit)	50.0%	ISD	ISD	ISD	83.3%
Percentage cap on the auto-escalation	ISD	ISD	ISD	ISD	ISE
Dollar cap on the auto-escalation	ISD	ISD	ISD	ISD	ISD
How frequently does the auto-escalation occur?	00.00/	100	100	100	00.004
Annually	80.0%	ISD	ISD	ISD	83.3%
Semi-annually Other	0.0%	ISD	ISD	ISD	0.0%
Other	20.0%	ISD	ISD	ISD	16.7%
When does escalation occur?					
Beginning of calendar year	40.0%	ISD	ISD	ISD	16.7%
Chosen by participant	40.0%	ISD	ISD	ISD	50.0%
Coincides with pay increases	0.0%	ISD	ISD	ISD	0.0%
Other	20.0%	ISD	ISD	ISD	33.3%
INVESTMENTS					
What is your plan's approach to white label options?					
Do not currently use and have no plans to do so	84.6%	70.0%	63.6%	35.7%	7.7%
Do not currently use but will consider doing so in next several years	7.7%	0.0%	18.2%	21.4%	23.1%
Currently use white label funds	7.7%	30.0%	18.2%	42.9%	69.2%
•					
If currently use white label funds, how are they structured?	100	100	100	47.70	44.40
Some, but not all, of our funds are white label funds	ISD	ISD	ISD	16.7%	11.1%
All of our funds are white label funds	ISD ISD	ISD ISD	ISD	83.3% 33.3%	77.8%
We have single manager white label funds We have multi-manager white label funds	ISD	ISD	ISD ISD	66.7%	55.6% 77.8%
we have multi-manager writte laber furius	130	130	130	00.7 /6	11.070
Which asset classes does your plan offer?					
(Determined by whether asset class had a balance as of Dec 31, 20					
Money Market	58.3%	36.4%	40.0%	42.9%	63.6%
Stable Value	58.3%	100.0%	100.0%	92.9%	90.9%
Bonds	100.0%	100.0%	100.0%	92.9%	100.0%
Domestic Large Cap Stocks	100.0%	90.9%	100.0%	85.7%	100.0%
Domestic Mid-Cap Stocks	75.0%	63.6%	60.0%	64.3%	54.6%
Domestic Small/Mid-Cap Stocks (SMID)	33.3%	45.5%	40.0%	28.6%	27.3%
Domestic Small-Cap Stocks	83.3%	72.7%	60.0%	71.4%	72.7%
International & Global Stocks Commodities, REITs and Real Estate	100.0% 41.7%	100.0% 18.2%	100.0% 70.0%	92.9% 35.7%	100.0% 27.3%
Continued	41.770	10.2/0	70.076	30.170	21.370

Continued...





BY TOTAL PLAN ASSETS

В	TIOTAL PLAIN ASSETS				
	<u>UNDER \$150</u> MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5 BILLION
Balanced	50.0%	45.5%	30.0%	71.4%	54.6%
Risk Based	8.3%	0.0%	0.0%	7.1%	9.1%
Target Date	91.7%	100.0%	80.0%	92.9%	81.8%
Brokerage Window	50.0%	72.7%	70.0%	71.4%	72.7%
Other	41.7%	36.4%	50.0%	71.4%	36.4%
sset Class Detail as of Dec 31, 2017					
Dollar Value of Assets by Class as of Dec 31, 2017 (\$000s Avg)					
Money Market	\$1,553	\$932	\$4,265	\$59,923	\$187,315
Stable Value	\$5,614	\$73,839	\$217,240	\$597,379	\$1,700,554
Bonds	\$3,982	\$12,884	\$45,952	\$147,820	\$482,272
Domestic Large Cap Stocks	\$19,438	\$62,053	\$251,653	\$665,950	\$2,275,210
Domestic Mid-Cap Stocks	\$4,823	\$11,342	\$34,054	\$185,950	\$418,347
Domestic Small/Mid-Cap Stocks (SMID)	\$1,984	\$16,806	\$45,519	\$82,209	\$253,257
Domestic Small-Cap Stocks	\$2,973	\$11,293	\$24,435	\$131,436	\$394,046
International & Global Stocks	\$5,037	\$18,008	\$75,559	\$162,134	\$623,842
Commodities, REITs and Real Estate	\$464	\$5,095	\$12,579	\$13,561	\$55,251
Balanced	\$2,956	\$8,025	\$18,293	\$114,799	\$166,488
Risk Based	\$702	\$0	\$0	\$29,458	\$107,265
Target Date	\$22,454	\$88,456	\$94,820	\$709,302	\$1,531,298
Brokerage Window	\$619	\$12,754	\$7,084	\$73,893	\$189,753
Other	\$3,948	\$352	\$34,909	\$104,234	\$27,331
Total Assets	\$76,548	\$321,838	\$866,362	\$3,078,046	\$8,412,227
Percentage of Assets by Class as of Dec 31, 2017 (Avg)					
Money Market	2.4%	0.4%	0.4%	1.2%	2.3%
Stable Value	8.2%	21.3%	25.0%	20.0%	20.1%
Bonds	7.5%	4.0%	5.0%	4.4%	5.8%
Domestic Large Cap Stocks	25.8%	18.3%	28.8%	20.2%	26.9%
Domestic Mid-Cap Stocks	5.3%	3.6%	4.5%	5.0%	4.8%
Domestic Small/Mid-Cap Stocks (SMID)	2.3%	4.8%	4.4%	2.7%	3.7%
Domestic Small-Cap Stocks	4.7%	3.7%	3.2%	3.9%	4.8%
International & Global Stocks	7.0%	5.7%	8.5%	5.1%	7.2%
Commodities, REITs and Real Estate	0.6%	1.3%	1.3%	0.5%	0.6%
Balanced	3.3%				
Balanceu Risk Based		2.4% 0.0%	2.0% 0.0%	3.8% 0.8%	2.4%
	1.3%				1.8%
Target Date	26.7%	31.6%	12.6%	24.5%	17.5%
Brokerage Window	0.7%	3.1%	0.8%	2.7%	2.5%
Other Total Assets	4.3% 100.0%	0.1% 100.0%	3.6% 100.0%	5.1% 100.0%	0.4% 100.0%
		100.076	100.076	100.076	100.076
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (
(Based on those that offered that asset class (i.e., reported a balance)					
Money Market	ISD	ISD	ISD	ISD	10.1%
Stable Value	ISD	26.0%	42.5%	45.8%	37.5%
Bonds	19.4%	13.9%	37.2%	23.1%	16.9%
Domestic Large Cap Stocks	ISD	52.8%	ISD	42.8%	47.4%
Domestic Mid-Cap Stocks	ISD	24.7%	ISD	23.5%	29.8%
Domestic Small/Mid-Cap Stocks (SMID)	ISD	ISD	ISD	ISD	ISD
Domestic Small-Cap Stocks	ISD	22.5%	ISD	34.3%	26.9%
International & Global Stocks	ISD	21.1%	38.9%	22.6%	25.0%
Commodities, REITs and Real Estate	ISD	ISD	ISD	ISD	ISD
Balanced	ISD	ISD	ISD	3.7%	ISD
Risk Based	ISD	ISD	ISD	ISD	ISD
Target Date	51.9%	53.0%	49.7%	64.1%	57.0%
Brokerage Window	ISD	0.5%	ISD	2.3%	2.9%
Other	ISD	ISD	ISD	2.6%	ISD



Bi	IOIALILAN ASSLIS				
	<u>UNDER \$150</u> MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5 BILLION
Percentage of total plan assets that were actively managed as of Dec 31, 2017	58.5%	38.5%	82.0%	71.0%	62.0%
Percentage of total plan assets that were passive (index) assets as of Dec 31, 2017		62.0%	19.0%	29.0%	38.0%
Percentage of total plan assets that were multi-manager assets as of Dec 31, 2017	0.0%	0.0%	0.0%	23.0%	64.0%
Dec 31, 2017	0.076	0.076	0.076	23.070	04.076
Dollar amount of total plan assets in: (\$000s)					
(As of Dec 31, 2017 - Exclude brokerage window)					
Mutual funds	\$62,987	\$184,592	\$413,403	\$872,261	\$966,822
Collective trust funds	\$13,511	\$69,982	\$41,840	\$757,300	\$3,313,838
Separate accounts	\$54	\$39,892	\$235,718	\$926,037	\$4,356,097
Other (ETF, etc.)	\$4	\$41,560	\$119,107	\$347,188	\$37,423
Total	\$76,556	\$336,026	\$810,068	\$2,902,786	\$8,674,180
Percentage of total plan assets in:					
(As of Dec 31, 2017 - Exclude brokerage window)					
Mutual funds	84.7%	52.1%	58.0%	33.1%	9.9%
Collective trust funds	15.2%	26.4%	3.8%	29.6%	35.7%
Separate accounts	0.1%	10.5%	26.1%	25.9%	54.0%
Other (ETF, etc.)	0.0%	11.0%	12.1%	11.5%	0.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Does your plan use an investment advisor/consultant?					
Yes, one-time use only	0.0%	0.0%	0.0%	0.0%	0.0%
Yes, sporadically/as needed	7.1%	0.0%	0.0%	21.4%	15.4%
Yes, ongoing	64.3%	81.8%	72.7%	64.3%	69.2%
No	28.6%	18.2%	27.3%	14.3%	15.4%
Approximately how often does your organization issue RFPs/RFIs					
for an investment advisor/consultant?					
Annually	0.0%	0.0%	0.0%	0.0%	0.0%
Every other year	0.0%	0.0%	0.0%	0.0%	0.0%
Every three years	10.0%	11.1%	0.0%	8.3%	0.0%
Every four years	0.0%	0.0%	12.5%	0.0%	0.0%
Every five years	60.0%	66.7%	50.0%	66.7%	72.7%
As needed	20.0%	22.2%	25.0%	25.0%	9.1%
Other	10.0%	0.0%	12.5%	0.0%	18.2%
Approximately how often does your organization conduct a formal and	ı				
detailed review of investment performance and investment managers?					
Monthly	0.0%	0.0%	0.0%	7.1%	7.7%
Quarterly	71.4%	54.6%	72.7%	71.4%	61.5%
Semi-annually	0.0%	18.2%	9.1%	0.0%	0.0%
Annually	21.4%	27.3%	9.1%	21.4%	30.8%
Never	7.1%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	9.1%	0.0%	0.0%
Does your plan have a brokerage window?					
Yes	50.0%	90.9%	63.6%	71.4%	61.5%
No No	50.0%	9.1%	36.4%	28.6%	38.5%
	10-		2.46	. =0:	0.55
Percentage of plan participants that use the brokerage window	ISD	1.0%	0.6%	1.5%	2.0%
Is there a restriction on the amount that can be invested in the window	per participant?				
Yes	83.3%	40.0%	71.4%	60.0%	25.0%
No	16.7%	60.0%	28.6%	40.0%	75.0%



	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER S BILLIC
DISTRIBUTIONS AND WITHDRAWALS					
Does your plan offer loans?					
Yes	57.1%	54.6%	81.8%	57.1%	61.5
No	42.9%	45.5%	18.2%	42.9%	38.5
Which of the following types of loans does your plan offer? (Multiple responses allowed)					
General purpose	100.0%	100.0%	100.0%	100.0%	100.0
Home purchase	87.5%	66.7%	100.0%	87.5%	75.0
To whom does your plan offer loans? (Multiple responses allowed)					
Current employees	100.0%	100.0%	100.0%	100.0%	100.
Former employees	25.0%	33.3%	55.6%	25.0%	12.
Beneficiaries	25.0%	0.0%	11.1%	25.0%	0.
Number of plan participants with outstanding loans as of Dec. 31, 2017	74.0	491.0	1,250.0	4,147.0	12,43
Percentage of plan participants with outstanding loans as of Dec 31, 2017	5.9%	6.4%	10.2%	12.4%	9.2
Dollar value of plan's assets on loan as of Dec 31, 2017	\$616,094	\$2,769,351	\$7,166,602	\$32,984,669	\$134,467,5
Number of loans permitted per plan participant at any given time	1.0	2.0	1.0	1.0	
If plan had outstanding loans in 2017, default rate on these loans	2.5%	ISD	5.5%	ISD	5.
How is the loan's interest rate calculated?					
Tied to prime	25.0%	16.7%	0.0%	0.0%	12.
Tied to prime + 1%	50.0%	50.0%	100.0%	71.4%	62.
Tied to prime + 2%	12.5%	0.0%	0.0%	28.6%	12.
Other	12.5%	33.3%	0.0%	0.0%	12.
Does your plan offer hardships/unforeseen emergency withdrawals?					
Yes	78.6%	81.8%	81.8%	92.9%	84.
No	21.4%	18.2%	18.2%	7.1%	15.
NU	21.470	10.270	10.270	7.170	13.
Dollar amount of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	\$9,999	\$23,894	\$236,885	\$1,026,860	\$4,661,2
Percentage of plan's assets withdrawn in 2017 for hardships/unforeseen	0.01%	0.01%	0.02%	0.04%	0.0
emergency	0.0176	0.01%	0.0276	0.04%	0.0
Does your plan offer an annuity as a distribution option? Yes	41.7%	36.4%	54.6%	50.0%	46.
No No	58.3%	63.6%	45.5%	50.0%	53.
Does your plan encourage rollovers into the plan from other plans or IRAs?					
Yes	92.3%	90.9%	90.9%	92.9%	92.
No No	7.7%	9.1%	9.1%	7.1%	7.
Does your plan actively seek to retain assets of terminated employees (separated from service, but not retired)?					
Yes	53.9%	81.8%	63.6%	85.7%	69.
No	46.2%	18.2%	36.4%	14.3%	30.
December alon actively easily to retain accepts of retain to retain a					
Does your plan actively seek to retain assets of retired employees?	F0.00/	00.007	70.70	60.00	
Yes	53.9%	90.9%	72.7%	92.9%	69.
No	46.2%	9.1%	27.3%	7.1%	30.



BY TOTAL PLAN ASSETS

Distributions by Age (Includes direct rollovers where applicable)	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	<u>OVER</u> <u>BILLI</u>
Periodic Payments/Installments					
# Participants					
0-30 Years Old	ISD	ISD	1.2	3.0	
31-40 Years Old	ISD	ISD	1.2	3.8	1
41-50 Years Old	ISD	ISD	6.8	21.2	5
51-60 Years Old	ISD	ISD	486.6	529.4	1,18
61+ Years Old	ISD	ISD	528.6	4,894.8	17,27
Total	ISD	ISD	1,024.4	5,452.2	18,53
Dollars					
0-30 Years Old	ISD	ISD	\$836	\$2,346	
31-40 Years Old	ISD	ISD	\$5,256	\$13,486	
41-50 Years Old	ISD	ISD	\$37,088	\$69,211	
51-60 Years Old	ISD	ISD	\$3,121,988	\$1,445,915	
61+ Years Old	ISD	ISD	\$8,540,367	\$10,446,872	
Total	ISD	ISD	\$11,705,534	\$11,977,830	
Partial Lump Sum					
# Participants					
0-30 Years Old	ISD	17.3	ISD	17.2	38
31-40 Years Old	ISD	30.2	ISD	64.0	50
41-50 Years Old	ISD	49.8	ISD	189.2	91
51-60 Years Old	ISD	102.3	ISD	605.4	1,6
61+ Years Old	ISD	138.2	ISD	2,101.2	10,00
Total	ISD	337.8	ISD	2,977.0	13,4
Dollars					
0-30 Years Old	ISD	\$63,861	\$31,055	\$34,750	\$392,
31-40 Years Old	ISD	\$132,387	\$228,781	\$390,242	\$2,914
41-50 Years Old	ISD	\$322,824	\$1,030,575	\$3,639,062	\$8,186,
51-60 Years Old	ISD	\$884,584	\$5,980,008	\$11,059,034	\$20,458,
61+ Years Old	ISD	\$2,364,615	\$17,986,193	\$20,373,969	\$73,528,
Total	ISD	\$3,768,271	\$25,256,612	\$35,497,058	\$105,480
Full Lump Sum					
# Participants					
0-30 Years Old	ISD	123.2	71.7	441.2	1,6
31-40 Years Old	ISD	152.2	154.3	492.7	1,5
41-50 Years Old	ISD	135.6	150.3	451.7	1,4
51-60 Years Old	ISD	127.8	531.5	633.2	2,1
61+ Years Old	ISD	176.0	675.0	1,022.0	4,0
Total	ISD	714.8	1,582.8	3,040.7	10,9
Dollars					
0-30 Years Old	ISD	\$174,157	\$231,780	\$490,027	\$2,197,
31-40 Years Old	ISD	\$462,930	\$1,277,472	\$2,003,488	\$8,596,
41-50 Years Old	ISD	\$637,708	\$2,484,952	\$5,717,266	\$19,103,
51-60 Years Old	ISD	\$1,693,163	\$9,015,218	\$22,197,825	\$52,845,
61+ Years Old	ISD	\$6,481,899	\$26,476,078	\$55,564,273	\$143,002
Total	ISD	\$9,449,857	\$39,485,500	\$85,972,878	\$225,745,
Number of transfers and direct rollovers INTO your plan in 2017	51.0	95.0	274.5	459.0	1,20
Dollar amount of these transfers/direct rollovers INTO your plan in 2017	\$936,242	\$3,666,458	\$7,957,385	\$18,169,058	\$50,813,
Number of transfers and direct rollovers OUT of your plan in 2017	80.0	205.0	494.0	1,049.0	4,22
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$3,325,309	\$11,053,437	\$27,002,318	\$67,920,614	\$234,536,



BY TOTAL PLAN ASSETS

Bi	TOTAL PLAIN ASSETS				
	<u>UNDER \$150</u> MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5 BILLION
Transfers/Direct Rollovers INTO Plan as % Total Assets	2.5%	1.1%	0.9%	0.7%	0.6%
Transfers/Direct Rollovers OUT of Plan as % Total Assets	3.3%	3.1%	3.2%	2.7%	2.6%
PARTICIPANT SERVICES AND ENGAGEMENT					
Participant Services and Features					
Which of the following participant opinions does your organization n (Multiple responses allowed)	neasure?				
Satisfaction	28.6%	63.6%	63.6%	50.0%	69.2%
Retirement confidence	14.3%	27.3%	27.3%	28.6%	38.5%
Trust in plan/employer	7.1%	27.3%	18.2%	21.4%	23.1%
Other	7.1%	0.0%	0.0%	21.4%	15.4%
None	50.0%	27.3%	36.4%	21.4%	15.4%
Which of the following services does your plan provide?					
Service center (walk-in)					
Do Not Provide	41.7%	27.3%	18.2%	14.3%	46.2%
Provide In-house	25.0%	27.3%	36.4%	7.1%	23.1%
Provide via Third Party Administrator	16.7%	27.3%	18.2%	50.0%	30.8%
Provide Both In-house and via Third Party Administrator	16.7%	18.2%	27.3%	28.6%	0.0%
Call center (remote)					
Do Not Provide	0.0%	0.0%	0.0%	0.0%	0.0%
Provide In-house	0.0%	0.0%	9.1%	0.0%	15.4%
Provide via Third Party Administrator	76.9%	72.7%	54.6%	85.7%	69.2%
Provide Both In-house and via Third Party Administrator	23.1%	27.3%	36.4%	14.3%	15.4%
On-site services (enrollment, account reviews, education)					
Do Not Provide	0.0%	0.0%	0.0%	7.1%	7.7%
Provide In-house	0.0%	27.3%	18.2%	7.1%	30.8%
Provide via Third Party Administrator	53.9%	27.3%	45.5%	50.0%	53.9%
Provide Both In-house and via Third Party Administrator	46.2%	45.5%	36.4%	35.7%	7.7%
Managed accounts					
Do Not Provide	15.4%	27.3%	45.5%	42.9%	61.5%
Provide In-house	0.0%	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	76.9%	72.7%	54.6%	50.0%	38.5%
Provide Both In-house and via Third Party Administrator	7.7%	0.0%	0.0%	7.1%	0.0%
Retirement planning services					
Do Not Provide	0.0%	0.0%	0.0%	14.3%	7.7%
Provide In-house	0.0%	9.1%	9.1%	0.0%	23.1%
Provide via Third Party Administrator	69.2%	72.7%	72.7%	57.1%	61.5%
Provide Both In-house and via Third Party Administrator	30.8%	18.2%	18.2%	28.6%	7.7%
Financial planning services					
Do Not Provide	30.8%	36.4%	18.2%	64.3%	61.5%
Provide In-house	0.0%	0.0%	9.1%	0.0%	0.0%
Provide via Third Party Administrator	61.5%	63.6%	72.7%	35.7%	38.5%
Provide Both In-house and via Third Party Administrator	7.7%	0.0%	0.0%	0.0%	0.0%
Loans					
Do Not Provide	38.5%	40.0%	18.2%	42.9%	30.8%
Provide In-house	0.0%	0.0%	9.1%	0.0%	7.7%
Provide via Third Party Administrator	61.5%	40.0%	72.7%	57.1%	61.5%
Provide Both In-house and via Third Party Administrator	0.0%	20.0%	0.0%	0.0%	0.0%
	0.070	20.070	0.070	0.070	3.070



BY	TOTAL PLAN ASSETS				
	<u>UNDER \$150</u> MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5
Hardships/unforeseeable emergency withdrawals	MILLION	WILLION	TO \$1.5 BILLION	\$5 BILLION	BILLION
Do Not Provide	23.1%	9.1%	18.2%	7.1%	15.4%
Provide In-house	0.0%	27.3%	9.1%	7.1%	23.1%
Provide via Third Party Administrator	69.2%	54.6%	72.7%	85.7%	53.9%
Provide Both In-house and via Third Party Administrator	7.7%	9.1%	0.0%	0.0%	7.7%
Qualified domestic relations orders					
Do Not Provide	7 70/	0.10/	9.1%	7.1%	7.7%
Provide In-house	7.7%	9.1%			
	7.7%	18.2%	27.3%	28.6%	30.89
Provide via Third Party Administrator	76.9%	63.6%	54.6%	50.0%	53.99
Provide Both In-house and via Third Party Administrator	7.7%	9.1%	9.1%	14.3%	7.7%
Financial wellness					
Do Not Provide	16.7%	9.1%	27.3%	21.4%	15.49
Provide In-house	0.0%	18.2%	27.3%	14.3%	15.49
Provide via Third Party Administrator	58.3%	54.6%	27.3%	35.7%	61.59
Provide Both In-house and via Third Party Administrator	25.0%	18.2%	18.2%	28.6%	7.79
Investment advice - in-person					
Do Not Provide	61.5%	60.0%	54.6%	85.7%	53.99
Provide In-house	0.0%	0.0%	0.0%	0.0%	7.79
Provide via Third Party Administrator	38.5%	40.0%	45.5%	14.3%	38.59
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%	0.09
Investment advice - online					
Do Not Provide	23.1%	45.5%	27.3%	64.3%	38.59
Provide In-house	0.0%	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	76.9%	54.6%	72.7%	35.7%	61.59
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%	0.09
Investment advice - telephone					
Do Not Provide	30.8%	54.6%	54.6%	71.4%	46.2%
Provide In-house	0.0%	0.0%	0.0%	0.0%	0.09
Provide via Third Party Administrator	69.2%	45.5%	45.5%	28.6%	53.99
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%	0.09
Is the cost of the provided investment advice included in the overall p or charged separately to users of the advice?	lan expenses				
Investment advice, in person					
Investment advice - in-person Included in Overall Plan Expenses	83.3%	60.0%	40.0%	ISD	66.79
Charged Separately to Users of the Advice	16.7%	40.0%	20.0%	ISD	16.79
Both	0.0%	0.0%	40.0%	ISD	16.77
DUIII	0.070	0.070	40.070	130	10.77
Investment advice - online	70.70/	50.00/	50.00/	44.704	07.50
Included in Overall Plan Expenses	72.7%	50.0%	50.0%	66.7%	87.59
Charged Separately to Users of the Advice Both	18.2% 9.1%	50.0% 0.0%	12.5% 37.5%	0.0% 33.3%	0.09 12.59
Investor and address to be of					
Investment advice - telephone	77.00/	40.00/	20.004	00.00/	E7 10
Included in Overall Plan Expenses	77.8%	60.0%	20.0%	80.0%	57.19
Charged Separately to Users of the Advice	11.1%	40.0%	20.0%	0.0%	28.6%
Both	11.1%	0.0%	60.0%	20.0%	14.



MODELL	BY TOTAL PLAN ASSETS				
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$
Participant Communication/Education/Engagement	MILLION	WILLION	TO \$1.5 BILLION	\$5 BILLION	DILLIO
Which of the following means of communication/educati	on does your plan utilize?				
Website					
Videos					
Do Not Use	7.7%	18.2%	9.1%	7.1%	15.4
Use (In-house)	0.0%	0.0%	9.1%	21.4%	30.8
Use (Third Party Administrator)	38.5%	45.5%	45.5%	50.0%	38.5
Use (Both In-house and Third Party Administrator)	53.9%	36.4%	36.4%	21.4%	15.4
Webinars					
Do Not Use	15.4%	10.0%	18.2%	28.6%	15.4
Use (In-house)	0.0%	0.0%	18.2%	28.6%	23.1
Use (Third Party Administrator)	46.2%	60.0%	54.6%	35.7%	46.2
Use (Both In-house and Third Party Administrator)	38.5%	30.0%	9.1%	7.1%	15.4
Investment advice					
Do Not Use	23.1%	22.2%	36.4%	64.3%	38.
Use (In-house)	7.7%	0.0%	0.0%	0.0%	7.
Use (Third Party Administrator)	69.2%	77.8%	63.6%	35.7%	53.
Use (Both In-house and Third Party Administrator)	0.0%	0.0%	0.0%	0.0%	0.0
Interactive retirement income calculators					
Do Not Use	0.0%	0.0%	9.1%	0.0%	0.0
Use (In-house)	7.7%	9.1%	9.1%	14.3%	15.4
Use (Third Party Administrator)	76.9%	72.7%	63.6%	85.7%	69.2
Use (Both In-house and Third Party Administrator)	15.4%	18.2%	18.2%	0.0%	15.4
Financial literacy information					
Do Not Use	16.7%	10.0%	27.3%	21.4%	15.4
Use (In-house)	0.0%	0.0%	18.2%	7.1%	7.
Use (Third Party Administrator)	50.0%	60.0%	18.2%	42.9%	53.9
Use (Both In-house and Third Party Administrator)	33.3%	30.0%	36.4%	28.6%	23.
Participant Statements					
Electronic statements	0.00/	0.00/	0.00/	7.10/	0
Do Not Use Use (In-house)	0.0%	0.0%	0.0%	7.1%	0.0
Use (Third Party Administrator)	0.0% 100.0%	0.0% 100.0%	9.1% 81.8%	0.0% 85.7%	15.4 84.6
Use (Both In-house and Third Party Administrator)	0.0%	0.0%	9.1%	7.1%	0.
Paper/mailed statements					
Do Not Use	0.0%	0.0%	0.0%	14.3%	7.
Use (In-house)	0.0%	0.0%	9.1%	0.0%	23.1
Use (Third Party Administrator)	100.0%	100.0%	81.8%	85.7%	69.2
Use (Both In-house and Third Party Administrator)	0.0%	0.0%	9.1%	0.0%	0.0
Account balances and transactions					
Do Not Use	0.0%	0.0%	0.0%	0.0%	0.0
Use (In-house)	0.0%	0.0%	9.1%	0.0%	15.4
Use (Third Party Administrator)	84.6%	90.9%	81.8%	100.0%	76.9
Use (Both In-house and Third Party Administrator)	15.4%	9.1%	9.1%	0.0%	7.7





BY TOTAL PLAN ASSETS

Contract Con	DI TOTALILAN ASSETS				
	<u>Under \$150</u> Million	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5
Retirement income projections	MILLION	WILLION	TO \$1.5 BILLION	\$5 BILLION	BILLION
Do Not Use	0.0%	9.1%	0.0%	0.0%	7.7%
Use (In-house)	0.0%	0.0%	9.1%	0.0%	7.7%
Use (Third Party Administrator)	92.3%	72.7%	90.9%	78.6%	69.2%
Use (Both In-house and Third Party Administrator)	7.7%	18.2%	0.0%	21.4%	15.4%
Fee disclosure/impact	0.004	0.40/	0.004	0.007	7.70
Do Not Use	0.0%	9.1%	0.0%	0.0%	7.79
Use (In-house)	0.0%	9.1%	18.2%	0.0%	15.49
Use (Third Party Administrator) Use (Both In-house and Third Party Administrator)	69.2%	63.6%	72.7%	69.2%	61.59
USE (BOUT III-HOUSE AND THIII'D PARTY AUTHINISTRATOR)	30.8%	18.2%	9.1%	30.8%	15.49
Other					
Onsite group education/seminars					
Do Not Use	0.0%	0.0%	0.0%	0.0%	7.79
Use (In-house)	7.7%	18.2%	18.2%	21.4%	15.49
Use (Third Party Administrator)	23.1%	54.6%	27.3%	50.0%	53.99
Use (Both In-house and Third Party Administrator)	69.2%	27.3%	54.6%	28.6%	23.1
Newsletters (paper and electronic) Do Not Use	15.4%	10.0%	9.1%	7.1%	16.7
Use (In-house)	0.0%	20.0%	27.3%	14.3%	16.7
Use (Third Party Administrator)	38.5%	20.0%	27.3%	71.4%	50.0
Use (Both In-house and Third Party Administrator)	46.2%	50.0%	36.4%	7.1%	16.7
Use (Butt in-house and Third Larry Administrator)	40.270	30.070	30.470	7.170	10.7
Emails					
Do Not Use	7.7%	9.1%	18.2%	14.3%	15.4
Use (In-house)	15.4%	0.0%	9.1%	14.3%	15.4
Use (Third Party Administrator)	15.4%	45.5%	18.2%	42.9%	30.8
Use (Both In-house and Third Party Administrator)	61.5%	45.5%	54.6%	28.6%	38.5
Social media					
Do Not Use	30.8%	44.4%	36.4%	28.6%	66.7
Use (In-house)	15.4%	11.1%	27.3%	21.4%	16.7
Use (Third Party Administrator)	30.8%	22.2%	9.1%	35.7%	0.0
Use (Both In-house and Third Party Administrator)	23.1%	22.2%	27.3%	14.3%	16.7
What is your plan's current status regarding guaranteed					
Have not considered	50.0%	90.0%	80.0%	71.4%	50.0
Currently considering	20.0%	0.0%	0.0%	14.3%	41.7
Decided not to use	20.0%	10.0%	20.0%	14.3%	8.3
Currently using or will implement	10.0%	0.0%	0.0%	0.0%	0.0
LAN OVERSIGHT, GOVERNANCE AND STRATEGIC PLA	NNING				
oard/Committee Oversight					
<u>-</u>					
Who provides your plan oversight? (Multiple responses	-	0.00/	0.10/	20.40/	15 /
Combined with Defined Benefit Plan oversight	7.1% 78.6%	0.0%	9.1% 90.9%	28.6% 92.9%	15.4
Board/committee Department/agency	14.3%	100.0%	27.3%	7.1%	76.9 38.5
,	1 1.070	3.070	27.070	7.170	00.0
How are the roles/responsibilities of your board/committed		•			
Charter	45.5%	36.4%	40.0%	30.8%	50.0
Bylaws	27.3%	27.3%	10.0%	0.0%	40.0
Statute/legislation	27.3%	45.5%	40.0%	61.5%	40.0
Other	9.1%	18.2%	40.0%	38.5%	20.0
No documentation	0.0%	0.0%	0.0%	0.0%	0.0



BY TOTAL PLAN ASSETS

The state of the s	BI TOTALTLAN ASSETS				
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER BILLI
lumber of members on the board/committee	9.0	9.0	8.0	9.0	
Are the board/committee members elected or appointed? (Multiple	a rasnansas allawad)				
Elected	18.2%	18.2%	40.0%	46.2%	50.
Appointed	100.0%	100.0%	70.0%	100.0%	80.
Ex-officio	9.1%	18.2%	40.0%	23.1%	50.
LA-OHIGIO	7.170	10.270	40.070	23.170	50
Ooes your plan have an Investment Policy Statement (IPS)?					
Yes	84.6%	90.9%	90.9%	92.3%	84
No	15.4%	9.1%	9.1%	7.7%	15
	10.170	7.170	7.170	7.770	10
How frequently is the IPS reviewed?					
Annually	81.8%	80.0%	90.0%	83.3%	63
Every other year	0.0%	0.0%	10.0%	8.3%	9
No set schedule	18.2%	10.0%	0.0%	8.3%	27
Other	0.0%	10.0%	0.0%	0.0%	0
or which of the following does your organization have measurab Multiple responses allowed)	le goals for improvement?				
Enrollments and participation	57.1%	63.6%	72.7%	71.4%	53
Savings rates	21.4%	27.3%	36.4%	28.6%	38
Leakage	0.0%	27.3%	36.4%	28.6%	23
Other	0.0%	0.0%	9.1%	7.1%	0
Have no measurable improvement goals	35.7%	27.3%	27.3%	7.1%	38
, ,					
Approximately how often does your organization issue RFPs/RFIs ecord-keeper/Third Party Administrator?	for a				
Annually	0.0%	0.0%	0.0%	0.0%	0
Every other year	0.0%	0.0%	0.0%	0.0%	0
Every three years	8.3%	9.1%	0.0%	7.1%	7
Every four years	0.0%	0.0%	0.0%	0.0%	0
Every five years	66.7%	54.6%	63.6%	71.4%	61
Other	25.0%	36.4%	36.4%	21.4%	30
LAN DOCUMENT					
low frequently is your plan document reviewed?					
Annually	30.8%	40.0%	45.5%	57.1%	46
Every other year	7.7%	0.0%	9.1%	14.3%	0
No set schedule	53.9%	40.0%	36.4%	21.4%	46
Other	7.7%	20.0%	9.1%	7.1%	7
Was very plan dearmook to the third but death of the	and an a mostation of				
Vas your plan document individually designed from scratch or ba	· · · · · · · · · · · · · · · · · · ·	40.00/	E4 40/	OE 70/	02
Individually designed Based on prototype	50.0% 50.0%	60.0% 40.0%	54.6% 45.5%	85.7% 14.3%	83 16
Based on prototype	30.0%	40.076	45.5%	14.3%	10
rategic Planning					
Does your plan have a formal, documented strategic planning pro	rass?				
Yes	46.2%	27.3%	63.6%	61.5%	53
No	53.9%	72.7%	36.4%	38.5%	46
Approximately how often is your strategic plan updated?					
Annually	80.0%	ISD	85.7%	62.5%	85
Every other year	0.0%	ISD	0.0%	25.0%	14
Every three years Every five years	0.0% 20.0%	ISD ISD	0.0% 14.3%	12.5% 0.0%	0



BY TOTAL PLAN ASSETS

FEES	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER BILLIO
A. Median Number of investment options plan currently offers (Exclude brokerage window)	30.0	30.0	30.0	22.0	2
B. Of the investment options offered, how many are risk-based and/or target date funds? (Median)	11.0	11.0	10.0	10.0	1
Median Number of Fund Options	19.0	20.0	19.0	14.0	1
moduli Hamboi oi Fana Options	17.0	20.0	17.0	11.0	
Is your plan funded entirely with revenue sharing from investment providers and	d vendors?				
Yes	40.0%	28.6%	0.0%	0.0%	20
No	60.0%	71.4%	100.0%	100.0%	80
Administrative Expenses					
Annual Expenses Covered by Fees	ISD	92.7%	80.1%	88.9%	99
Annual Expenses Not Covered by Fees	ISD	7.3%	19.9%	11.1%	0
Total Administrative Expenses	100.0%	100.0%	100.0%	100.0%	100
Administrative Fees					
Annual administrative fees collected for plan in 2017					
Does not include fees driven by participant elections (i.e., loans, QDROs, advice	e, etc.)				
Annual direct dollar-based fees (if applicable)	ISD	14.3%	15.3%	39.3%	36
Annual asset-based fees (if applicable)	ISD	31.7%	61.8%	52.3%	54
Revenue sharing fees	ISD	42.7%	25.2%	12.7%	10
Total Fees	ISD	88.7%	102.3%	104.3%	101
Other army of average materials and but force	ICD	7.00/	2.20/	2.70/	0
Other annual expenses not covered by fees Gross fees and uncovered expenses	ISD ISD	7.0% 95.7%	3.3% 105.6%	2.7% 107.0%	0 101
Less reimbursements to participants or credits to administrative account	ISD	4.3%	-5.6%	-7.0%	-1
Net Administrative Fees (fees + uncovered costs)	ISD	100.0%	100.0%	100.0%	100
Summary of Costs					
MEDIANS*					
Net Investment Fees					
Cost per Participant	ISD	\$134.5	\$202.0	\$78.9	\$11
Cost per Account	ISD	\$112.0	\$194.0	\$125.4	\$12
Cost as % Assets	ISD	0.32%	0.27%	0.20%	0.2
let Administrative Fees					
Cost per Participant	ISD	\$90.5	\$74.0	\$53.5	\$4
Cost per Account	ISD	\$91.0	\$68.0	\$51.0	\$5
Cost as % Assets	ISD	0.22%	0.16%	0.11%	0.0
Fotal Fees					
Cost per Participant	ISD	\$227.5	\$460.0	\$176.6	\$16
Cost per Account	ISD	\$196.0	\$441.0	\$202.0	\$17
Cost as % Assets	ISD	0.49%	0.47%	0.32%	0.3
MEANS*					
let Investment Fees					
Cost per Participant	ISD	\$164.7	\$433.8	\$121.5	\$12
Cost per Account	ISD	\$156.5	\$407.6	\$115.3	\$12
Cost as % Assets	ISD	0.28%	0.49%	0.20%	0.2



BI TOTAL	LIVIN ASSELS				
	UNDER \$150 MILLION	\$150 TO \$500 MILLION	\$500 MILLION TO \$1.5 BILLION	\$1.5 BILLION TO \$5 BILLION	OVER \$5
Net Administrative Fees					
Cost per Participant	ISD	\$100.8	\$158.6	\$72.5	\$51.
Cost per Account	ISD	\$115.8	\$158.1	\$70.1	\$52.
Cost as % Assets	ISD	0.21%	0.16%	0.13%	0.109
Total Fees					
Cost per Participant	ISD	\$265.7	\$592.4	\$194.0	\$181.
Cost per Account	ISD	\$272.3	\$565.9	\$185.2	\$181.
Cost as % Assets	ISD	0.49%	0.65%	0.33%	0.339
INDIVIDUAL PARTICIPANT FEES					
Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs, advice, etc.)?					
Yes	75.0%	70.0%	72.7%	69.2%	61.59
No	25.0%	30.0%	27.3%	30.8%	38.59
Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed)					
Loan origination	77.8%	71.4%	75.0%	77.8%	75.09
Loan maintenance (annual)	55.6%	71.4%	50.0%	55.6%	12.59
Hardship/unforeseeable emergency	22.2%	0.0%	12.5%	0.0%	37.5
Beneficiary administration	0.0%	0.0%	0.0%	0.0%	0.0
QDRO processing	33.3%	28.6%	0.0%	22.2%	12.5
Brokerage window administration - annual fee	44.4%	42.9%	62.5%	55.6%	50.0
Brokerage window administration - one-time fee	11.1%	28.6%	37.5%	11.1%	0.0
Investment advice	0.0%	0.0%	12.5%	22.2%	0.0
Managed account	55.6%	42.9%	50.0%	55.6%	37.59
Financial planning	0.0%	0.0%	12.5%	0.0%	0.0
Amount charged to individual participant					
Loan origination	\$60.0	\$50.0	\$50.0	\$50.0	IS
Loan maintenance (annual)	ISD	\$25.0	ISD	\$40.0	IS
Hardship/unforeseeable emergency	ISD	ISD	ISD	ISD	IS
Beneficiary administration	ISD	ISD	ISD	ISD	IS
QDRO processing	ISD	ISD	ISD	ISD	IS
Brokerage window administration - annual fee	ISD	ISD	ISD	\$50.0	IS
Brokerage window administration - one-time fee	ISD	ISD	ISD	ISD	IS
Investment advice	ISD	ISD	ISD	ISD	IS
Managed account	ISD	ISD	ISD	ISD	IS
Financial planning (\$)	ISD	ISD	ISD	ISD	IS
Financial planning (%)	ISD	ISD	ISD	ISD	IS

BY DEFINED CONTRIBUTION PLAN DESIGNATION

- PRIMARY DC PLAN
- SUPPLEMENTAL DC PLAN
- SUPPLEMENTAL DC PLAN WITH DEFINED BENEFIT PLAN, NO SOCIAL SECURITY
- SUPPLEMENTAL DC PLAN WITH DEFINED BENEFIT PLAN AND SOCIAL SECURITY
- PRIMARY DC PLAN WITH SOCIAL SECURITY



DEFINED CONTRIBUTION PLAN DESIGNATION

RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY I PLAN W/ SOCIA SECURI
Is your plan a single or multi-employer plan?					
Single employer	41.7%	56.9%	60.0%	54.6%	50.0
Multi-employer	58.3%	43.1%	40.0%	45.5%	50.0
What is your plan type?					
457(b)	16.7%	68.6%	100.0%	45.5%	0.0
403(b)	0.0%	11.8%	0.0%	36.4%	0.0
401(k)	16.7%	15.7%	0.0%	18.2%	33.3
401(a) Defined Contribution	66.7%	3.9%	0.0%	0.0%	66.
How is record-keeping handled by your plan?					
Internally	0.0%	4.0%	20.0%	0.0%	0.
Externally by a Third Party Administrator	100.0%	96.0%	80.0%	100.0%	100.
What type(s) of tax-advantaged savings methods are offered by your plan?					
Pre-tax only (but plan to offer Roth in future)	75.0%	25.5%	20.0%	9.1%	66.
Pre-tax only (with no plan to offer Roth in future)	8.3%	2.0%	0.0%	0.0%	0.
Roth only	0.0%	0.0%	0.0%	0.0%	0.
Both	16.7%	72.6%	80.0%	90.9%	33.
What is your defined contribution plan designation?					
Primary	100.0%	0.0%	0.0%	0.0%	100.
Supplemental	0.0%	100.0%	100.0%	100.0%	0.
Are other defined contribution plans available, in addition to this one?					
Yes	50.0%	62.8%	60.0%	72.7%	50.
No	50.0%	37.3%	40.0%	27.3%	50.
Which entities are covered by your plan? (Multiple responses allowed)					
State	50.0%	45.1%	20.0%	45.5%	66.
County	41.7%	49.0%	40.0%	45.5%	50.
City	41.7%	56.9%	100.0%	27.3%	50.
Special Districts	41.7%	25.5%	40.0%	9.1%	50.
Hospital	33.3%	13.7%	20.0%	9.1%	33.
College/University	75.0%	51.0%	20.0%	72.7%	66.
School (K-12)	50.0%	33.3%	20.0%	36.4%	66.
Other	16.7%	7.8%	0.0%	9.1%	16
Which of the following best describes your plan?					
Bundled (single provider of services and investment products)	33.3%	22.0%	0.0%	27.3%	16.
Unbundled (administrative and investment providers are separately chosen)	66.7%	78.0%	100.0%	72.7%	83.
Are all or some of your plan participants eligible to participate in a defined benefi					
Yes	66.7%	96.1%	100.0%	100.0%	83.
No	33.3%	3.9%	0.0%	0.0%	16.
What percentage of those employees eligible for your defined					
contribution plan will also receive benefits from a defined benefit plan or hybrid p					
(Based on those that responded "yes" to the preceding question)	97.0%	100.0%	ISD	100.0%	





DEFINED CONTRIBU	TION PLAIN	DESIGNATIO	IN		
	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DO PLAN W/ SOCIAI SECURITY
If asked on a future survey, would you be able to provide basic income					
replacement data for participants in your defined contribution plan?					
Yes	16.7%	20.4%	40.0%	50.0%	33.3%
No, information would be too difficult to obtain	50.0%	49.0%	20.0%	30.0%	16.79
No, information is not available	33.3%	30.6%	40.0%	20.0%	50.0%
Does your plan provide a retirement income projection for participants?					
Yes	75.0%	84.3%	100.0%	90.9%	83.39
No	25.0%	15.7%	0.0%	9.1%	16.7%
If plan provides a retirement income projection for participants,					
how is it displayed? (Multiple responses allowed)					
Monthly income at retirement	66.7%	95.4%	100.0%	100.0%	60.09
Annual income at retirement	22.2%	18.6%	20.0%	20.0%	40.09
Account balance at retirement	77.8%	30.2%	40.0%	30.0%	60.09
Other	0.0%	2.3%	0.0%	0.0%	0.09
Does your plan have a formal adopted salary income replacement target for yo	our employees				
(to include all primary sources of retirement income, including defined benefit					
defined contribution, and Social Security)?					
Yes	16.7%	31.4%	20.0%	36.4%	16.7
No	83.3%	68.6%	80.0%	63.6%	83.39
Account Types (As of December 31, 2017) Pre-tax Participant Accounts					
The tax i unterput i recounts					
# Accounts					
Contributing	24,407.0	10,245.0	1,961.0	17,056.0	80,280.
Non-Contributing	7,707.0	5,207.0	ISD	14,262.0	33,138
Total Account Balance (\$000s)					
Contributing	\$743,066	\$402,697	ISD	\$418,074	\$4,649,42
Non-Contributing	\$234,770	\$276,834	ISD	\$521,095	\$907,14
\$ per Account					
Contributing	\$45,182	\$62,606	ISD	\$43,877	\$45,18
Non-Contributing	\$50,242	\$56,817	ISD	\$56,084	\$101,03
Regarding the non-contributing accounts, do you know how many are curren	t employees?				
Yes	72.7%	52.9%	ISD	70.0%	66.7
No	27.3%	47.1%	ISD	30.0%	33.3
Of the non-contributing accounts, # of accounts for					
Of the non-contributing accounts, # of accounts for:	2 272 4	9,977.4	ISD	11.144.2	IC
Current employees Others (former employees hopeficient accounts etc.)	2,372.4	•		11,144.3	IS
Others (former employees, beneficiary accounts, etc.) Total	9,342.6 11,715.0	15,365.1 25,342.6	ISD ISD	16,641.6 27,785.9	IS IS
Of the man contribution account to the land of the contribution of					
Of the non-contributing accounts, total account balance for: (\$000s)	#004 F43	4077 / 60	105	#0.40.4.7	
Current employees	\$201,513	\$277,603	ISD	\$348,167	IS
Others (former employees, beneficiary accounts, etc.)	\$830,558	\$894,320	ISD	\$850,221	IS
Total	\$1,032,071	\$1,171,923	ISD	\$1,198,388	IS



DEFINED CONTRIB	UTION PLAIN	DESIGNATION	N		
	DC PLAN PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Of the non-contributing accounts, \$ per account for:					
Current employees	ISD	\$38,480	ISD	\$17,805	ISD
Others (former employees, beneficiary accounts, etc.)	\$55,705	\$70,067	ISD	\$66,395	ISD
Total	\$55,705	\$52,955	ISD	\$31,350	ISD
Roth Accounts					
# Accounts					
Contributing	ISD	1,228.0	ISD	898.0	ISD
Non-Contributing	ISD	310.0	ISD	592.0	ISD
Total Account Balance (\$000s)					
Contributing	ISD	\$8,764	ISD	\$10,458	ISD
Non-Contributing	ISD	\$823	ISD	\$1,740	ISD
\$ per Account					
Contributing	ISD	\$7,894	ISD	\$7,430	ISD
Non-Contributing	ISD	\$5,370	ISD	\$6,917	ISD
Regarding the non-contributing accounts, do you know how many are curre	ent amployaes?				
Yes	ISD	42.9%	ISD	ISD	ISE
No	ISD	57.1%	ISD	ISD	ISD
NU	130	37.170	130	130	130
Of the non-contributing accounts, # of accounts for:					
Current employees	ISD	4,253.3	ISD	ISD	ISD
Others (former employees, beneficiary accounts, etc.)	ISD	2,228.2	ISD	ISD	ISI
Total	ISD	6,481.5	ISD	ISD	ISD
Of the non-contributing accounts, total account balance for: (\$000s)					
Current employees	ISD	ISD	ISD	ISD	ISE
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	ISD	ISD	ISE
Total	ISD	ISD	ISD	ISD	ISD
Of the non-contributing accounts, \$ per account for:					
Current employees	ISD	ISD	ISD	ISD	ISE
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	ISD	ISD	ISE
Total	ISD	ISD	ISD	ISD	ISE
Total Accounts (Pre-Tax & Roth)					
# Accounts					
Contributing	61,006.0	25,559.6	33,020.0	32,809.0	92,757.0
Non-Contributing	25,462.1	17,113.0	19,783.0	24,316.1	46,403.2
Total	86,468.1	42,672.6	52,803.0	57,125.1	139,160.2
Total Account Balance (\$000s)					
Contributing	\$2,082,019	\$1,485,494	ISD	\$1,225,634	\$3,742,148
Non-Contributing	\$782,949	\$902,335	ISD	\$1,016,749	\$1,559,844
Total	\$2,864,969	\$2,387,829	ISD	\$2,242,383	\$5,301,992
# Accounts					
Contributing	74.7%	63.3%	68.5%	60.3%	72.4%
Non-Contributing	25.3%	36.8%	31.5%	39.7%	27.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%





DEFINED CONTRIB	OTION FLAIN	DESIGNATIO	DEFINED CONTRIBUTION PLAN DESIGNATION							
	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DO PLAN W/ SOCIAI SECURITY					
Total Account Balance (\$)	00.00/	/ A FO/	ICD	F.(00/	70.20					
Contributing	80.9%	64.5%	ISD	56.8%	78.39					
Non-Contributing	19.1%	35.5%	ISD	43.2%	21.79					
Total	100.0%	100.0%	ISD	100.0%	100.09					
\$ per Account										
Contributing	\$45,182	\$58,556	ISD	\$39,136	\$45,18.					
Non-Contributing	\$50,242	\$52,955	ISD	\$48,414	\$100,94					
Total	\$53,092	\$52,797	ISD	\$46,943	\$53,09					
Pre-tax vs. Roth										
# Accounts as Percent of Total										
Pre-tax	100.0%	94.2%	97.9%	92.2%	100.09					
Roth	0.0%	5.8%	2.1%	7.8%	0.09					
Total	100.0%	100.0%	100.0%	100.0%	100.0					
Account Balance \$ as Percent of Total										
Pre-tax	100.0%	99.3%	ISD	98.6%	100.09					
Roth	0.0%	0.8%	ISD	1.4%	0.0					
Total	100.0%	100.0%	100.0%	100.0%	100.09					
Based on Those Who Had Both Types										
# Accounts as Percent of Total										
Pre-tax Pre-tax	ISD	88.1%	ISD	91.5%	IS					
Roth	ISD	11.9%	ISD	8.5%	IS					
Total	100.0%	100.0%	100.0%	100.0%	100.0					
Account Balance \$ as Percent of Total										
Pre-tax	ISD	97.9%	ISD	97.5%	IS					
Roth	ISD	2.1%	ISD	2.5%	IS					
Total	100.0%	100.0%	100.0%	100.0%	100.0					
Of the non-contributing accounts, # of accounts for:										
Current employees	2,382.4	11,395.2	ISD	12,061.6	IS					
Others (former employees, beneficiary accounts, etc.)	9,354.4	16,107.8	ISD	17,240.3	IS					
Total	11,736.8	27,503.1	ISD	29,301.9	IS					
Of the non-contributing accounts, total account balance for: (\$000s)										
Current employees	\$204,509	\$430,164	ISD	\$353,436	IS					
Others (former employees, beneficiary accounts, etc.)	\$832,515	\$996,371	ISD	\$857,873	IS					
Total	\$1,037,024	\$1,426,536	ISD	\$1,211,309	IS					
Of the non-contributing accounts, # of accounts for:										
Current employees	13.8%	40.7%	ISD	52.0%	IS					
Others (former employees, beneficiary accounts, etc.)	86.2%	59.3%	ISD	48.0%	IS					
Total	100.0%	100.0%	ISD	100.0%	IS					
Of the non-contributing accounts, total account balance for: (\$000s)										
Current employees	18.8%	32.6%	ISD	42.2%	IS					
Others (former employees, beneficiary accounts, etc.)	81.2%	67.4%	ISD	57.9%	IS					
Total	100.0%	100.0%	ISD	100.0%	ISI					



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	DC PLAN PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Of the non-contributing accounts, \$ per account for:					
Current employees	ISD	\$38,480	ISD	\$17,805	ISD
Others (former employees, beneficiary accounts, etc.)	\$55,705	\$69,470	ISD	\$65,798	ISD
Total	\$55,705	\$52,955	ISD	\$29,553	ISD
Discovery that following information for a second of Dec 24, 2047					
Please supply the following information for your plan as of Dec 31, 2017:	¢1 22E 0E0	¢001.420	¢201.000	¢1 207 201	¢4 004 242
Total plan assets (\$000s)	\$1,225,858	\$801,628	\$291,900	\$1,387,301	\$6,896,343
Percent Change in Total Assets vs Prior Year	14.2%	14.6%	14.7% ISD	13.1%	13.6%
Average participant age (All account holders) Years	46.0	49.0	ISD	48.5	ISD ISD
Median participant age (All account holders) Years	45.5	50.0	120	49.0	ופט
What type(s) of employees are eligible to participate in your plan? (Multiple	e responses allowed)				
Full-time	91.7%	100.0%	100.0%	100.0%	100.0%
Part-time	58.3%	80.4%	100.0%	81.8%	83.3%
Temporary	25.0%	49.0%	20.0%	36.4%	50.0%
Seasonal	25.0%	47.1%	20.0%	54.6%	50.0%
Number of current employees that were participants in your plan as of:					
Jan 1, 2017	13,110.0	9,393.0	1,901.0	12,295.0	88,778.0
Dec 31, 2017	46,139.0	9,703.0	1,965.0	13,290.0	98,778.5
Number of current employees that were eligible to participate in your plan	as of:				
Jan 1, 2017	38,282.5	32,654.0	ISD	62,716.0	120,689.0
Dec 31, 2017	46,828.0	32,856.0	ISD	62,611.0	140,701.0
Plan Participation Rate	96.8%	57.5%	ISD	39.3%	ISD
Number of total participants (regardless of employment status) in your pla					
Jan 1, 2017	20,342.0	19,372.5	ISD	38,664.0	123,442.5
Dec 31, 2017	57,045.0	20,114.5	ISD	39,173.5	133,862.5
Do you know how many of your plan noticinants are aligible to participate	. in				
Do you know how many of your plan participants are eligible to participate Social Security and how many are exempt, based on their public service re					
Yes	54.6%	31.4%	100.0%	100.0%	100.0%
No	45.5%	68.6%	0.0%	0.0%	0.0%
INO	45.576	00.070	0.076	0.076	0.076
As of Dec. 31, 2017, number of plan participants that were eligible to participants in Social Security and number that were exempt, based on their public servelated to this plan					
Eligible	133,295.0	4,279.5	0.0	33,577.0	133,295.0
Exempt	ISD	12.0	ISD	6.0	ISD
Number of new enrollments that were recorded by your plan in 2017	1,886.0	1,283.0	ISD	645.0	10,348.5
Median Account Balance (\$)					
Contributing - Female	ISD	\$11,843	ISD	\$5,193	ISD
Non-Contributing - Female	ISD	\$13,993	ISD	\$7,417	ISD
All - Female	ISD	\$11,119	ISD	\$6,540	ISD
Contributing - Male	ISD	\$20,201	ISD	\$7,095	ISD
Non-Contributing - Male	ISD	\$31,420	ISD	\$13,084	ISD
All - Male	ISD	\$25,400	ISD	\$8,912	ISD

Account Balance (\$) (As of December 31, 2017)	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY D PLAN W/ SOCIA SECURIT
All Accounts - Average	\$51,283	\$53,822	\$107,706	\$47,091	ISI
All Accounts - Median	ISD	\$15,734	ISD	\$11,923	IS
Account Balance (\$) (As of December 31, 2017) by Age Group					
Averages					
0-20 Years Old	\$386	\$1,651	ISD	\$1,473	IS
21-30 Years Old	\$8,601	\$4,931	ISD	\$4,864	IS
31-40 Years Old	\$31,713	\$15,377	ISD	\$13,981	IS
41-50 Years Old	\$46,779	\$44,586	ISD	\$28,074	IS
51-60 Years Old	\$53,468	\$67,435	ISD	\$53,239	IS
61 and Older	\$75,887	\$91,843	ISD	\$88,941	IS
Medians					
0-20 Years Old	ISD	\$672	ISD	ISD]:
21-30 Years Old	\$5,800	\$2,464	ISD	\$2,460	I
31-40 Years Old	ISD	\$7,157	ISD	\$5,263	I
41-50 Years Old	ISD	\$18,301	ISD	\$10,632	I
51-60 Years Old	ISD	\$28,772	ISD	\$15,265	ı
61 and Older	ISD	\$37,595	ISD	\$27,692	ı
ccount Balance (\$) (As of December 31, 2017) by Years of Participation					
Averages	ISD	\$13.806	ISD	ISD	ı
verages 0-5 Years	ISD ISD	\$13,806 \$29,956	ISD ISD	ISD ISD	
overages 0-5 Years 6-10 Years	ISD	\$29,956	ISD	ISD	I
overages 0-5 Years 6-10 Years 11-15 Years	ISD ISD	\$29,956 \$43,783	ISD ISD	ISD ISD	
werages 0-5 Years 6-10 Years 11-15 Years 16-20 Years	ISD ISD ISD	\$29,956 \$43,783 \$67,318	ISD ISD ISD	ISD ISD ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years	ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291	ISD ISD ISD	ISD ISD ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years	ISD ISD ISD	\$29,956 \$43,783 \$67,318	ISD ISD ISD	ISD ISD ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years	ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848	ISD ISD ISD ISD ISD	ISD ISD ISD ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years	ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848	ISD ISD ISD ISD ISD	ISD ISD ISD ISD	1
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years	ISD ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774	ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD	1
Nerages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years	ISD ISD ISD ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342	ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD	
verages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years 16-40 Years 11-15 Years 11-15 Years	ISD ISD ISD ISD ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852	ISD ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD ISD	
Nerages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years 11-15 Years 11-15 Years	ISD ISD ISD ISD ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575	ISD ISD ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD ISD ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years All dians 0-5 Years 6-10 Years 11-15 Years 11-15 Years 12-20 Years 11-25 Years	ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575 \$28,887	ISD	ISD	
Nerages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Nedians 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years	ISD ISD ISD ISD ISD ISD ISD ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575	ISD ISD ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD ISD ISD ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years 11-15 Years 11-15 Years 16-20 Years 21-25 Years	ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575 \$28,887 \$38,158	ISD	ISD	
Account Balance (\$) (As of December 31, 2017) by Years of Participation Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 11-15 Years 16-20 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 21-25 Years 26-30 Years 31 + Years LIGIBILITY, ENROLLMENT AND CONTRIBUTIONS	ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575 \$28,887 \$38,158	ISD	ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 21-25 Years 26-30 Years 31 + Years LIGIBILITY, ENROLLMENT AND CONTRIBUTIONS Annual Plan Contribution Amounts as of December 31, 2017 From payroll deferrals only. Does NOT include rollovers and transfers.	ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575 \$28,887 \$38,158	ISD	ISD	
Averages 0-5 Years 6-10 Years 11-15 Years 16-20 Years 21-25 Years 26-30 Years 31 + Years Medians 0-5 Years 6-10 Years 11-15 Years 11-15 Years 16-20 Years 21-25 Y	ISD	\$29,956 \$43,783 \$67,318 \$62,291 \$73,848 \$93,774 \$3,413 \$11,342 \$16,852 \$30,575 \$28,887 \$38,158	ISD	ISD	





	DEI INED CONTINE	DO HOIN I LAIN	DESIGNATIO	1 1		
0.20 Years Old	Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group	PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	DC PLAN W/ DB PLAN, NO SOCIAL	DC PLAN W/ DB PLAN & SOCIAL	PRIMARY DI PLAN W/ SOCIA SECURIT
0.20 Years Old	Averages					
1,149	3	\$219	\$601	ISD	\$294	ISI
13.40 13.21 13.269 15D 13.242 1 14.50						ISI
						IS
	41-50 Years Old					IS
Medians	51-60 Years Old					IS
0-20 Years Old 1818	61 and Older			ISD		IS
21-30 Years Old \$831 \$1,000 ISD \$950 I 31-40 Sears Old \$1,122 \$1,500 ISD \$1,416 I 31-40 Years Old \$1,120 \$2,300 ISD \$2,125 I 51-60 Years Old \$1,45 \$2,300 ISD \$2,125 I 51-61 and Older \$1,45 \$2,775 ISD \$3,005 ISD \$3,470 I 51-61 and Older \$1,195 \$3,300 ISD \$3,470 I 51-61 and Older \$1,195 \$3,300 ISD \$3,470 I 51-61 and Older \$1,195 \$3,300 ISD \$3,470 ISD \$3,470 I 51-61 and Older \$1,195 \$3,300 ISD \$3,470 ISD \$3	Medians					
21-30 Vears Old \$831 \$1,000 ISD \$950 ISD 31-40 Vears Old \$1,122 \$1,560 ISD \$1,416 ISD \$1,416 ISD \$1,416 ISD \$1,416 ISD \$1,406 ISD \$1,416 ISD \$1,406 ISD \$1,416 ISD \$1,406 ISD \$1,406 ISD \$1,406 ISD \$3,005 ISD \$3,005 ISD \$3,005 ISD \$3,005 ISD \$3,005 ISD \$3,005 ISD IS	0-20 Years Old	\$187	\$396	ISD	\$300	IS
31-40 \$1,205 \$1,500 \$150 \$1,416 \$1,205 \$2,300 \$150 \$2,125 \$1,416 \$1,415 \$1,407						IS
41-50 Years Old	31-40 Years Old					IS
S1-60 Years Old	41-50 Years Old					IS
61 and Older \$1,195 \$3,380 ISD \$3,470 I Annual Plan Contribution Amounts (As of December 31, 2017) by Years of Service Averages 0.5 Years ISD \$2,183 ISD						IS
New Force New	61 and Older					IS
0.5 Years	Annual Plan Contribution Amounts (As of December 31, 2017) by Years of S	Service				
0.5 Years	Averages					
11-15 Years ISD \$3,794 ISD ISD ISD 16-20 Years ISD \$4,709 ISD		ISD	\$2,183	ISD	ISD	IS
16-20 Years ISD	6-10 Years	ISD	\$3,212	ISD	ISD	IS
21-25 Years ISD \$5,416 ISD ISD ISD 126-30 Years ISD \$4,767 ISD	11-15 Years	ISD	\$3,794	ISD	ISD	IS
26-30 Years 1SD \$4,767 ISD ISD 1SD 131 + Years ISD \$8,340 ISD	16-20 Years	ISD	\$4,709	ISD	ISD	IS
Medians	21-25 Years	ISD	\$5,416	ISD	ISD	IS
Medians 0-5 Years ISD \$875 ISD ISD ISD 6-10 Years ISD \$1,625 ISD ISD ISD 6-10 Years ISD \$2,267 ISD ISD ISD 16-20 Years ISD \$2,818 ISD	26-30 Years	ISD	\$4,767	ISD	ISD	IS
SD	31 + Years	ISD	\$8,340	ISD	ISD	IS
SD \$1,625 ISD IS	Medians					
11-15 Years ISD \$2,267 ISD ISD ISD 16-20 Years ISD \$2,818 ISD	0-5 Years	ISD	\$875	ISD	ISD	IS
16-20 Years ISD \$2,818 ISD ISD ISD ISD ISD 21-25 Years ISD \$3,375 ISD	6-10 Years	ISD	\$1,625	ISD	ISD	IS
1-25 Years ISD \$3,375 ISD ISD ISD 1 26-30 Years ISD \$2,274 ISD ISD ISD I 31 + Years ISD \$3,684 ISD I	11-15 Years	ISD	\$2,267	ISD	ISD	IS
26-30 Years ISD \$2,274 ISD	16-20 Years	ISD	\$2,818	ISD	ISD	IS
SD S3,684 ISD IS	21-25 Years	ISD	\$3,375	ISD	ISD	IS
Annual Plan Contribution Amounts (As of December 31, 2017) by Gender Averages Female \$1,993 \$3,009 ISD \$1,927 I Male \$2,808 \$3,618 ISD \$1,881 I I I I I I I I I I I I I I I I I I	26-30 Years	ISD	\$2,274	ISD	ISD	IS
Averages Female \$1,993 \$3,009 ISD \$1,927 I Male \$2,808 \$3,618 ISD \$1,881 I Medians Female \$921 \$1,370 ISD ISD I Male \$1,612 \$1,626 ISD ISD I Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	31 + Years	ISD	\$3,684	ISD	ISD	IS
Female \$1,993 \$3,009 ISD \$1,927 I Male \$2,808 \$3,618 ISD \$1,881 I Medians Female \$921 \$1,370 ISD ISD I Male \$1,612 \$1,626 ISD ISD I Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Annual Plan Contribution Amounts (As of December 31, 2017) by Gender					
Male \$2,808 \$3,618 ISD \$1,881 I Medians Female \$921 \$1,370 ISD ISD ISD I Male \$1,612 \$1,626 ISD ISD I Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Averages					
Medians Female \$921 \$1,370 ISD ISD ISD I Male \$1,612 \$1,626 ISD ISD I Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Female	\$1,993	\$3,009	ISD	\$1,927	IS
Female \$921 \$1,370 ISD ISD I Male \$1,612 \$1,626 ISD ISD ISD I Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Male	\$2,808	\$3,618	ISD	\$1,881	IS
Male \$1,612 \$1,626 ISD ISD I Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Medians					
Does your plan offer auto-enrollment? Yes 16.7% 19.6% 60.0% 18.2% 33.5% No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.						IS
Yes 16.7% 19.6% 60.0% 18.2% 33. No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Male	\$1,612	\$1,626	ISD	ISD	IS
No and no plans to do so 75.0% 66.7% 40.0% 63.6% 66.	Does your plan offer auto-enrollment?					
	Yes	16.7%	19.6%	60.0%	18.2%	33.3
No but plan to 8.3% 13.7% 0.0% 18.2% 0.4%	No and no plans to do so	75.0%	66.7%	40.0%	63.6%	66.7
	No but plan to	8.3%	13.7%	0.0%	18.2%	0.0



DEI INED CONTRIBOTION		DESIGNATIO			
	DC PLAN	DC PLAN	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL	PRIMARY DO PLAN W/ SOCIAL
Are your plan's auto-enrolled participants also defaulted into automatic contribution	PRIMARY	SUPPLEMENTAL	SECURITY	SECURITY	SECURITY
escalation?					
Yes	ISD	30.0%	ISD	ISD	ISD
No	ISD	70.0%	ISD	ISD	ISE
For auto-enrollment, on what is the default contribution based?					
Percentage of annual salary	ISD	80.0%	ISD	ISD	ISE
Set dollar amount	ISD	20.0%	ISD	ISD	ISI
What percentage of annual salary	ISD	3.0%	ISD	ISD	ISI
What amount of annual salary	ISD	ISD	ISD	ISD	ISE
When was auto-enrollment adopted by your plan?					
Month	ISD	5	ISD	ISD	ISI
Year	ISD	2015	ISD	ISD	ISI
Who is included in auto-enrollment?					
New employees	ISD	80.0%	ISD	ISD	ISI
	ISD	0.0%	ISD	ISD	ISI
Eligible employees					
Both	ISD	20.0%	ISD	ISD	IS
What is your plan's opt-out window?					
30 days	ISD	60.0%	ISD	ISD	IS
60 days	ISD	20.0%	ISD	ISD	IS
90 days	ISD	20.0%	ISD	ISD	IS
Other	ISD	0.0%	ISD	ISD	IS
When do auto-enrollment contributions begin?					
Immediately	ISD	10.0%	ISD	ISD	IS
After opt-out window	ISD	90.0%	ISD	ISD	IS
Since auto-enrollment's inception, percentage of auto-enrolled					
employees that have opted out within the opt-out window	ISD	8.1%	ISD	ISD	ISI
If your plan does NOT offer outs aprollment why not? (Multiple responses allowed)					
If your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed) Potential negative employee reaction	0.0%	26.8%	ISD	11.1%	ISI
	0.0%	24.4%	ISD	11.1%	IS
Union issues Belief that it's too paternalistic	0.0%	7.3%	ISD	11.1%	ISI
Prohibited by law	20.0%	61.0%	ISD	100.0%	ISI
Fiduciary concerns	0.0%	7.3%	ISD	0.0%	IS
Lack of management buy-in	0.0%	17.1%	ISD	11.1%	
Other	90.0%	22.0%	ISD	0.0%	IS IS
What is the default investment option for employees?	0.007	0.001	0.007	0.004	
Balanced Fund (Asset Allocation Fund)	8.3%	0.0%	0.0%	0.0%	0.0
Managed account	0.0%	2.1%	0.0%	0.0%	0.09
Target risk (custom)	8.3%	8.3%	20.0%	27.3%	16.79
Target risk (pre-packaged)	0.0%	0.0%	0.0%	0.0%	0.09
Stable value	0.0%	6.3%	0.0%	0.0%	0.09
Target date (custom)	8.3%	29.2%	0.0%	9.1%	16.79
Target date (pre-packaged)	75.0%	47.9%	60.0%	54.6%	66.79
Other	0.0%	6.3%	20.0%	9.1%	0.09
Does your plan offer auto-escalation?					
Yes	25.0%	34.0%	60.0%	36.4%	33.3%
No	75.0%	66.0%	40.0%	63.6%	66.7%



	DC PLAN PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DO PLAN W/ SOCIAL SECURITY
What is the annual auto-escalation increase based on, and what is the default		<u> </u>			
Percentage increase only	ISD	50.0%	ISD	ISD	ISE
Set dollar increase only	ISD	6.3%	ISD	ISD	ISE
Percentage increase or set dollar increase (could be either)	ISD	43.8%	ISD	ISD	ISE
Other	ISD	0.0%	ISD	ISD	ISE
Annual auto-escalation increase percentage	ISD	1.0%	ISD	ISD	ISI
Annual auto-escalation increase dollar amount	ISD	ISD	ISD	ISD	ISI
How are people enrolled in auto-escalation?	100	75.00/	100	100	101
Opt in	ISD	75.0%	ISD	ISD	IS
Automatically enrolled, can opt out	ISD	12.5%	ISD	ISD	ISI
Both	ISD	12.5%	ISD	ISD	IS
Don't know	ISD	0.0%	ISD	ISD	ISI
Number of plan's contributing participants that are currently enrolled in auto-escalation	ISD	45.5	ISD	ISD	ISI
Percent of plan's contributing participants that are currently enrolled in auto-escalation	ISD	0.0%	ISD	ISD	ISI
Is there a cap on the auto-escalation?					
Yes, a percentage cap	ISD	25.0%	ISD	ISD	IS
Yes, a dollar cap	ISD	0.0%	ISD	ISD	IS
None (except IRS limit)	ISD	75.0%	ISD	ISD	IS
Percentage cap on the auto-escalation	ISD	ISD	ISD	ISD	IS
Dollar cap on the auto-escalation	ISD	ISD	ISD	ISD	ISI
How frequently does the auto-escalation occur?					
Annually	ISD	86.7%	ISD	ISD	IS
Semi-annually	ISD	0.0%	ISD	ISD	IS
Other	ISD	13.3%	ISD	ISD	IS
When does escalation occur?					
Beginning of calendar year	ISD	13.3%	ISD	ISD	IS
Chosen by participant	ISD	53.3%	ISD	ISD	IS
Coincides with pay increases	ISD	0.0%	ISD	ISD	IS
Other	ISD	33.3%	ISD	ISD	IS
NVESTMENTS					
What is your plan's approach to white label options?					
Do not currently use and have no plans to do so	33.3%	55.1%	60.0%	45.5%	16.7
Do not currently use but will consider doing so in next several years	25.0%	12.2%	0.0%	27.3%	33.3
Currently use white label funds	41.7%	32.7%	40.0%	27.3%	50.09
If currently use white label funds, how are they structured?					
Some, but not all, of our funds are white label funds	0.0%	25.0%	ISD	ISD	IS
All of our funds are white label funds	100.0%	68.8%	ISD	ISD	IS
We have single manager white label funds	40.0%	43.8%	ISD	ISD	IS
We have multi-manager white label funds	40.0%	68.8%	ISD	ISD	IS
Which asset classes does your plan offer?					
(Determined by whether asset class had a balance as of Dec 31, 2017)					
Money Market	88.9%	40.8%	40.0%	30.0%	IS
Stable Value	88.9%	87.8%	100.0%	90.0%	IS
Bonds	100.0%	98.0%	100.0%	90.0%	IS



	DO DI ANI	DO DI AN	DC PLAN W/ DB PLAN, NO	SUPPLEMENTAL DC PLAN W/ DB	PRIMARY DC
	<u>DC PLAN</u> PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	<u>Social</u> Security	PLAN & SOCIAL SECURITY	PLAN W/ SOC SECUR
Domestic Large Cap Stocks	100.0%	93.9%	100.0%	90.0%	I
Domestic Mid-Cap Stocks	44.4%	67.4%	100.0%	50.0%	I
Domestic Small/Mid-Cap Stocks (SMID)	77.8%	26.5%	0.0%	50.0%	I
Domestic Small-Cap Stocks	44.4%	77.6%	100.0%	60.0%	- 1
International & Global Stocks	100.0%	98.0%	100.0%	90.0%	I
Commodities, REITs and Real Estate	55.6%	34.7%	20.0%	30.0%	I
Balanced	44.4%	53.1%	0.0%	70.0%	
Risk Based	0.0%	6.1%	40.0%	0.0%	
Target Date	100.0%	87.8%	80.0%	70.0%	
Brokerage Window	66.7%	67.4%	60.0%	50.0%	
Other	55.6%	46.9%	20.0%	20.0%	
sset Class Detail as of Dec 31, 2017					
Dollar Value of Assets by Class as of Dec 31, 2017 (\$000s Avg)					
Money Market	\$132,028	\$36,381	\$65,506	\$993	
Stable Value	\$442,504	\$533,446	\$1,134,613	\$506,515	
Bonds	\$213,020	\$124,618	\$113,623	\$156,128	
Domestic Large Cap Stocks	\$693,506	\$643,703	\$1,334,270	\$558,072	
Domestic Mid-Cap Stocks	\$107,660	\$137,946	\$240,485	\$49,324	
Domestic Small/Mid-Cap Stocks (SMID)	\$226,103	\$52,361	\$0	\$140,906	
Domestic Small-Cap Stocks	\$57,537	\$123,694	\$185,946	\$23,090	
nternational & Global Stocks	\$272,068	\$157,095	\$184,090	\$230,950	
Commodities, REITs and Real Estate	\$10,413	\$18,190	\$168	\$54,332	
Balanced	\$54,588	\$66,407	\$0	\$19,551	
Risk Based	\$0	\$32,668	\$237,667	\$0	
Target Date	\$851,304	\$434,764	\$418,907	\$225,709	
Brokerage Window	\$85,621	\$52,444	\$94,154	\$9,019	
Other	\$37,960	\$37,114	\$97	\$22,865	
Total Assets	\$3,184,310	\$2,450,832	\$4,009,527	\$1,997,452	
Percentage of Assets by Class as of Dec 31, 2017 (Avg)					
Money Market	2.0%	1.3%	1.2%	0.3%	
Stable Value	12.3%	19.8%	20.8%	22.8%	
Bonds	5.0%	5.4%	4.1%	8.2%	
Domestic Large Cap Stocks	20.7%	24.3%	27.8%	24.7%	
Domestic Mid-Cap Stocks	2.4%	5.1%	6.6%	3.2%	
Domestic Small/Mid-Cap Stocks (SMID)	5.7%	3.1%	ISD	5.2%	
Domestic Small-Cap Stocks	2.2%	4.4%	5.3%	2.5%	
nternational & Global Stocks	6.2%	6.6%	5.9%	8.2%	
Commodities, REITs and Real Estate	0.9%	0.8%	0.3%	2.2%	
Balanced	2.7%	2.9%	0.0%	2.8%	
Risk Based	0.0%	1.0%	6.9%	0.0%	
Target Date	36.0%	20.5%	18.5%	18.0%	
Brokerage Window	1.0%	2.2%	2.5%	1.0%	
Other	2.8%	2.8%	0.2%	0.9%	
Total Assets	100.0%	100.0%	100.1%	100.0%	
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (Median)					
(Based on those that offered that asset class (i.e., reported a balance))					
Money Market	1.8%	12.0%	ISD	ISD	
•	0.7%	37.5%	ISD	44.4%	
Staple value	0,	0			
Stable Value Bonds	12.8%	20.4%	ISD	ISD	
Stable Value Bonds Domestic Large Cap Stocks	12.8% 12.6%	20.4% 55.8%	ISD ISD	ISD ISD	



DEFINED CONTRIB	JIIONILAN	DESIGNATIO	IN		
	DC PLAN	DC PLAN	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL	PRIMARY DC PLAN W/ SOCIAL
Democtic Small/Mid Can Stacks (SMID)	<u>PRIMARY</u> 11.6%	SUPPLEMENTAL 55.4%	<u>SECURITY</u> ISD	<u>SECURITY</u> ISD	<u>SECURITY</u> ISD
Domestic Small/Mid-Cap Stocks (SMID)	11.0% ISD	27.5%	ISD	ISD	ISD
Domestic Small-Cap Stocks International & Global Stocks	18.0%	30.1%	ISD	61.9%	ISD
Commodities, REITs and Real Estate	16.0% ISD	7.2%	ISD	01.9% ISD	ISD
·					
Balanced Piels Based	ISD	10.1%	ISD	ISD	ISD
Risk Based	ISD	ISD	ISD	ISD	ISD
Target Date	67.0%	53.0%	ISD	ISD	ISD
Brokerage Window	ISD	1.6%	ISD	0.5%	ISD
Other	ISD	2.2%	ISD	ISD	ISD
Percentage of total plan assets that were actively managed as of Dec 31, 2017	50.0%	74.5%	ISD	71.0%	ISD
Percentage of total plan assets that were passive (index) assets as of					
Dec 31, 2017 Percentage of total plan assets that were multi-manager assets as of	50.0%	26.0%	ISD	29.0%	ISD
Dec 31, 2017	0.0%	7.0%	ISD	0.0%	ISD
Dollar amount of total plan assets in: (\$000s)					
(As of Dec 31, 2017 - Exclude brokerage window)					
Mutual funds	\$451,485	\$548,157	ISD	\$459,139	ISD
Collective trust funds	\$1,647,189	\$649,318	ISD	\$420,368	ISD
Separate accounts	\$859,676	\$1,149,681	ISD	\$1,072,130	ISD
Other (ETF, etc.)	\$140,371	\$125,824	ISD	\$37,399	ISD
Total	\$3,098,721	\$2,472,980	ISD	\$1,989,037	ISD
Percentage of total plan assets in:					
(As of Dec 31, 2017 - Exclude brokerage window)	22.70	=0.40/	105	54 F0/	100
Mutual funds	29.7%	50.1%	ISD	51.5%	ISD
Collective trust funds	42.0%	18.4%	ISD	11.6%	ISD
Separate accounts	17.8%	24.8%	ISD	27.1%	ISD
Other (ETF, etc.)	10.6%	6.6%	ISD	9.9%	ISD
Total	100.0%	100.0%	ISD	100.0%	ISD
Does your plan use an investment advisor/consultant?					
Yes, one-time use only	0.0%	0.0%	0.0%	0.0%	0.0%
Yes, sporadically/as needed	16.7%	7.8%	0.0%	9.1%	16.7%
Yes, ongoing	33.3%	78.4%	100.0%	72.7%	50.0%
No	50.0%	13.7%	0.0%	18.2%	33.3%
Approximately how often does your organization issue RFPs/RFIs					
for an investment advisor/consultant?					
Annually	0.0%	0.0%	0.0%	0.0%	ISD
Every other year	0.0%	0.0%	0.0%	0.0%	ISD
Every three years	16.7%	4.6%	0.0%	0.0%	ISD
Every four years	0.0%	2.3%	0.0%	0.0%	ISD
Every five years	50.0%	65.9%	80.0%	55.6%	ISD
As needed	16.7%	20.5%	20.0%	44.4%	ISD
Other	16.7%	6.8%	0.0%	0.0%	ISD
Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers?					
Monthly	0.0%	3.9%	20.0%	0.0%	0.0%
	33.3%		80.0%	72.7%	50.0%
Quarterly Semi-annually		74.5%			
Semi-annually	0.0%	5.9%	0.0%	18.2%	0.0%
Annually	58.3%	13.7%	0.0%	9.1%	50.0%
Never	0.0%	2.0%	0.0%	0.0%	0.0%
Other	8.3%	0.0%	0.0%	0.0%	0.0%





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	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Does your plan have a brokerage window?	<u>r rawa are r</u>	<u> </u>	<u>oeooiii i</u>	<u>ocodkii i</u>	<u> </u>
Yes	50.0%	70.6%	60.0%	45.5%	33.3%
No	50.0%	29.4%	40.0%	54.6%	66.7%
Percentage of plan participants that use the brokerage window	0.1%	1.4%	ISD	1.0%	ISD
Is there a restriction on the amount that can be invested in the window per par	ticipant?				
Yes	83.3%	48.6%	ISD	100.0%	ISD
No	16.7%	51.4%	ISD	0.0%	ISE
DISTRIBUTIONS AND WITHDRAWALS					
Does your plan offer loans?					
	E0 00/	(470/	40.00/	01 00/	44.70/
Yes	50.0%	64.7%	60.0%	81.8%	66.7%
No	50.0%	35.3%	40.0%	18.2%	33.3%
Which of the following types of loans does your plan offer? (Multiple response	s allowed)				
General purpose	100.0%	100.0%	ISD	100.0%	ISE
Home purchase	66.7%	87.9%	ISD	88.9%	ISI
Touch and the company of the large CAM High account of the company					
To whom does your plan offer loans? (Multiple responses allowed)	400.007	400.00/	100	400.00/	105
Current employees	100.0%	100.0%	ISD	100.0%	ISI
Former employees	16.7%	33.3%	ISD	33.3%	ISI
Beneficiaries	0.0%	15.2%	ISD	11.1%	ISI
Number of plan participants with outstanding loans as of Dec. 31, 2017	411.5	1,281.5	ISD	1,960.0	ISE
Percentage of plan participants with outstanding loans as of Dec 31, 2017	11.9%	8.0%	ISD	8.7%	ISE
Dollar value of plan's assets on loan as of Dec 31, 2017	\$5,513,499	\$11,789,935	ISD	\$10,083,111	ISE
Number of loans permitted per plan participant at any given time	1.0	1.0	ISD	1.0	ISE
If plan had outstanding loans in 2017, default rate on these loans	ISD	3.4%	ISD	1.3%	ISI
How is the loan's interest rate calculated?					
Tied to prime	16.7%	9.4%	ISD	0.0%	ISI
Tied to prime + 1%	66.7%	68.8%	ISD	77.8%	ISI
Tied to prime + 2%	0.0%	12.5%	ISD	11.1%	ISI
Other	16.7%	9.4%	ISD	11.1%	ISI
ond	10.770	7.470	135	11.170	101
Does your plan offer hardships/unforeseen emergency withdrawals?					
Yes	41.7%	94.1%	100.0%	100.0%	66.7%
No	58.3%	5.9%	0.0%	0.0%	33.3%
Dollar amount of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	ISD	\$335,567	ISD	\$236,885	ISE
Percentage of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	ISD	0.03%	ISD	0.04%	ISE
Does your plan offer an annuity as a distribution option?					
Yes	90.9%	36.0%	0.0%	36.4%	83.3%
No	9.1%	64.0%	100.0%	63.6%	16.7%
	7.170	01.070	100.070	03.070	10.77



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Does your plan encourage rollovers into the plan from other plans or IRAs?	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DO PLAN W/ SOCIAL SECURITY
Yes	66.7%	98.0%	100.0%	100.0%	83.3%
No No	33.3%	2.0%	0.0%	0.0%	16.7%
Does your plan actively seek to retain assets of terminated employees (separated from service, but not retired)?					
Yes	33.3%	80.0%	60.0%	90.9%	33.3%
No	66.7%	20.0%	40.0%	9.1%	66.7%
Doce your plan actively cook to retain access of retired employees?					
Does your plan actively seek to retain assets of retired employees? Yes	33.3%	86.0%	60.0%	90.9%	33.39
No	66.7%	14.0%	40.0%	9.1%	66.79
Distributions by Age (Includes direct rollovers where applicable)					
Periodic Payments/Installments					
# Participants					
0-30 Years Old	ISD	3.6	ISD	ISD	IS
31-40 Years Old	ISD	4.0	ISD	ISD	IS
41-50 Years Old	ISD	24.6	ISD	ISD	IS
51-60 Years Old	ISD	488.4	ISD	ISD	IS
61+ Years Old	ISD	5,442.4	ISD	ISD	IS
Total	ISD	5,962.9	ISD	ISD	IS
Dollars					
0-30 Years Old	ISD	\$1,037	ISD	ISD	IS
31-40 Years Old	ISD	\$7,239	ISD	ISD	IS
41-50 Years Old	ISD	\$40,811	ISD	ISD	IS
51-60 Years Old	ISD	\$822,115	ISD	ISD	IS
61+ Years Old	ISD	\$10,125,995	ISD	ISD	IS
Total	ISD	\$10,123,773	ISD	ISD	IS
Partial Lump Sum					
# Participants	2010	0.4.0	105	20.0	
0-30 Years Old	326.8	34.8	ISD	33.2	IS
31-40 Years Old	307.8	106.9	ISD	146.7	IS
41-50 Years Old	491.5	224.2	ISD	260.5	IS
51-60 Years Old	677.2	551.3	ISD	545.0	IS
61+ Years Old	3,510.3	3,191.6	ISD	2,841.5	IS
Total	5,313.7	4,108.8	ISD	3,826.8	IS
Dollars					
0-30 Years Old	\$262,548	\$80,921	ISD	\$60,663	IS
31-40 Years Old	\$1,963,175	\$520,040	ISD	\$585,020	IS
41-50 Years Old	\$4,264,556	\$2,607,335	ISD	\$1,838,244	IS
51-60 Years Old	\$11,290,476	\$7,719,795	ISD	\$6,367,944	IS
61+ Years Old	\$32,275,001	\$23,895,630	ISD	\$16,476,543	IS
Total	\$50,055,756	\$34,823,721	ISD	\$25,328,414	IS
Full Lump Sum					
# Participants					
0-30 Years Old	1,006.4	300.1	ISD	685.8	IS
31-40 Years Old	736.1	434.6	ISD	956.2	IS
41-50 Years Old	574.8	456.7	ISD	963.8	IS
Continued	3				,0.



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54 (0)	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DO PLAN W/ SOCIA SECURIT
51-60 Years Old	546.4	866.3	ISD	1,778.8	ISI
61+ Years Old	697.1	1,579.8	ISD	2,793.4	ISI
Total	3,560.8	3,637.4	ISD	7,178.0	ISI
Dollars					
0-30 Years Old	\$723,611	\$648,638	ISD	\$1,178,335	ISI
31-40 Years Old	\$2,382,277	\$2,811,010	ISD	\$5,244,253	IS
41-50 Years Old	\$3,282,231	\$7,201,651	ISD	\$10,789,343	IS
51-60 Years Old	\$10,184,643	\$22,075,099	ISD	\$31,046,654	IS
61+ Years Old	\$25,509,273	\$60,383,171	ISD	\$58,609,991	IS
Total	\$42,082,035	\$93,119,570	ISD	\$106,868,576	IS
Number of transfers and discotrolleress INTO years less in 2017	/0.0	207.0	ICD	271.0	IC
Number of transfers and direct rollovers INTO your plan in 2017	68.0	296.0	ISD #1 001 4/0	371.0	IS
Dollar amount of these transfers/direct rollovers INTO your plan in 2017	\$2,893,303	\$11,827,620	\$1,021,469	\$11,868,712	IS
Number of transfers and direct rollovers OUT of your plan in 2017	427.0	602.0	ISD	287.5	IS
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$26,931,663	\$42,091,271	ISD	\$34,518,357	IS
ransfers/Direct Rollovers INTO Plan as % Total Assets	0.2%	0.9%	ISD	2.4%	IS
ransfers/Direct Rollovers OUT of Plan as % Total Assets	2.1%	2.9%	ISD	2.9%	15
Participant Services and Features Which of the following participant opinions does your organization measure?					
(Multiple responses allowed)					
Satisfaction	33.3%	58.8%	80.0%	72.7%	50.0
Retirement confidence	8.3%	31.4%	20.0%	9.1%	16.7
Trust in plan/employer	8.3%	21.6%	40.0%	9.1%	16.7
Other	8.3%	9.8%	20.0%	9.1%	16.7
None	58.3%	23.5%	20.0%	18.2%	50.0
Which of the following services does your plan provide?					
Service center (walk-in)					
Do Not Provide					
	63.6%	22.0%	20.0%	45.5%	100.0
Provide In-house	63.6% 18.2%	22.0% 24.0%	20.0% 60.0%	45.5% 9 .1%	
Provide In-house Provide via Third Party Administrator					0.0
	18.2%	24.0%	60.0%	9.1%	0.0 0.0
Provide via Third Party Administrator	18.2% 0.0%	24.0% 36.0%	60.0% 20.0%	9.1% 36.4%	0.0 0.0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator	18.2% 0.0%	24.0% 36.0%	60.0% 20.0%	9.1% 36.4%	0.0 0.0 0.0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote)	18.2% 0.0% 18.2%	24.0% 36.0% 18.0%	60.0% 20.0% 0.0%	9.1% 36.4% 9.1%	0.0 0.0 0.0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide	18.2% 0.0% 18.2%	24.0% 36.0% 18.0%	60.0% 20.0% 0.0%	9.1% 36.4% 9.1%	0.0 0.0 0.0 0.0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house	18.2% 0.0% 18.2% 0.0% 0.0%	24.0% 36.0% 18.0% 0.0% 5.9%	60.0% 20.0% 0.0% 0.0%	9.1% 36.4% 9.1% 0.0% 0.0%	0.0 0.0 0.0 0.0 0.0 83.3
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator	18.2% 0.0% 18.2% 0.0% 0.0% 45.5%	24.0% 36.0% 18.0% 0.0% 5.9% 78.4%	0.0% 0.0% 0.0% 0.0% 0.0%	9.1% 36.4% 9.1% 0.0% 0.0% 81.8%	0.0 0.0 0.0 0.0 0.0 83.3
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide via Third Party Administrator	18.2% 0.0% 18.2% 0.0% 0.0% 45.5%	24.0% 36.0% 18.0% 0.0% 5.9% 78.4%	0.0% 0.0% 0.0% 0.0% 0.0%	9.1% 36.4% 9.1% 0.0% 0.0% 81.8%	0.0 0.0 0.0 0.0 0.0 83.3 16.7
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator On-site services (enrollment, account reviews, education) Do Not Provide	18.2% 0.0% 18.2% 0.0% 0.0% 45.5% 54.6%	24.0% 36.0% 18.0% 0.0% 5.9% 78.4% 15.7%	60.0% 20.0% 0.0% 0.0% 60.0% 40.0%	9.1% 36.4% 9.1% 0.0% 0.0% 81.8% 18.2%	0.0 0.0 0.0 0.0 0.0 83.3 16.7
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Call center (remote) Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator On-site services (enrollment, account reviews, education)	18.2% 0.0% 18.2% 0.0% 0.0% 45.5% 54.6%	24.0% 36.0% 18.0% 0.0% 5.9% 78.4% 15.7%	60.0% 20.0% 0.0% 0.0% 60.0% 40.0%	9.1% 36.4% 9.1% 0.0% 0.0% 81.8% 18.2%	100.0 0.0 0.0 0.0 0.0 83.3 16.7





DEFINED CON	ITRIBOTIONTEAN	D 2510147 (110			
	<u>DC PLAN</u> PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Managed accounts			<u></u>		
Do Not Provide	54.6%	35.3%	20.0%	45.5%	50.0%
Provide In-house	0.0%	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	45.5%	60.8%	80.0%	54.6%	50.0%
Provide Both In-house and via Third Party Administrator	0.0%	3.9%	0.0%	0.0%	0.0%
Retirement planning services					
Do Not Provide	9.1%	3.9%	0.0%	0.0%	16.7%
Provide In-house	0.0%	9.8%	20.0%	0.0%	0.0%
Provide via Third Party Administrator	54.6%	68.6%	60.0%	54.6%	83.3%
Provide Both In-house and via Third Party Administrator	36.4%	17.7%	20.0%	45.5%	0.0%
Financial planning services					
Do Not Provide	36.4%	45.1%	40.0%	45.5%	16.7%
Provide In-house	0.0%	2.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	63.6%	51.0%	40.0%	54.6%	83.3%
Provide Both In-house and via Third Party Administrator	0.0%	2.0%	20.0%	0.0%	0.0%
Loans					
Do Not Provide	45.5%	32.0%	40.0%	18.2%	16.7%
Provide In-house	0.0%	4.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	54.6%	60.0%	60.0%	63.6%	83.3%
Provide Both In-house and via Third Party Administrator	0.0%	4.0%	0.0%	18.2%	0.0%
Hardships/unforeseeable emergency withdrawals					
Do Not Provide	63.6%	3.9%	0.0%	0.0%	33.3%
Provide In-house	0.0%	15.7%	20.0%	9.1%	0.0%
Provide via Third Party Administrator	36.4%	74.5%	60.0%	81.8%	66.7%
Provide Both In-house and via Third Party Administrator	0.0%	5.9%	20.0%	9.1%	0.0%
Qualified domestic relations orders					
Do Not Provide	36.4%	2.0%	0.0%	0.0%	16.7%
Provide In-house	18.2%	23.5%	20.0%	36.4%	0.0%
Provide via Third Party Administrator	36.4%	64.7%	80.0%	45.5%	66.7%
Provide Both In-house and via Third Party Administrator	9.1%	9.8%	0.0%	18.2%	16.7%
Financial wellness					
Do Not Provide	18.2%	18.0%	0.0%	27.3%	16.7%
Provide In-house	9.1%	16.0%	0.0%	18.2%	0.0%
Provide via Third Party Administrator	45.5%	48.0%	60.0%	54.6%	83.3%
Provide Both In-house and via Third Party Administrator	27.3%	18.0%	40.0%	0.0%	0.0%
Investment advice - in-person					
Do Not Provide	50.0%	66.7%	80.0%	81.8%	33.3%
Provide In-house	0.0%	2.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	50.0%	31.4%	20.0%	18.2%	66.7%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%	0.0%
Investment advice - online					
Do Not Provide	45.5%	39.2%	40.0%	63.6%	16.7%
Provide In-house	0.0%	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	54.6%	60.8%	60.0%	36.4%	83.3%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%	0.0%

DEFINED CONTRIBOTION	1416/14	DESIGNATIO	1 4		
	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Investment advice - telephone	45.50/	50.00 <i>t</i>		70.70	4 . 70
Do Not Provide	45.5%	52.9%	60.0%	72.7%	16.7%
Provide In-house	0.0%	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	54.6%	47.1%	40.0%	27.3%	83.3%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%	0.0%
Is the cost of the provided investment advice included in the overall plan expenses charged separately to users of the advice?	or				
Investment advice - in-person					
Included in Overall Plan Expenses	66.7%	63.2%	ISD	ISD	ISD
Charged Separately to Users of the Advice	16.7%	26.3%	ISD	ISD	ISD
Both	16.7%	10.5%	ISD	ISD	ISD
Investment advice - online					
Included in Overall Plan Expenses	85.7%	62.5%	ISD	ISD	100.0%
Charged Separately to Users of the Advice	0.0%	18.8%	ISD	ISD	0.0%
Both	14.3%	18.8%	ISD	ISD	0.0%
Dolli	14.570	10.070	100	100	0.070
Investment advice - telephone					
Included in Overall Plan Expenses	57.1%	62.5%	ISD	ISD	60.0%
Charged Separately to Users of the Advice	14.3%	20.8%	ISD	ISD	20.0%
Both	28.6%	16.7%	ISD	ISD	20.0%
Which of the following means of communication/education does your plan utilize? Website					
Videos					
Do Not Use	18.2%	9.8%	40.0%	0.0%	16.7%
Use (In-house)	9.1%	13.7%	0.0%	9.1%	16.7%
Use (Third Party Administrator)	27.3%	47.1%	20.0%	81.8%	50.0%
Use (Both In-house and Third Party Administrator)	45.5%	29.4%	40.0%	9.1%	16.7%
Webinars					
Do Not Use	9.1%	20.0%	20.0%	9.1%	0.0%
Use (In-house)	18.2%	14.0%	0.0%	9.1%	16.7%
Use (Third Party Administrator)	36.4%	50.0%	80.0%	81.8%	50.0%
Use (Both In-house and Third Party Administrator)	36.4%	16.0%	0.0%	0.0%	33.3%
Investment advice					
Investment advice Do Not Use	45.5%	36.7%	40.0%	44.4%	16.7%
Use (In-house)	0.0%	4.1%	20.0%	0.0%	0.0%
Use (Third Party Administrator)	54.6%	59.2%	40.0%	55.6%	83.3%
Use (Both In-house and Third Party Administrator)	0.0%	0.0%	0.0%	0.0%	0.0%
030 (Both Inflitude and Third Larty Administrator)	0.070	0.070	0.070	0.070	0.070
Interactive retirement income calculators					
Do Not Use	9.1%	0.0%	0.0%	0.0%	0.0%
Use (In-house)	27.3%	7.8%	0.0%	9.1%	16.7%
Use (Third Party Administrator)	63.6%	76.5%	60.0%	90.9%	83.3%
Use (Both In-house and Third Party Administrator)	0.0%	15.7%	40.0%	0.0%	0.0%



DEFINED CO	N I KIBU I ION PLAN	DESIGNATIO			
	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Financial literacy information					
Do Not Use	18.2%	18.4%	0.0%	27.3%	16.7%
Use (In-house)	9.1%	6.1%	0.0%	9.1%	0.0%
Use (Third Party Administrator)	45.5%	44.9%	60.0%	63.6%	83.3%
Use (Both In-house and Third Party Administrator)	27.3%	30.6%	40.0%	0.0%	0.0%
Participant Statements					
Electronic statements					
Do Not Use	0.0%	2.0%	0.0%	0.0%	0.0%
Use (In-house)	9.1%	4.0%	0.0%	0.0%	16.7%
Use (Third Party Administrator)	81.8%	92.0%	100.0%	100.0%	83.3%
Use (Both In-house and Third Party Administrator)	9.1%	2.0%	0.0%	0.0%	0.0%
Paper/mailed statements					
Do Not Use	9.1%	4.0%	0.0%	0.0%	0.0%
Use (In-house)	9.1%	6.0%	20.0%	0.0%	16.7%
Use (Third Party Administrator)	81.8%	88.0%	80.0%	100.0%	83.39
Use (Both In-house and Third Party Administrator)	0.0%	2.0%	0.0%	0.0%	0.09
Account balances and transactions					
Do Not Use	0.0%	0.0%	0.0%	0.0%	0.09
Use (In-house)	9.1%	3.9%	0.0%	0.0%	16.79
Use (Third Party Administrator)	90.9%	86.3%	60.0%	100.0%	83.39
Use (Both In-house and Third Party Administrator)	0.0%	9.8%	40.0%	0.0%	0.09
Retirement income projections Do Not Use	0.0%	3.9%	0.0%	0.0%	0.0%
					16.7%
Use (In-house)	9.1%	2.0%	0.0%	0.0%	
Use (Third Party Administrator) Use (Both In-house and Third Party Administrator)	81.8% 9.1%	80.4% 13.7%	40.0% 60.0%	90.9% 9.1%	83.3% 0.0%
Foo disalogues/impact					
Fee disclosure/impact	0.10/	2.00/	0.00/	0.00/	14 70
Do Not Use	9.1%	2.0%	0.0%	0.0%	16.79
Use (In-house)	9.1%	8.0%	0.0%	0.0%	0.0%
Use (Third Party Administrator)	72.7%	66.0%	40.0%	81.8%	83.3%
Use (Both In-house and Third Party Administrator)	9.1%	24.0%	60.0%	18.2%	0.09
Other					
Onsite group education/seminars					
Do Not Use	9.1%	0.0%	0.0%	0.0%	16.79
Use (In-house)	9.1%	17.7%	20.0%	9.1%	0.0%
Use (Third Party Administrator)	27.3%	45.1%	40.0%	81.8%	50.09
Use (Both In-house and Third Party Administrator)	54.6%	37.3%	40.0%	9.1%	33.3%
Newsletters (paper and electronic)					
Do Not Use	36.4%	6.1%	ISD	0.0%	50.09
Use (In-house)	0.0%	18.4%	ISD	27.3%	0.0%
Use (Third Party Administrator)	27.3%	46.9%	ISD	63.6%	33.3%
Use (Both In-house and Third Party Administrator)	36.4%	28.6%	ISD	9.1%	16.79
Emails					
Do Not Use	36.4%	7.8%	0.0%	0.0%	16.79
Use (In-house)	0.0%	13.7%	0.0%	9.1%	0.0%
Use (Third Party Administrator)	27.3%	31.4%	20.0%	63.6%	50.0%
Use (Both In-house and Third Party Administrator)	36.4%	47.1%	80.0%	27.3%	33.3%
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DEFINED CONTR	IDO HON LAN	DESIGNATION	N.		
	<u>DC PLAN</u> PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
Social media			<u></u>		<u></u>
Do Not Use	40.0%	40.8%	ISD	36.4%	60.0%
Use (In-house)	30.0%	16.3%	ISD	9.1%	0.0%
Use (Third Party Administrator)	10.0%	22.5%	ISD	27.3%	20.0%
Use (Both In-house and Third Party Administrator)	20.0%	20.4%	ISD	27.3%	20.0%
What is your plan's current status regarding guaranteed minimum withdrabenefits (GMWB)?	awal				
Have not considered	72.7%	66.7%	ISD	36.4%	50.0%
Currently considering	27.3%	13.3%	ISD	18.2%	50.0%
Decided not to use	0.0%	17.8%	ISD	45.5%	0.0%
Currently using or will implement	0.0%	2.2%	ISD	0.0%	0.0%
PLAN OVERSIGHT, GOVERNANCE AND STRATEGIC PLANNING Board/Committee Oversight					
Who provides your plan oversight? (Multiple responses allowed) Combined with Defined Benefit Plan oversight	8.3%	13.7%	0.0%	18.2%	0.0%
Board/committee	58.3%	94.1%	100.0%	90.9%	50.0%
Department/agency	33.3%	13.7%	0.0%	18.2%	50.0%
How are the roles/responsibilities of your board/committee documented? (Multiple responses allowed)					
Charter	57.1%	37.5%	40.0%	60.0%	ISE
Bylaws	14.3%	20.8%	100.0%	20.0%	ISE
Statute/legislation	0.0%	50.0%	0.0%	40.0%	ISE
Other	42.9%	22.9%	20.0%	10.0%	ISI
No documentation	0.0%	0.0%	0.0%	0.0%	ISI
Number of members on the board/committee	9.0	9.0	9.0	9.0	ISE
Are the board/committee members elected or appointed? (Multiple responses allowed)					
Elected	28.6%	35.4%	60.0%	20.0%	ISD
Appointed	85.7%	91.7%	80.0%	90.0%	ISI
Ex-officio	14.3%	29.2%	40.0%	30.0%	ISI
Does your plan have an Investment Policy Statement (IPS)?					
Yes	63.6%	94.0%	100.0%	81.8%	66.7%
No	36.4%	6.0%	0.0%	18.2%	33.3%
How frequently is the IPS reviewed?					
Annually	85.7%	78.7%	80.0%	100.0%	ISI
Every other year	0.0%	6.4%	0.0%	0.0%	ISE
No set schedule	14.3%	12.8%	20.0%	0.0%	ISE
Other					
Office	0.0%	2.1%	0.0%	0.0%	ISE
For which of the following does your organization have measurable goals (Multiple responses allowed)	0.0%			0.0%	ISC
For which of the following does your organization have measurable goals	0.0%			0.0% 72.7%	ISI 33.3%
For which of the following does your organization have measurable goals (Multiple responses allowed)	0.0% for improvement?	2.1%	0.0%		
For which of the following does your organization have measurable goals (Multiple responses allowed) Enrollments and participation	0.0% for improvement?	2.1% 72.6%	0.0%	72.7%	33.3%
For which of the following does your organization have measurable goals (Multiple responses allowed) Enrollments and participation Savings rates	0.0% for improvement? 25.0% 8.3%	2.1% 72.6% 35.3%	0.0% 80.0% 40.0%	72.7% 18.2%	33.39 16.79

DEFINED CONTRIBU	HON PLAN	DESIGNATIO	'IN		
Approximately how often does your organization issue RFPs/RFIs for a record-	DC PLAN PRIMARY	<u>DC PLAN</u> SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY DC PLAN W/ SOCIAL SECURITY
keeper/Third Party Administrator?					
Annually	0.0%	0.0%	0.0%	0.0%	0.0%
Every other year	0.0%	0.0%	0.0%	0.0%	0.0%
Every three years	18.2%	4.0%	0.0%	0.0%	16.7%
Every four years	0.0%	0.0%	0.0%	0.0%	0.0%
Every five years	27.3%	72.0%	100.0%	72.7%	50.0%
Other	54.6%	24.0%	0.0%	27.3%	33.3%
PLAN DOCUMENT					
How frequently is your plan document reviewed?					
Annually	36.4%	46.0%	60.0%	81.8%	50.0%
Every other year	0.0%	8.0%	0.0%	9.1%	0.0%
No set schedule	45.5%	38.0%	40.0%	9.1%	50.0%
Other	18.2%	8.0%	0.0%	0.0%	0.0%
Was your plan document individually designed from scratch or based on a prot					
Individually designed	75.0%	65.3%	ISD	81.8%	83.3%
Based on prototype	25.0%	34.7%	ISD	18.2%	16.7%
Strategic Planning					
Does your plan have a formal, documented strategic planning process?					
Yes	27.3%	56.0%	60.0%	54.6%	50.0%
No	72.7%	44.0%	40.0%	45.5%	50.0%
Approximately how often is your strategic plan updated?					
Annually	ISD	81.5%	ISD	83.3%	ISD
Every other year	ISD	7.4%	ISD	16.7%	ISD
Every three years	ISD	3.7%	ISD	0.0%	ISD
Every five years	ISD	7.4%	ISD	0.0%	ISD
FEES					
A. Median Number of investment options plan currently offers					
(Exclude brokerage window) B. Of the investment options offered, how many are risk-based and/or	ISD	26.5	ISD	28.0	ISD
target date funds? (Median)	ISD	11.0	ISD	11.0	ISD
Median Number of Fund Options	ISD	17.5	ISD	18.0	ISD
Is your plan funded entirely with revenue sharing from investment providers an	nd vendors?				
Yes	ISD	13.8%	ISD	0.0%	ISD
No	ISD	86.2%	ISD	100.0%	ISD
Administrative Expenses					
Annual Expenses Covered by Fees	ISD	93.5%	ISD	100.0%	ISD
Annual Expenses Not Covered by Fees	ISD	6.5%	ISD	0.0%	ISD
Total Administrative Expenses	100.0%	100.0%	100.0%	100.0%	100.0%

	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY D PLAN W/ SOCIA SECURIT
Administrative Fees					
Annual administrative fees collected for plan in 2017					
Does not include fees driven by participant elections (i.e., loans, QDROs, ad	vice, etc.)				
Annual direct dollar-based fees (if applicable)	ISD	23.0%	ISD	41.4%	IS
Annual asset-based fees (if applicable)	ISD	53.7%	ISD	40.3%	IS
Revenue sharing fees	ISD	22.8%	ISD	14.0%	IS
Total Fees	ISD	99.4%	ISD	95.7%	IS
Other annual expenses not covered by fees	ISD	2.8%	ISD	0.0%	IS
Gross fees and uncovered expenses	ISD	102.2%	ISD	95.7%	IS
Less reimbursements to participants or credits to administrative account	ISD	-2.2%	ISD	4.3%	IS
Net Administrative Fees (fees + uncovered costs)	ISD	100.0%	ISD	100.0%	IS
Summary of Costs					
MEDIANS*					
Net Investment Fees					
Cost per Participant	ISD	\$119.5	ISD	\$108.0	ļ
Cost per Account	ISD	\$132.0	ISD	\$92.0	I
Cost as % Assets	ISD	0.27%	ISD	0.27%]:
Net Administrative Fees					
Cost per Participant	ISD	\$65.5	ISD	\$71.0	!:
Cost per Account	ISD	\$63.0	ISD	\$65.0	Į;
Cost as % Assets	ISD	0.13%	ISD	0.14%	Į:
Total Fees					
Cost per Participant	ISD	\$210.4	ISD	\$176.8	Į:
Cost per Account	ISD	\$202.0	ISD	\$157.0	19
Cost as % Assets	ISD	0.41%	ISD	0.38%	IS
MEANS*					
Net Investment Fees					
Cost per Participant	ISD	\$176.0	ISD	\$142.1	[:
Cost per Account	ISD	\$168.5	ISD	\$125.4	Į:
Cost as % Assets	ISD	0.30%	ISD	0.25%	Į:
Net Administrative Fees					
Cost per Participant	ISD	\$74.7	ISD	\$74.4	
Cost per Account	ISD	\$79.4	ISD	\$65.7]:
Cost as % Assets	ISD	0.14%	ISD	0.14%] :
Total Fees					
Cost per Participant	ISD	\$250.8	ISD	\$216.7	Į:
Cost per Account	ISD	\$247.8	ISD	\$191.1	[:
Cost as % Assets	ISD	0.45%	ISD	0.39%	l:



DEFINED CONTRIBUTI	CIVILAIN	DESIGNATIO	IN		
NDIVIDUAL PARTICIPANT FEES	DC PLAN PRIMARY	DC PLAN SUPPLEMENTAL	SUPPLEMENTAL DC PLAN W/ DB PLAN, NO SOCIAL SECURITY	SUPPLEMENTAL DC PLAN W/ DB PLAN & SOCIAL SECURITY	PRIMARY D PLAN W/ SOCIA SECURIT
Does your plan charge fees/expenses that are driven by participant elections (i.e., loans, QDROs, advice, etc.)?					
Yes	45.5%	75.0%	60.0%	90.9%	66.7
No	54.6%	25.0%	40.0%	9.1%	33.3
Which, if any, of the following categories of fees does your plan charge? Multiple responses allowed)					
Loan origination	60.0%	77.8%	ISD	80.0%	IS
Loan maintenance (annual)	40.0%	50.0%	ISD	40.0%	IS
Hardship/unforeseeable emergency	60.0%	8.3%	ISD	10.0%	15
Beneficiary administration	0.0%	0.0%	ISD	0.0%	15
QDRO processing	20.0%	19.4%	ISD	10.0%	19
Brokerage window administration - annual fee	20.0%	55.6%	ISD	30.0%	IS
Brokerage window administration - one-time fee	0.0%	19.4%	ISD	10.0%	15
Investment advice	0.0%	8.3%	ISD	0.0%	IS
Managed account	20.0%	52.8%	ISD	50.0%	I:
Financial planning	0.0%	2.8%	ISD	0.0%	IS
Amount charged to individual participant					
Loan origination	ISD	\$50.0	ISD	\$55.0	IS
Loan maintenance (annual)	ISD	\$35.0	ISD	ISD	IS
Hardship/unforeseeable emergency	ISD	ISD	ISD	ISD	19
Beneficiary administration	ISD	ISD	ISD	ISD	I:
QDRO processing	ISD	\$225.0	ISD	ISD	19
Brokerage window administration - annual fee	ISD	\$50.0	ISD	ISD]:
Brokerage window administration - one-time fee	ISD	\$50.0	ISD	ISD	l:
Investment advice	ISD	ISD	ISD	ISD	[:
Managed account	ISD	0.5%	ISD	ISD]:
Financial planning (\$)	ISD	ISD	ISD	ISD	19
Financial planning (%)	ISD	ISD	ISD	ISD	19

BY NUMBER OF PLAN PARTICIPANTS



BY NUMBER OF PLAN PARTICIPANTS

RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OVI</u> 70,0
RETIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE DATA				
ls your plan a single or multi-employer plan?				
Single employer	75.0%	57.1%	42.9%	33.3
Multi-employer	25.0%	42.9%	57.1%	66.
What is your plan type?				
457(b)	58.3%	64.3%	78.6%	40.0
403(b)	25.0%	7.1%	7.1%	0.0
401(k)	8.3%	14.3%	7.1%	33.
401(a) Defined Contribution	8.3%	14.3%	7.1%	26.
How is record-keeping handled by your plan?				
Internally	0.0%	0.0%	0.0%	13.
Externally by a Third Party Administrator	100.0%	100.0%	100.0%	86.
What type(s) of tax-advantaged savings methods are offered by your plan	?			
Pre-tax only (but plan to offer Roth in future)	16.7%	28.6%	42.9%	40.
Pre-tax only (with no plan to offer Roth in future)	8.3%	0.0%	7.1%	0.
Roth only	0.0%	0.0%	0.0%	0.
Both	75.0%	71.4%	50.0%	60.
What is your defined contribution plan designation?				
Primary	25.0%	7.1%	14.3%	33.
Supplemental	75.0%	92.9%	85.7%	66.
Are other defined contribution plans available, in addition to this one?				
Yes	50.0%	57.1%	42.9%	80.
No	50.0%	42.9%	57.1%	20.
Which entities are covered by your plan? (Multiple responses allowed)				
State	16.7%	28.6%	64.3%	86.
County	41.7%	50.0%	42.9%	73.
City	25.0%	57.1%	50.0%	66.
Special Districts	25.0%	28.6%	21.4%	46.
Hospital	8.3%	0.0%	14.3%	46.
College/University	25.0%	28.6%	85.7%	93.
School (K-12)	8.3%	28.6%	35.7%	73.
Other	25.0%	7.1%	0.0%	6.
Which of the following best describes your plan?				
Bundled (single provider of services and investment products)	27.3%	42.9%	14.3%	13.
Unbundled (administrative and investment providers are separately chosen)	72.7%	57.1%	85.7%	86.
Are all or some of your plan participants eligible to participate in a defined	d benefit plan?			
Yes	83.3%	85.7%	92.9%	100.
No	16.7%	14.3%	7.1%	0.
What percentage of those employees eligible for your defined				
contribution plan will also receive benefits from a defined benefit plan or	= -			
(Based on those that responded "yes" to the preceding question)	99.5%	100.0%	100.0%	97.



BY NUMBER OF PLAN PARTICIPANTS

BI NO	DIMBER OF PLAIN PARTICIPAINTS			
	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OV</u> 70,0
If asked on a future survey, would you be able to provide				
replacement data for participants in your defined contribu				
Yes	18.2%	15.4%	28.6%	20.0
No, information would be too difficult to obtain	63.6%	46.2%	50.0%	40.
No, information is not available	18.2%	38.5%	21.4%	40.
Does your plan provide a retirement income projection fo	•			
Yes	91.7%	85.7%	71.4%	93
No	8.3%	14.3%	28.6%	6
f plan provides a retirement income projection for partici	pants,			
now is it displayed? (Multiple responses allowed)				
Monthly income at retirement	90.9%	83.3%	100.0%	85
Annual income at retirement	18.2%	25.0%	20.0%	14
Account balance at retirement	27.3%	41.7%	50.0%	42
Other	0.0%	0.0%	0.0%	7
Does your plan have a formal adopted salary income repl	acement target for your employees			
(to include all primary sources of retirement income, inclu				
defined contribution, and Social Security)?				
Yes	41.7%	21.4%	21.4%	40
No	58.3%	78.6%	78.6%	60
ccount Types (As of December 31, 2017)				
Pre-tax Participant Accounts				
# Accounts				
Contributing	1,486.0	6,063.0	22,132.0	63,1
Non-Contributing	549.0	4,873.5	14,262.0	40,80
Total Account Balance (\$000s)				
Contributing	\$114,783	\$319,147	\$1,229,919	\$4,843,
Non-Contributing	\$41,523	\$318,700	\$882,844	\$2,540
\$ per Account				
Contributing	\$70,093	\$57,050	\$51,665	\$57
Non-Contributing	\$61,014	\$55,477	\$53,388	\$31,
Regarding the non-contributing accounts, do you know				
Yes	71.4%	60.0%	60.0%	61
No	28.6%	40.0%	40.0%	38
Of the non-contributing accounts, # of accounts for:				
Current employees	153.0	1,387.7	4,807.2	20,0
Others (former employees, beneficiary accounts, etc.)	375.4	3,545.3	10,091.7	33,4
Total	528.4	4,933.0	14,898.8	53,5
Of the non-contributing accounts, total account balance	for: (\$000s)			
Current employees	ISD	\$39,545	\$294,324	\$551
Others (former employees, beneficiary accounts, etc.)	ISD	\$310,858	\$865,089	\$1,904,
Total	ISD	\$310,636	\$1,159,413	\$1,904
Total	טפו	φυJU,4UJ	φ1,137,413	φ ∠,4 33
Of the non-contributing accounts, \$ per account for:	100	100	447.005	***
Current employees	ISD	ISD	\$17,805	\$34
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	\$71,928	\$67,
Total	ISD	\$55,705	\$42,896	\$55,



BY NUMBER OF PLAN PARTICIPANTS

ACCRECATE TOWNS	DI NOMBER OFFEANTARTICHANTS			
	<u>UNDER</u> 5,000	5,000 TO 20,000	20,001 TO 70,000	<u>OVER</u> 70,000
Roth Accounts				
# Accounts	405.0	0/2.0	2 101 0	Г ГО1 /
Contributing Non-Contributing	485.0 117.0	963.0 133.5	3,191.0 461.0	5,531.0 2,374.0
Non-Continuing	117.0	155.5	401.0	2,374.
Total Account Balance (\$000s)				
Contributing	\$4,840	\$6,539	ISD	\$259,34
Non-Contributing	\$988	\$612	ISD	\$46,50
\$ per Account				
Contributing	\$15,989	\$6,361	ISD	\$29,63
Non-Contributing	\$5,370	\$4,089	ISD	\$35,54
	*****	+ 1,000		,,-
	ts, do you know how many are current employees?			
Yes	ISD	ISD	ISD	66.79
No	ISD	ISD	ISD	33.39
Total Accounts (Pre-Tax & Roth)				
# Accounts				
Contributing	1,558.8	6,804.5	28,764.5	95,305.
Non-Contributing	794.7	5,168.4	13,414.5	56,537
Total	2,353.6	11,972.9	42,179.0	151,842
			· -	
Total Account Balance (\$000s)				
Contributing	\$156,781	\$492,253	\$1,436,996	\$4,899,95
Non-Contributing	\$60,790	\$367,057	\$1,323,244	\$2,196,84
Total	\$217,570	\$859,309	\$2,760,239	\$7,096,79
# Accounts				
Contributing	64.6%	60.5%	68.0%	64.8
Non-Contributing	35.4%	39.5%	32.0%	35.2
Total	100.0%	100.0%	100.0%	100.0
Total Assount Palance (¢)				
Total Account Balance (\$) Contributing	71.1%	55.1%	60.2%	75.6
Non-Contributing	28.9%	44.9%	39.8%	24.4
Total	100.0%	100.0%	100.0%	100.0
\$ per Account				
Contributing	\$62,104	\$57,050	\$49,336	\$56,02
Non-Contributing	\$47,099	\$55,302	\$53,388	\$29,55
Total	\$50,949	\$50,958	\$56,805	\$56,61
Pre-tax vs. Roth				
# Accounts as Percent of Total				
Pre-tax	96.6%	92.2%	93.7%	96.7
Roth	3.4%	7.8%	6.3%	3.3
Total	100.0%	100.0%	100.0%	100.0
Account Balance \$ as Percent of Total				
Pre-tax	98.2%	99.6%	100.0%	99.5
Roth	1.8%	0.4%	0.0%	0.5
Total	100.0%	100.0%	100.0%	100.09



BY NUMBER OF PLAN PARTICIPANTS

DI MONBER ON TEXT ON THE	11011711110			
	<u>UNDER</u>	5,000 TO	20,001 TO	<u>OVE</u>
	<u>5,000</u>	<u>20,000</u>	<u>70,000</u>	70,00
Based on Those Who Had Both Types				
# Accounts as Percent of Total				
Pre-tax	79.2%	87.9%	90.9%	94.0%
Roth	20.8%	12.1%	9.1%	6.09
Total	100.0%	100.0%	100.0%	100.09
Account Balance \$ as Percent of Total				
Pre-tax	96.8%	98.5%	ISD	96.89
Roth	3.2%	1.5%	ISD	3.2
Total	100.0%	100.0%	100.0%	100.0
Of the non-contributing accounts, # of accounts for:				
Current employees	283.0	1,387.7	7,885.7	20,871
Others (former employees, beneficiary accounts, etc.)	435.4	3,545.3	11,561.5	33,994
Total	718.4	4,933.0	19,447.2	54,865
Of the non-contributing accounts, total account balance for: (\$000s)				
Current employees	ISD	\$39,545	\$683,444	\$557,79
Others (former employees, beneficiary accounts, etc.)	ISD	\$310,858	\$1,119,733	\$1,914,14
Total	ISD	\$350,403	\$1,803,176	\$2,471,9
Of the non-contributing accounts, # of accounts for:				
Current employees	30.4%	28.9%	33.5%	27.5
Others (former employees, beneficiary accounts, etc.)	69.6%	71.1%	66.5%	72.5
Total	100.0%	100.0%	100.0%	100.0
Of the non-contributing accounts, total account balance for: (\$000s)				
Current employees	ISD	30.0%	35.0%	17.7
Others (former employees, beneficiary accounts, etc.)	ISD	70.0%	65.0%	82.3
Total	ISD	100.0%	100.0%	100.0
Of the non-contributing accounts, \$ per account for:				
Current employees	ISD	ISD	\$17,805	\$33,7
Others (former employees, beneficiary accounts, etc.)	ISD	ISD	\$70,735	\$66,0
Total	ISD	\$55,705	\$41,929	\$53,7
Please supply the following information for your plan as of Dec 31, 2017:				
Total plan assets (\$000s)	\$131,381	\$600,294	\$2,036,853	\$6,891,4
Percent Change in Total Assets vs Prior Year	14.7%	14.0%	13.5%	14.8
Average participant age (All account holders) Years	48.5	49.5	50.5	48
Median participant age (All account holders) Years	48.5	51.0	51.0	48
What type(s) of employees are eligible to participate in your plan?				
(Multiple responses allowed) Full-time	100.0%	100.0%	100.0%	100.0
Part-time	100.0%	64.3%	85.7%	73.3
	25.0%	50.0%	57.1%	
Temporary Seasonal	25.0%	35.7%	57.1%	60.0 66.7
Seasonal	23.0%	33.176	37.170	00.7
Number of current employees that were participants in your plan as of:	4 705 0	/ 500.0	00.057.0	20.022
Jan 1, 2017	1,725.0	6,593.0	22,357.0	98,083
Dec 31, 2017	1,809.0	6,687.0	26,466.0	99,769
Number of current employees that were eligible to participate in your plan as of:				
Number of current employees that were eligible to participate in your plan as of: Jan 1, 2017 Dec 31, 2017	2,391.5 2,701.5	12,324.0 12,595.0	64,727.5 71,875.0	139,438 142,630



BY NUMBER OF PLAN PARTICIPANTS

	BT NUMBER OF PLAIN PAR	RTICIPAINTS			
		UNDER 5,000	5,000 TO 20,000	20,001 TO 70,000	<u>OVE</u> 70,0
Plan Participation Rate		62.0%	62.2%	57.4%	62.1
Number of total participants (regardless of er	mnlovment status) in vour plan as of				
Jan 1, 2017	inproyment status, in your plan as or.	2,424.0	11,231.5	32,848.5	110,806
Dec 31, 2017		2,398.0	11,818.0	39,173.5	113,63
500 01, 2017		2,070.0	11,010.0	07,170.0	110,00
Do you know how many of your plan particip	ants are eligible to participate in				
Social Security and how many are exempt, ba	ased on their public service related to	this plan?			
Yes		50.0%	14.3%	35.7%	46.
No		50.0%	85.7%	64.3%	53.
As of Dec. 31, 2017, number of plan participa	nts that were eligible to participate				
in Social Security and number that were exer this plan		ted to			
Eligible		1,631.5	ISD	44,770.0	164,04
Exempt		ISD	ISD	0.0	ĺ
Number of new enrollments that were record	ed by your plan in 2017	258.5	797.0	2,628.5	12,37
Median Account Balance (\$)					
Contributing - Female		ISD	ISD	¢10 222	\$8,
Non-Contributing - Female		ISD		\$10,222	
3			ISD	\$12,098	\$15,
All - Female		ISD	ISD	\$9,750	\$8,
Contributing - Male		ISD	ISD	\$16,897	\$18,
Non-Contributing - Male		ISD	ISD	\$22,386	\$24,
All - Male		ISD	ISD	\$16,561	\$11,
Account Balance (\$) (As of December 31, 201	17)				
All Accounts - Average		\$97,265	\$52,050	\$50,794	\$43,
All Accounts - Median		ISD	\$15,739	\$15,427	\$11,
Account Balance (\$) (As of December 31, 201	17) by Age Group				
Averages					
0-20 Years Old		\$0	\$324	\$1,799	\$2,
21-30 Years Old		\$7,998	\$4,055	\$4,579	\$5,
31-40 Years Old		\$26,919		\$12,390	
41-50 Years Old		\$55,682	\$14,199 \$32,291	\$12,390 \$28,074	\$19, \$37,
51-60 Years Old				\$52,667	\$57, \$57,
61 and Older		\$99,869 \$136,616	\$60,789 \$89,137	\$52,007 \$81,156	\$37, \$80,
o i and Older		\$130,010	\$09,13 <i>1</i>	\$01,100	φου,
Medians		**	100	4007	
0-20 Years Old		\$0	ISD	\$896	\$
21-30 Years Old		\$2,801	ISD	\$1,477	\$2,
31-40 Years Old		ISD	ISD	\$5,384	\$7,
41-50 Years Old		ISD	ISD	\$13,395	\$14,
51-60 Years Old		ISD	ISD	\$23,015	\$20,
61 and Older		ISD	ISD	\$35,252	\$30,
Account Balance (\$) (As of December 31, 201	17) by Years of Participation				
Averages					
0-5 Years		ISD	ISD	\$14,385	
(40) (ISD	ISD	\$33,426	
6-10 Years		130			
6-10 Years 11-15 Years ontinued		ISD	ISD	\$46,417	

NAGDCA

DETAILED SURVEY RESULTS

BY NUMBER OF PLAN PARTICIPANTS

BT NOTIBER OF TE	ANTAKTICII ANTS			
	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OVEI</u> 70,00
16-20 Years	ISD	ISD	\$78,832	ISI
21-25 Years	ISD	ISD	\$40,887	ISI
26-30 Years	ISD	ISD	ISD	ISI
31 + Years	ISD	ISD	ISD	ISI
Medians				
0-5 Years	ISD	ISD	\$2,115	ISI
6-10 Years	ISD	ISD	\$9,750	IS
11-15 Years	ISD	ISD	\$15,285	IS
16-20 Years	ISD	ISD	\$30,143	IS
21-25 Years	ISD	ISD	\$20,450	IS
26-30 Years	ISD	ISD	ISD	IS
31 + Years	ISD	ISD	ISD	IS
ELIGIBILITY, ENROLLMENT AND CONTRIBUTIONS Annual Plan Contribution Amounts as of December 31, 2017				
(From payroll deferrals only. Does NOT include rollovers and transfers.				
Includes pre-tax and Roth accounts. Only includes contributing participa	ints.)			
Total Annual Plan Contribution Amounts per Participant - Average	\$4,757	\$4,537	\$4,709	\$2,9
Total Annual Plan Contribution Amounts per Participant - Median	\$4,460	\$1,350	\$2,600	\$90
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Gro	oup			
Averages				
0-20 Years Old	ISD	\$579	\$396	\$30
21-30 Years Old	\$3,872	\$1,517	\$2,436	\$88
31-40 Years Old	\$5,726	\$2,842	\$3,883	\$1,43
41-50 Years Old	\$7,048	\$4,597	\$5,107	\$2,0
51-60 Years Old	\$8,886	\$7,069	\$6,143	\$3,0
61 and Older	\$9,146	\$8,055	\$6,543	\$3,9
Medians				
0-20 Years Old	ISD	ISD	\$361	\$2
21-30 Years Old	\$3,200	ISD	\$1,075	\$6!
31-40 Years Old	\$4,998	ISD	\$1,688	\$7
41-50 Years Old	\$4,961	ISD	\$1,950	\$98
51-60 Years Old	\$6,643	ISD	\$2,825	\$1,0
61 and Older	\$7,311	ISD	\$3,300	\$1,1
Annual Plan Contribution Amounts (As of December 31, 2017) by Gender				
Averages				
Female	ISD	\$1,908	\$2,451	\$2,4
Male	ISD	\$2,571	\$2,739	\$3,3
Medians				
Female	ISD	ISD	\$963	\$1,09
Male	ISD	ISD	\$1,113	\$1,92
Does your plan offer auto-enrollment?				
Yes	16.7%	21.4%	21.4%	20.0
No and no plans to do so	66.7%	64.3%	71.4%	60.0
No but plan to	16.7%	14.3%	7.1%	20.0



BY NUMBER OF PLAN PARTICIPANTS

DI NOI DER OTTE ATTAC	11011711111			
	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OVER</u> 70,000
If your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed)			<u></u> -	-
Potential negative employee reaction	10.0%	27.3%	18.2%	8.3%
Union issues	10.0%	36.4%	27.3%	8.3%
Belief that it's too paternalistic	0.0%	9.1%	9.1%	8.3%
Prohibited by law	60.0%	54.6%	54.6%	50.0%
Fiduciary concerns	0.0%	9.1%	9.1%	0.0%
Lack of management buy-in	0.0%	18.2%	27.3%	8.3%
Other	40.0%	45.5%	18.2%	41.7%
What is the default investment option for employees?				
Balanced Fund (Asset Allocation Fund)	0.0%	7.1%	0.0%	0.0%
Managed account	0.0%	0.0%	0.0%	0.0%
Target risk (custom)	0.0%	0.0%	7.1%	13.3%
Target risk (pre-packaged)	0.0%	0.0%	0.0%	0.0%
Stable value	0.0%	14.3%	0.0%	6.7%
Target date (custom)	9.1%	28.6%	28.6%	40.0%
Target date (pre-packaged)	90.9%	42.9%	50.0%	40.0%
Other	0.0%	7.1%	14.3%	0.0%
Does your plan offer auto-escalation?				
Yes	41.7%	7.1%	35.7%	40.0%
No	58.3%	92.9%	64.3%	60.0%
What is the annual auto-escalation increase based on, and what is the default increase	ase?			
Percentage increase only	ISD	ISD	80.0%	33.3%
Set dollar increase only	ISD	ISD	0.0%	16.7%
Percentage increase or set dollar increase (could be either)	ISD	ISD	20.0%	50.0%
Other	ISD	ISD	0.0%	0.0%
Annual auto-escalation increase percentage	ISD	ISD	ISD	ISD
Annual auto-escalation increase dollar amount	ISD	ISD	ISD	ISD
How are people enrolled in auto-escalation?				
Opt in	ISD	ISD	60.0%	66.7%
Automatically enrolled, can opt out	ISD	ISD	40.0%	0.0%
Both	ISD	ISD	0.0%	33.3%
Don't know	ISD	ISD	0.0%	0.0%
Number of plan's contributing participants that are currently enrolled in auto-escalation	ISD	ISD	ISD	ISD
Is there a cap on the auto-escalation?				
Yes, a percentage cap	ISD	ISD	40.0%	16.7%
Yes, a dollar cap	ISD	ISD	0.0%	0.0%
None (except IRS limit)	ISD	ISD	60.0%	83.3%
Percentage cap on the auto-escalation	ISD	ISD	ISD	ISD
Dollar cap on the auto-escalation	ISD	ISD	ISD	ISD
How frequently does the auto-escalation occur?				
How frequently does the auto-escalation occur? Annually	ISD	ISD	60.0%	1በበ በ%
Annually	ISD	ISD	60.0%	
· · ·	ISD ISD ISD	ISD ISD ISD	60.0% 0.0% 40.0%	0.0%
Annually Semi-annually	ISD	ISD	0.0%	0.0%
Annually Semi-annually Other When does escalation occur?	ISD ISD	ISD ISD	0.0% 40.0%	0.0% 0.0%
Annually Semi-annually Other When does escalation occur? Beginning of calendar year	ISD ISD	ISD ISD	0.0% 40.0% 20.0%	0.0% 0.0% 16.7%
Annually Semi-annually Other When does escalation occur?	ISD ISD	ISD ISD	0.0% 40.0%	100.0% 0.0% 0.0% 16.7% 66.7% 0.0%



BY NUMBER OF PLAN PARTICIPANTS

		UNDER	5,000 TO	20,001 TO	<u>OV</u>
VESTMENTS		<u>5,000</u>	<u>20,000</u>	<u>70,000</u>	<u>70,0</u>
VESTIMENTS					
Nhat is your plan's approach to white label option	ons?				
Do not currently use and have no plans to do so		81.8%	61.5%	35.7%	6.
Do not currently use but will consider doing so in ne	ext several years	9.1%	7.7%	28.6%	20
Currently use white label funds		9.1%	30.8%	35.7%	73
f currently use white label funds, how are they s					
Some, but not all, of our funds are white label funds	S	ISD	ISD	0.0%	9
All of our funds are white label funds		ISD	ISD	100.0%	81
We have single manager white label funds		ISD	ISD	40.0%	45
We have multi-manager white label funds		ISD	ISD	40.0%	72
Which asset classes does your plan offer?					
Determined by whether asset class had a balance	re as of Dec 31, 2017)				
Money Market	Se as of Bee 31, 2017)	54.6%	28.6%	38.5%	64
Stable Value		72.7%	100.0%	92.3%	92
Bonds		100.0%	100.0%	92.3%	100
Domestic Large Cap Stocks		100.0%	92.9%	84.6%	100
Domestic Mid-Cap Stocks		90.9%	57.1%	53.9%	50
Domestic Small/Mid-Cap Stocks (SMID)		27.3%	42.9%	38.5%	35
Domestic Small-Cap Stocks		90.9%	64.3%	61.5%	64
International & Global Stocks		100.0%	100.0%	92.3%	100
Commodities, REITs and Real Estate		36.4%	21.4%	53.9%	42
Balanced		63.6%	42.9%	46.2%	64
Risk Based		0.0%	0.0%	15.4%	(
Target Date		100.0%	92.9%	76.9%	92
Brokerage Window		54.6%	85.7%	61.5%	78
Other		36.4%	57.1%	53.9%	50
13361 61833 DETAIL 43 OF DEC 31, 2017					
Asset Class Detail as of Dec 31, 2017 Dollar Value of Assets by Class as of Dec 31, 20	017 (\$000s Avg)				
Dollar Value of Assets by Class as of Dec 31, 20	017 (\$000s Avg)	\$1,845	\$6,489	\$35,184	\$169
Dollar Value of Assets by Class as of Dec 31, 20 Money Market	017 (\$000s Avg)	\$1,845 \$33,073	\$6,489 \$201,843	\$35,184 \$503,587	
Dollar Value of Assets by Class as of Dec 31, 20 Money Market	017 (\$000s Avg)				\$1,405
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds	017 (\$000s Avg)	\$33,073	\$201,843	\$503,587	\$1,405 \$419
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks	017 (\$000s Avg)	\$33,073 \$10,951	\$201,843 \$26,356	\$503,587 \$99,533	\$1,405 \$419 \$1,892
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709	\$201,843 \$26,356 \$169,769	\$503,587 \$99,533 \$531,814	\$1,405 \$419 \$1,892 \$387
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID)	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449	\$201,843 \$26,356 \$169,769 \$28,546	\$503,587 \$99,533 \$531,814 \$80,047	\$1,405 \$419 \$1,892 \$387 \$217
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111	\$1,405 \$419 \$1,892 \$387 \$217 \$319
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value	017 (\$000s Avg)	\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158	\$169 \$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets Percentage of Assets by Class as of Dec 31, 20		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769 \$206,056	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472 \$803,971	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321 \$2,343,560	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets Percentage of Assets by Class as of Dec 31, 20 Money Market		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769 \$206,056	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472 \$803,971	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321 \$2,343,560	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks (SMID) Domestic Small-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets Percentage of Assets by Class as of Dec 31, 20 Money Market Stable Value		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769 \$206,056	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472 \$803,971	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321 \$2,343,560 0.8% 20.0%	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets Percentage of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769 \$206,056	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472 \$803,971 0.4% 25.1% 3.8%	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321 \$2,343,560 0.8% 20.0% 4.3%	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets Percentage of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769 \$206,056	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472 \$803,971 0.4% 25.1% 3.8% 21.4%	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321 \$2,343,560 0.8% 20.0% 4.3% 21.1%	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102
Dollar Value of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds Domestic Large Cap Stocks Domestic Mid-Cap Stocks Domestic Small/Mid-Cap Stocks International & Global Stocks Commodities, REITs and Real Estate Balanced Risk Based Target Date Brokerage Window Other Total Assets Percentage of Assets by Class as of Dec 31, 20 Money Market Stable Value Bonds		\$33,073 \$10,951 \$57,709 \$9,449 \$2,926 \$10,180 \$14,266 \$6,134 \$5,950 \$0 \$46,813 \$1,991 \$4,769 \$206,056	\$201,843 \$26,356 \$169,769 \$28,546 \$31,814 \$39,311 \$50,800 \$5,165 \$26,398 \$0 \$146,183 \$35,826 \$35,472 \$803,971 0.4% 25.1% 3.8%	\$503,587 \$99,533 \$531,814 \$80,047 \$83,111 \$83,889 \$123,612 \$9,942 \$64,849 \$122,487 \$479,024 \$55,158 \$71,321 \$2,343,560 0.8% 20.0% 4.3%	\$1,405 \$419 \$1,892 \$387 \$217 \$319 \$521 \$51 \$140 \$1,390 \$145 \$40 \$7,102



BY NUMBER OF PLAN PARTICIPANTS

	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OVE</u> 70,00
International & Global Stocks	6.6%	6.7%	5.2%	6.79
Commodities, REITs and Real Estate	1.9%	0.6%	0.6%	0.79
Balanced	4.1%	2.8%	2.8%	2.19
Risk Based	0.0%	0.0%	2.4%	0.0
Target Date	24.4%	18.8%	27.1%	24.8
Brokerage Window	1.1%	3.8%	1.5%	1.9
Other	4.7%	3.3%	4.1%	0.8
Total Assets	100.1%	100.0%	100.0%	100.0
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (Median)				
(Based on those that offered that asset class (i.e., reported a balance))				
Money Market	ISD	ISD	ISD	8.8
Stable Value	24.6%	36.0%	38.3%	37.1
Bonds	31.2%	13.5%	16.9%	20.0
Domestic Large Cap Stocks	ISD	47.8%	47.4%	39.2
Domestic Mid-Cap Stocks	30.4%	23.8%	ISD	32.3
Domestic Small/Mid-Cap Stocks (SMID)	ISD	ISD	ISD	16.3
Domestic Small-Cap Stocks	32.3%	21.3%	ISD	27.5
International & Global Stocks	ISD	26.4%	22.9%	23.5
Commodities, REITs and Real Estate	ISD	ISD	ISD	5.8
Balanced	ISD	15.2%	ISD	6.2
Risk Based	ISD	ISD	ISD	
Target Date	51.9%	57.3%	ISD	57.
Brokerage Window	ISD	1.1%	1.3%	1.
Other	ISD	2.1%	ISD	Ī
Percentage of total plan assets that were actively managed as of Dec 31, 2017	60.0%	80.0%	74.0%	56.
Percentage of total plan assets that were passive (index) assets as of Dec 31, 2017	40.0%	20.0%	26.0%	44.0
Percentage of total plan assets that were multi-manager assets as of Dec 31, 2017	0.0%	0.0%	0.0%	63.
Pollar amount of total plan assets in: (\$000s)				
As of Dec 31, 2017 - Exclude brokerage window)				
Mutual funds	\$144,976	\$391,996	\$491,380	\$826,5
Collective trust funds	\$9,775	\$90,190	\$567,758	\$2,553,6
Separate accounts	\$35,731	\$206,672	\$380,559	\$3,536,7
Other (ETF, etc.)	\$31,917	\$109,515	\$384,696	\$50,8
Total	\$222,398	\$798,373	\$1,824,394	\$6,967,
ercentage of total plan assets in:				
As of Dec 31, 2017 - Exclude brokerage window)				
Mutual funds	80.7%	57.2%	30.7%	11.
Collective trust funds	5.3%	12.5%	36.0%	40.
Separate accounts	5.4%	19.0%	21.1%	47.
Other (ETF, etc.)	8.6%	11.4%	12.2%	0.
Total	100.0%	100.0%	100.0%	100.
Ooes your plan use an investment advisor/consultant?				
Vac and time use only		0.0%	0.0%	0.
	0.0%			
	0.0% 8.3%	0.0%	14.3%	
Yes, one-time use only Yes, sporadically/as needed Yes, ongoing				13. 66.



BY NUMBER OF PLAN PARTICIPANTS

BIL	NOT IDEIX OF FEATATAIX FICH AIN 13			
	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OVI</u> 70,0
Approximately how often does your organization issue	RFPs/RFIs			
for an investment advisor/consultant?				
Annually	0.0%	0.0%	0.0%	0.0
Every other year	0.0%	0.0%	0.0%	0.0
Every three years	0.0%	0.0%	10.0%	0.0
Every four years	0.0%	8.3%	0.0%	0.0
Every five years	45.5%	83.3%	60.0%	75.0
As needed	45.5%	8.3%	20.0%	8.
Other	9.1%	0.0%	10.0%	16.
Approximately how often does your organization condu	ct a formal and			
detailed review of investment performance and investm	ent managers?			
Monthly	0.0%	0.0%	14.3%	0.0
Quarterly	75.0%	64.3%	57.1%	66.
Semi-annually	8.3%	14.3%	0.0%	0.
Annually	16.7%	21.4%	28.6%	33.
Never	0.0%	0.0%	0.0%	0.
Other	0.0%	0.0%	0.0%	0.
Doos your plan have a brokerage window?				
Does your plan have a brokerage window? Yes	58.3%	92.9%	57.1%	73.
No No	41.7%	7.1%	42.9%	73. 26.
Percentage of plan participants that use the brokerage v	window ISD	0.9%	1.2%	2.0
Is there a restriction on the amount that can be invested				
Yes	83.3%	46.2%	50.0%	54.
No	16.7%	53.9%	50.0%	45.
DISTRIBUTIONS AND WITHDRAWALS				
Does your plan offer loans?				
Yes	83.3%	57.1%	64.3%	53.
No No	16.7%	42.9%	35.7%	46.
INU	10.770	42.7/0	33.7 /0	40.
Which of the following types of loans does your plan of		100.00/	100.00/	100
General purpose	100.0%	100.0%	100.0%	100.
Home purchase	90.0%	87.5%	77.8%	87.
To whom does your plan offer loans? (Multiple respons	es allowed)			
Current employees	100.0%	100.0%	100.0%	100.
Former employees	40.0%	25.0%	55.6%	0.
Beneficiaries	20.0%	0.0%	33.3%	0.
Number of plan participants with outstanding loans as o	of Dec. 31, 2017 92.0	1,024.5	2,646.0	12,43
vulliber of plant participants with outstanding loans as t	51 Dec. 31, 2017 92.0	1,024.5	2,040.0	12,43
Percentage of plan participants with outstanding loans	as of Dec 31, 2017 6.3%	10.2%	9.7%	10.
Dollar value of plan's assets on loan as of Dec 31, 2017	\$901,255	\$6,156,699	\$18,541,587	\$95,807,2
Number of loans permitted per plan participant at any g	iven time 1.0	1.0	1.0	
radinosi or ibano permitted per pian participant at any y	T.U	1.0	1.0	
If plan had outstanding loans in 2017, default rate on the	ese loans 2.0%	6.3%	1.1%	3.



BY NUMBER OF PLAN PARTICIPANTS

DI NOTIBER OF TEXAUTY				
	<u>UNDER</u>	5,000 TO	20,001 TO	OVE
	<u>5,000</u>	<u>20,000</u>	<u>70,000</u>	<u>70,000</u>
How is the loan's interest rate calculated?				
Tied to prime	20.0%	0.0%	0.0%	12.59
Tied to prime + 1%	50.0%	85.7%	88.9%	62.5%
Tied to prime + 2%	10.0%	14.3%	11.1%	12.5%
Other	20.0%	0.0%	0.0%	12.5%
	201070	0.070	0.070	12107
Does your plan offer hardships/unforeseen emergency withdrawals?				
Yes	100.0%	85.7%	85.7%	80.0%
No No	0.0%	14.3%	14.3%	20.0%
110	0.070	11.370	11.570	20.07
Dollar amount of plan's assets withdrawn in 2017 for				
hardships/unforeseen emergency	\$8,828	\$113,251	\$652,041	\$2,814,25
Percentage of plan's assets withdrawn in 2017 for hardships/unforeseen				
emergency	0.01%	0.02%	0.03%	0.049
Does your plan offer an annuity as a distribution option?				
Yes	45.5%	50.0%	57.1%	46.79
No	54.6%	50.0%	42.9%	53.39
Does your plan encourage rollovers into the plan from other plans or IRAs?				
Yes	100.0%	100.0%	92.9%	86.7
No	0.0%	0.0%	7.1%	13.3
	0.070	0.070	7.170	10.0
Does your plan actively seek to retain assets of terminated employees				
(separated from service, but not retired)?				
Yes	66.7%	71.4%	78.6%	80.0
No	33.3%	28.6%	21.4%	20.0
110	33.370	20.070	21.470	20.0
Does your plan actively seek to retain assets of retired employees?				
Yes	66.7%	85.7%	85.7%	80.08
163				
No		14 3%	14 3%	20.09
No	33.3%	14.3%	14.3%	20.09
		14.3%	14.3%	20.09
No Distributions by Age (Includes direct rollovers where applicable)		14.3%	14.3%	20.0
Distributions by Age (Includes direct rollovers where applicable)		14.3%	14.3%	20.0
Distributions by Age (Includes direct rollovers where applicable) Periodic Payments/Installments		14.3%	14.3%	20.0
Distributions by Age (Includes direct rollovers where applicable) Periodic Payments/Installments # Participants	33.3%			
Distributions by Age (Includes direct rollovers where applicable) Periodic Payments/Installments # Participants 0-30 Years Old	33.3% ISD	ISD	2.6	4
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old	33.3% ISD ISD	ISD ISD	2.6 1.3	4 14
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old	33.3% ISD ISD ISD	ISD ISD ISD	2.6 1.3 13.4	4 14 54
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old	33.3% ISD ISD ISD ISD	ISD ISD ISD ISD	2.6 1.3 13.4 603.6	4 14 54 1,108
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61+ Years Old	ISD ISD ISD ISD ISD	ISD ISD ISD ISD	2.6 1.3 13.4 603.6 2,369.3	4 14 54 1,108 15,909
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old	33.3% ISD ISD ISD ISD	ISD ISD ISD ISD	2.6 1.3 13.4 603.6	4 14 54 1,108 15,909
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61+ Years Old Total	ISD ISD ISD ISD ISD	ISD ISD ISD ISD	2.6 1.3 13.4 603.6 2,369.3	4 14 54
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61+ Years Old Total Dollars	ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD	2.6 1.3 13.4 603.6 2,369.3 2,990.1	4 14 54 1,108 15,909 17,090
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61+ Years Old Total Dollars 0-30 Years Old	ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD	2.6 1.3 13.4 603.6 2,369.3 2,990.1	4 14 54 1,108 15,909 17,090
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 61+ Years Old Total Dollars 0-30 Years Old 31-40 Years Old	ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD \$178 \$62	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683	4 14 54 1,108 15,909 17,090 \$1,4 \$32,8
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 41-50 Years Old	ISD ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199	4 14 54 1,108 15,909 17,090 \$1,4 \$32,80 \$86,60
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 51-60 Years Old 51-60 Years Old Total	ISD ISD ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD S178 \$62 \$5,081 \$154,850	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822	14 54 1,108 15,909 17,090 \$1,4 \$32,8 \$86,6 \$1,522,0
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 51-60 Years Old 61+ Years Old Total	ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081 \$154,850 \$3,037,118	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822 \$7,279,530	14 54 1,108 15,909 17,090 \$1,4 \$32,8 \$86,6 \$1,522,0
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 51-60 Years Old 51-60 Years Old	ISD ISD ISD ISD ISD ISD ISD ISD ISD	ISD ISD ISD ISD ISD S178 \$62 \$5,081 \$154,850	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822	4 14 54 1,108 15,909 17,090 \$1,4 \$32,8 \$86,6 \$1,522,0 \$27,675,5
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 51-60 Years Old Total	ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081 \$154,850 \$3,037,118	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822 \$7,279,530	4 14 54 1,108 15,909 17,090 \$1,4 \$32,8 \$86,6 \$1,522,0 \$27,675,5
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 61+ Years Old 51-60 Years Old Total Partial Lump Sum	ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081 \$154,850 \$3,037,118	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822 \$7,279,530	4 14 54 1,108 15,909 17,090 \$1,4 \$32,80 \$86,6 \$1,522,0 \$27,675,5
Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 51-60 Years Old 61+ Years Old Total Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 51-60 Years Old Fold Total Participants	ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081 \$154,850 \$3,037,118 \$3,197,289	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822 \$7,279,530 \$8,801,588	4 14 54 1,108 15,909 17,090 \$1,4 \$32,80 \$86,60 \$1,522,0 \$27,675,5 \$29,318,5
Distributions by Age (Includes direct rollovers where applicable) Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 41-50 Years Old Fold Fold Fold Fold Fold Fold Fold Fo	ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081 \$154,850 \$3,037,118 \$3,197,289	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822 \$7,279,530 \$8,801,588	4 14 54 1,108 15,909 17,090 \$1,4 \$32,80 \$86,60 \$1,522,03 \$27,675,55 \$29,318,52
Distributions by Age (Includes direct rollovers where applicable) Periodic Payments/Installments # Participants 0-30 Years Old 31-40 Years Old 41-50 Years Old 51-60 Years Old Total Dollars 0-30 Years Old 31-40 Years Old 31-40 Years Old 51-60 Years Old 41-50 Years Old 41-50 Years Old 51-60 Years Old 51-60 Years Old 51-60 Years Old Fold Total Partial Lump Sum # Participants	ISD	ISD ISD ISD ISD ISD ISD \$178 \$62 \$5,081 \$154,850 \$3,037,118 \$3,197,289	2.6 1.3 13.4 603.6 2,369.3 2,990.1 \$2,354 \$6,683 \$68,199 \$1,444,822 \$7,279,530 \$8,801,588	4 14 54 1,108 15,909 17,090 \$1,4 \$32,80 \$86,60 \$1,522,03 \$27,675,56 \$29,318,52



BY NUMBER OF PLAN PARTICIPANTS

DI NOI IDEN OI LE MATTA				
	<u>UNDER</u> 5,000	5,000 TO 20,000	20,001 TO 70,000	<u>OVER</u> 70,000
51-60 Years Old	ISD	ISD	447.6	1,263.3
61+ Years Old	ISD	ISD	1,709.3	7,840.1
Total	ISD	ISD	2,367.4	10,498.5
rotai	130	130	2,307.4	10,470.5
Dollars				
0-30 Years Old	ISD	\$85,476	\$32,689	\$302,788
31-40 Years Old	ISD	\$230,718	\$354,521	\$2,212,186
41-50 Years Old	ISD	\$556,494	\$3,023,472	\$6,264,487
51-60 Years Old	ISD	\$1,253,159	\$9,142,223	\$15,761,558
61+ Years Old	ISD	\$5,775,021	\$16,375,056	\$57,659,084
Total	ISD	\$7,900,868	\$28,927,962	\$82,200,10
Full Lump Sum				
# Participants				
0-30 Years Old	ISD	32.2	298.6	1,361.0
31-40 Years Old	ISD	58.4	364.4	1,312.4
41-50 Years Old	ISD	60.8	347.6	1,223.
51-60 Years Old	ISD	81.8	702.1	1,752.
61+ Years Old	ISD	313.6	879.9	3,239.
Total	ISD	546.8	2,592.6	8,889.
Dellare				
Dollars 0-30 Years Old	ISD	¢214 247	\$347,324	\$1,781,43
		\$216,267		
31-40 Years Old	ISD	\$830,238	\$1,354,935	\$6,959,16
41-50 Years Old	ISD	\$1,716,739	\$4,082,731	\$15,109,08
51-60 Years Old	ISD	\$3,687,111	\$16,087,494	\$41,904,45
61+ Years Old	ISD	\$15,829,364	\$38,373,843	\$115,528,08
Total	ISD	\$22,279,718	\$60,246,328	\$181,282,23
Number of transfers and direct rollovers INTO your plan in 2017	63.0	195.0	455.0	975.
Dollar amount of these transfers/direct rollovers INTO your plan in 2017	\$851,014	\$5,545,235	\$13,253,986	\$42,750,07
Number of transfers and direct rollovers OUT of your plan in 2017	205.0	322.0	794.0	1,881.
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$5,007,199	\$18,961,950	\$54,379,323	\$185,673,99
Fransfers/Direct Rollovers INTO Plan as % Total Assets	1.0%	1.2%	0.9%	0.69
Fransfers/Direct Rollovers OUT of Plan as % Total Assets	4.8%	3.1%	2.9%	2.69
DADTIQUDANT CEDINOEC AND ENGA CEMENT				
PARTICIPANT SERVICES AND ENGAGEMENT				
Participant Services and Features				
Which of the following participant opinions does your organization measure? (Multiple responses allowed)				
Satisfaction	41.7%	78.6%	42.9%	66.79
Retirement confidence	16.7%	42.9%	28.6%	33.39
Trust in plan/employer	16.7%	28.6%	21.4%	20.0%
Other	8.3%	0.0%	28.6%	6.79
None	41.7%	14.3%	35.7%	20.09
None	41.770	14.570	33.7 70	20.07
Which of the following services does your plan provide?				
Service center (walk-in)				
Do Not Provide	45.5%	0.0%	28.6%	33.39
Provide In-house	27.3%	28.6%	21.4%	13.39
Provide via Third Party Administrator	18.2%	42.9%	21.4%	40.09
Provide Both In-house and via Third Party Administrator	9.1%	28.6%	28.6%	13.39
	711.73	20.070	20.0.0	



BY NUMBER OF PLAN PARTICIPANTS

BT NOMBER OF PL	AN PARTICIPANTS			
	<u>UNDER</u> 5,000	5,000 TO 20,000	20,001 TO 70,000	<u>OVER</u> 70,000
Call center (remote)	<u>-0/000</u>	<u>=0,000</u>	<u></u>	<u>. 0,000</u>
Do Not Provide	0.0%	0.0%	0.0%	0.0%
Provide In-house	0.0%	0.0%	7.1%	13.3%
Provide via Third Party Administrator	72.7%	78.6%	71.4%	66.7%
Provide Both In-house and via Third Party Administrator	27.3%	21.4%	21.4%	20.0%
On-site services (enrollment, account reviews, education)				
Do Not Provide	0.0%	0.0%	7.1%	6.7%
Provide In-house	9.1%	21.4%	21.4%	20.0%
Provide via Third Party Administrator	54.6%	50.0%	35.7%	53.3%
Provide Both In-house and via Third Party Administrator	36.4%	28.6%	35.7%	20.0%
Managed accounts				
Do Not Provide	0.0%	50.0%	50.0%	60.0%
Provide In-house	0.0%	0.0%	0.0%	0.0%
Provide via Third Party Administrator	100.0%	50.0%	42.9%	40.0%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	7.1%	0.0%
Retirement planning services				
Do Not Provide	0.0%	0.0%	14.3%	6.7%
Provide In-house	0.0%	7.1%	14.3%	13.3%
Provide via Third Party Administrator	90.9%	92.9%	28.6%	66.7%
Provide Both In-house and via Third Party Administrator	9.1%	0.0%	42.9%	13.3%
Financial planning services				
Do Not Provide	18.2%	21.4%	64.3%	66.7%
Provide In-house	0.0%	0.0%	7.1%	0.0%
Provide via Third Party Administrator	81.8%	78.6%	28.6%	33.3%
Provide Both In-house and via Third Party Administrator	0.0%	0.0%	0.0%	0.0%
Loans				
Do Not Provide	18.2%	38.5%	35.7%	40.0%
Provide In-house	0.0%	0.0%	7.1%	6.7%
Provide via Third Party Administrator	63.6%	61.5%	57.1%	53.3%
Provide Both In-house and via Third Party Administrator	18.2%	0.0%	0.0%	0.0%
Hardships/unforeseeable emergency withdrawals				
Do Not Provide	0.0%	7.1%	14.3%	20.0%
Provide In-house	9.1%	14.3%	14.3%	20.0%
Provide via Third Party Administrator	72.7%	78.6%	71.4%	53.3%
Provide Both In-house and via Third Party Administrator	18.2%	0.0%	0.0%	6.7%
Qualified domestic relations orders				
Do Not Provide	0.0%	7.1%	7.1%	20.0%
Provide In-house	9.1%	7.1%	42.9%	26.7%
Provide via Third Party Administrator	63.6%	85.7%	35.7%	46.7%
Provide Both In-house and via Third Party Administrator	27.3%	0.0%	14.3%	6.7%
Financial wellness			ac =1:	
Do Not Provide	0.0%	14.3%	35.7%	13.3%
Provide In-house	0.0%	28.6%	21.4%	13.3%
Provide via Third Party Administrator	90.0%	35.7%	21.4%	60.0%
Provide Both In-house and via Third Party Administrator	10.0%	21.4%	21.4%	13.3%



BY NUMBER OF PLAN PARTICIPANTS

Investment advice - in-person Do Not Provide Provide In-house Provide In-house Provide Both In-house and via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - online Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online Included in Overall Plan Expenses	UNDER 5,000 54.6% 0.0% 45.5% 0.0% 27.3% 0.0% 72.7% 0.0% 27.3% 0.0% 72.7% 0.0%	5,000 TO 20,000 64.3% 0.0% 35.7% 0.0% 28.6% 0.0% 71.4% 0.0% 42.9% 0.0%	20,001 TO 70,000 85.7% 0.0% 14.3% 0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0% ISD ISD ISD	OVE 70,00 64.39 7.11 28.69 0.09 60.09 46.79 0.09 53.39 0.09
Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - online Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 45.5% 0.0% 27.3% 0.0% 72.7% 0.0% 72.7% 0.0%	0.0% 35.7% 0.0% 28.6% 0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	0.0% 14.3% 0.0% 78.6% 0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	7.19 28.69 0.09 40.09 60.09 60.09 53.39 0.09
Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - online Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 45.5% 0.0% 27.3% 0.0% 72.7% 0.0% 72.7% 0.0%	0.0% 35.7% 0.0% 28.6% 0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	0.0% 14.3% 0.0% 78.6% 0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	7.19 28.69 0.09 40.09 60.09 60.09 53.39 0.09
Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - online Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	45.5% 0.0% 27.3% 0.0% 72.7% 0.0% 27.3% 0.0% 72.7% 0.0%	35.7% 0.0% 28.6% 0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	14.3% 0.0% 78.6% 0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	28.69 0.09 40.09 0.09 60.09 46.79 0.09 53.39 0.09
Investment advice - online Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses o charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 27.3% 0.0% 72.7% 0.0% 27.3% 0.0% 72.7% 0.0% 72.7% 0.0%	0.0% 28.6% 0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0% 50.0% 33.3%	0.0% 78.6% 0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	40.09 0.09 60.09 46.79 0.09 53.39 0.09
Investment advice - online Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	27.3% 0.0% 72.7% 0.0% 27.3% 0.0% 72.7% 0.0%	28.6% 0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	78.6% 0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	40.09 0.09 60.09 0.09 46.79 0.09 53.39 0.09
Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses or charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 72.7% 0.0% 27.3% 0.0% 72.7% 0.0%	0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	0.09 60.09 46.79 0.09 53.39 0.09
Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses or charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 72.7% 0.0% 27.3% 0.0% 72.7% 0.0%	0.0% 71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	0.0% 21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	0.09 60.09 46.79 0.09 53.39 0.09
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Investment advice - telephone Do Not Provide Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses o charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	72.7% 0.0% 27.3% 0.0% 72.7% 0.0%	71.4% 0.0% 57.1% 0.0% 42.9% 0.0%	21.4% 0.0% 85.7% 0.0% 14.3% 0.0%	60.09 46.79 0.09 53.39 0.09
Investment advice - telephone Do Not Provide Provide In-house Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 27.3% 0.0% 72.7% 0.0% 66.7% 33.3%	0.0% 57.1% 0.0% 42.9% 0.0% 50.0% 33.3%	0.0% 85.7% 0.0% 14.3% 0.0%	0.0° 46.7° 0.0° 53.3° 0.0° 60.0°
Investment advice - telephone Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses or charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	27.3% 0.0% 72.7% 0.0%	57.1% 0.0% 42.9% 0.0% 50.0% 33.3%	85.7% 0.0% 14.3% 0.0%	46.7° 0.0° 53.3° 0.0° 60.0°
Do Not Provide Provide In-house Provide Via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses o charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 72.7% 0.0% 66.7% 33.3%	0.0% 42.9% 0.0% 50.0% 33.3%	0.0% 14.3% 0.0% ISD	0.0 53.3 0.0 60.0 20.0
Provide In-house Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses o charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 72.7% 0.0% 66.7% 33.3%	0.0% 42.9% 0.0% 50.0% 33.3%	0.0% 14.3% 0.0% ISD	0.0 53.3 0.0 60.0 20.0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	72.7% 0.0% 66.7% 33.3%	42.9% 0.0% 50.0% 33.3%	14.3% 0.0% ISD ISD	53.3 0.0 60.0 20.0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	72.7% 0.0% 66.7% 33.3%	42.9% 0.0% 50.0% 33.3%	14.3% 0.0% ISD ISD	53.3 0.0 60.0 20.0
Provide Both In-house and via Third Party Administrator Is the cost of the provided investment advice included in the overall plan expenses of charged separately to users of the advice? Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	0.0% 66.7% 33.3%	0.0% 50.0% 33.3%	0.0% ISD ISD	60.0 20.0
Investment advice - in-person Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	66.7% 33.3%	33.3%	ISD	20.0
Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	33.3%	33.3%	ISD	20.0
Included in Overall Plan Expenses Charged Separately to Users of the Advice Both Investment advice - online	33.3%	33.3%	ISD	20.0
Charged Separately to Users of the Advice Both Investment advice - online	33.3%	33.3%	ISD	20.0
Both Investment advice - online				
Investment advice - online	0.076	10.7 /0	เวบ	20.0
Included in Overall Plan Expenses	== 00/	== == /		
	77.8%	50.0%	ISD	77.8
Charged Separately to Users of the Advice	11.1%	30.0%	ISD	0.0
Both	11.1%	20.0%	ISD	22.2
Investment advice - telephone				
Included in Overall Plan Expenses	62.5%	33.3%	ISD	50.0
Charged Separately to Users of the Advice	12.5%	50.0%	ISD	25.0
Both	25.0%	16.7%	ISD	25.0
Participant Communication/Education/Engagement				
Which of the following means of communication/education does your plan utilize?				
Website				
Videos	0.107	4	4 . 22 .	
Do Not Use	9.1%	14.3%	14.3%	6.7
Use (In-house)	0.0%	0.0%	21.4%	33.3
Use (Third Party Administrator)	63.6%	50.0%	42.9%	40.0
Use (Both In-house and Third Party Administrator) Webinars	27.3%	35.7%	21.4%	20.0
Do Not Use	9.1%	21.4%	35.7%	6.7
Use (In-house)	0.0%	7.1%	28.6%	26.7
Use (Third Party Administrator)	54.6%	50.0%	28.6%	46.7
Use (Both In-house and Third Party Administrator)	36.4%	21.4%	7.1%	20.0
Investment advice				
Do Not Use	11.1%	35.7%	71.4%	40.0
Use (In-house)	0.0%	0.0%	0.0%	6.7
	88.9%	64.3%	28.6%	53.3
Use (Third Party Administrator)	00.770	0.0%	0.0%	0.0



BY NUMBER OF PLAN PARTICIPANTS

COMMENT TOWNSON	DI NOI IDEN OF LEVIALY	KIICII AINI 3			
		<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OVER</u> 70,000
Interactive retirement income calculators					
Do Not Use		0.0%	7.1%	0.0%	0.0%
Use (In-house)		0.0%	0.0%	21.4%	26.7%
Use (Third Party Administrator)		81.8%	64.3%	71.4%	66.7%
Use (Both In-house and Third Party Administrator)		18.2%	28.6%	7.1%	6.7%
Financial literacy information					
Do Not Use		0.0%	14.3%	35.7%	13.3%
Use (In-house)		0.0%	7.1%	14.3%	6.7%
Use (Third Party Administrator)		81.8%	42.9%	21.4%	53.3%
Use (Both In-house and Third Party Administrator)		18.2%	35.7%	28.6%	26.7%
Participant Statements					
Electronic statements					
Do Not Use		0.0%	0.0%	7.1%	0.0%
Use (In-house)		0.0%	0.0%	7.1%	13.3%
Use (Third Party Administrator)		100.0%	100.0%	71.4%	86.7%
Use (Both In-house and Third Party Administrator)		0.0%	0.0%	14.3%	0.0%
Paper/mailed statements					
Do Not Use		0.0%	7.1%	7.1%	6.7%
Use (In-house)		0.0%	0.0%	7.1%	20.0%
Use (Third Party Administrator)		100.0%	92.9%	78.6%	73.3%
Use (Both In-house and Third Party Administrator)		0.0%	0.0%	7.1%	0.0%
Account balances and transactions					
Do Not Use		0.0%	0.0%	0.0%	0.0%
Use (In-house)		0.0%	0.0%	7.1%	13.3%
Use (Third Party Administrator)		90.9%	92.9%	78.6%	86.7%
Use (Both In-house and Third Party Administrator)		9.1%	7.1%	14.3%	0.0%
Retirement income projections					
Do Not Use		0.0%	7.1%	0.0%	6.7%
Use (In-house)		0.0%	0.0%	7.1%	6.7%
Use (Third Party Administrator)		90.9%	78.6%	71.4%	73.3%
Use (Both In-house and Third Party Administrator)		9.1%	14.3%	21.4%	13.3%
Fee disclosure/impact					
Do Not Use		0.0%	7.1%	0.0%	6.7%
Use (In-house)		0.0%	14.3%	7.7%	13.3%
Use (Third Party Administrator)		72.7%	64.3%	61.5%	60.0%
Use (Both In-house and Third Party Administrator)	_	27.3%	14.3%	30.8%	20.0%
Other					
Onsite group education/seminars					
Do Not Use		0.0%	0.0%	0.0%	6.7%
Use (In-house)		9.1%	21.4%	28.6%	13.3%
Use (Third Party Administrator)		36.4%	35.7%	35.7%	53.3%
Use (Both In-house and Third Party Administrator)		54.6%	42.9%	35.7%	26.7%
Newsletters (paper and electronic)					
Do Not Use		9.1%	21.4%	0.0%	14.3%
Use (In-house)		18.2%	14.3%	21.4%	14.3%
Use (Third Party Administrator)		36.4%	21.4%	50.0%	57.1%
Use (Both In-house and Third Party Administrator)		36.4%	42.9%	28.6%	14.3%
030 (Doill in House and Third Farty Administrator)		JU.4 /0	74.7/0	20.070	14.370

NAGDCA

DETAILED SURVEY RESULTS

BY NUMBER OF PLAN PARTICIPANTS

THE MODELLE	BY NUMBER OF PLAN PARTICIPA	411/12			
	<u>l</u>	JNDER 5,000	<u>5,000 TO</u> <u>20,000</u>	20,001 TO 70,000	<u>OVER</u> 70,000
Emails					
Do Not Use		0.0%	14.3%	14.3%	26.7%
Use (In-house)		9.1%	7.1%	14.3%	13.3%
Use (Third Party Administrator)		18.2%	35.7%	28.6%	33.3%
Use (Both In-house and Third Party Administrator)		72.7%	42.9%	42.9%	26.7%
Social media					
Do Not Use		40.0%	57.1%	28.6%	50.0%
Use (In-house)		10.0%	7.1%	28.6%	28.6%
Use (Third Party Administrator)		30.0%	7.1%	21.4%	7.1%
Use (Both In-house and Third Party Administrator)		20.0%	28.6%	21.4%	14.3%
What is your plan's current status regarding guaran withdrawal benefits (GMWB)?	nteed minimum				
Have not considered		77.8%	92.3%	53.9%	60.0%
Currently considering		11.1%	0.0%	23.1%	26.7%
Decided not to use		11.1%	7.7%	23.1%	13.3%
Currently using or will implement		0.0%	0.0%	0.0%	0.0%
Currently using or will implement		0.070	0.076	0.076	0.070
PLAN OVERSIGHT, GOVERNANCE AND STRATEGIC	C PLANNING				
Board/Committee Oversight					
Who provides your plan oversight? (Multiple respo	nses allowed)				
Combined with Defined Benefit Plan oversight	•	0.0%	14.3%	14.3%	20.0%
Board/committee		83.3%	100.0%	85.7%	86.7%
Department/agency		8.3%	7.1%	14.3%	33.3%
How are the roles/responsibilities of your board/co	mmittee documented?				
(Multiple responses allowed)					
Charter		60.0%	21.4%	33.3%	61.5%
Bylaws		30.0%	21.4%	8.3%	23.1%
Statute/legislation		30.0%	57.1%	50.0%	38.5%
Other		10.0%	21.4%	50.0%	15.4%
No documentation		0.0%	0.0%	0.0%	0.0%
Number of members on the board/committee		9.0	9.0	9.0	9.0
Are the board/committee members elected or appo	inted? (Multiple responses allowed)				
Elected	intout (manapio responses anomou)	20.0%	28.6%	66.7%	30.8%
Appointed		100.0%	85.7%	83.3%	92.3%
Ex-officio		0.0%	35.7%	41.7%	30.8%
		0.070	33.770	41.770	30.070
Does your plan have an Investment Policy Stateme Yes	nt (IPS)?	81.8%	100.0%	84.6%	93.3%
No No		18.2%	0.0%	15.4%	6.7%
How frequently is the IPS reviewed?					
Annually		88.9%	78.6%	81.8%	71.4%
Every other year		0.0%	7.1%	0.0%	14.3%
No set schedule		11.1%	7.1%	18.2%	14.3%
Other		0.0%	7.1%	0.0%	0.0%

NAGDCA

DETAILED SURVEY RESULTS

BY NUMBER OF PLAN PARTICIPANTS

BI NOT BER OT LEXALT?	1111011711111			
	<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	OVER 70,000
For which of the following does your organization have measurable	<u>5,000</u>	<u>20,000</u>	<u>70,000</u>	<u>70,000</u>
goals for improvement? (Multiple responses allowed)	F0 20/	/ / 20/	71 40/	F2 20/
Enrollments and participation	58.3%	64.3%	71.4%	53.3%
Savings rates	16.7%	57.1%	14.3%	40.0%
Leakage	0.0%	57.1%	14.3%	26.7%
Other	0.0%	14.3%	0.0%	0.0%
Have no measurable improvement goals	33.3%	21.4%	21.4%	33.3%
Approximately how often does your organization issue RFPs/RFIs for a				
record-keeper/Third Party Administrator?	2.22	0.007		
Annually	0.0%	0.0%	0.0%	0.0%
Every other year	0.0%	0.0%	0.0%	0.0%
Every three years	0.0%	0.0%	7.1%	6.7%
Every four years	0.0%	0.0%	0.0%	0.0%
Every five years	70.0%	78.6%	64.3%	60.0%
Other	30.0%	21.4%	28.6%	33.3%
PLAN DOCUMENT				
How frequently is your plan document reviewed?				
Annually	54.6%	30.8%	42.9%	53.3%
•				
Every other year	9.1%	7.7%	14.3%	0.0%
No set schedule	36.4%	46.2%	42.9%	33.3%
Other	0.0%	15.4%	0.0%	13.3%
Was your plan document individually designed from scratch or based on a prototype?				
Individually designed	58.3%	61.5%	69.2%	93.3%
Based on prototype	41.7%	38.5%	30.8%	6.7%
Strategic Planning				
Does your plan have a formal, documented strategic planning process?				
Yes	36.4%	64.3%	53.9%	53.3%
No No	63.6%	35.7%	46.2%	46.7%
NO	03.070	33.170	40.270	40.770
Approximately how often is your strategic plan updated?				
Annually	ISD	100.0%	42.9%	87.5%
Every other year	ISD	0.0%	28.6%	12.5%
Every three years	ISD	0.0%	14.3%	0.0%
Every five years	ISD	0.0%	14.3%	0.0%
FEES				
A. Median Number of investment options plan currently offers				
(Exclude brokerage window)	33.0	30.0	20.0	24.5
B. Of the investment options offered, how many are risk-based and/or target date funds? (Median)	11.5	11.0	10.0	11.0
Median Number of Fund Options	21.5	19.5	12.0	14.5
	andawa?			
Is your plan funded entirely with revenue sharing from investment providers and Yes	16.7%	12.5%	11.1%	14.3%
No	83.3%	87.5%	88.9%	85.7%
Administrativo Evnonsos				
Administrative Expenses	100.00/	04.20/	100.00/	OE 204
Annual Expenses Covered by Fees	100.0%	84.3%	100.0%	85.2%
Annual Expenses Not Covered by Fees	0.0%	15.7%	0.0%	14.8%
Total Administrative Expenses	100.0%	100.0%	100.0%	100.0%

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



BY NUMBER OF PLAN PARTICIPANTS

		<u>UNDER</u> <u>5,000</u>	5,000 TO 20,000	20,001 TO 70,000	<u>OV</u> 70,0
Administrative Fees					
Annual administrative fees collected for plan i	n 2017				
Does not include fees driven by participant ele	ections (i.e., loans, QDROs, advid	ce, etc.)			
Annual direct dollar-based fees (if applicable)		ISD	2.2%	33.0%	42.
Annual asset-based fees (if applicable)		ISD	58.5%	68.0%	40.
Revenue sharing fees		ISD	35.0%	1.8%	14
Total Fees		ISD	95.6%	102.9%	98
Other annual expenses not covered by fees		ISD	5.7%	0.0%	3
Gross fees and uncovered expenses		ISD	101.4%	102.9%	101
Less reimbursements to participants or credits to	administrative account	ISD	-1.4%	-2.9%	-1
Net Administrative Fees (fees + uncovered cos		ISD	100.0%	100.0%	100
Summary of Costs					
MEDIANS*					
let Investment Fees					
Cost per Participant		\$182.4	\$173.5	\$89.3	\$9
Cost per Account		\$174.4	\$132.0	\$97.5	\$10
Cost as % Assets		0.30%	0.27%	0.24%	0.2
Vet Administrative Fees					
Cost per Participant		\$79.3	\$90.5	\$53.5	\$4
Cost per Account		\$70.8	\$90.0	\$55.0	\$4
Cost as % Assets		0.15%	0.21%	0.14%	0.0
otal Fees					
Cost per Participant		\$250.5	\$260.5	\$180.6	\$14
Cost per Account		\$240.3	\$200.5	\$180.0	\$15
Cost as % Assets		0.42%	0.51%	0.39%	0.3
ΛΕΑΝS*					
let Investment Fees					
Cost per Participant		\$377.7	\$258.0	\$128.5	\$11
Cost per Account		\$320.1	\$271.7	\$108.1	\$11
Cost as % Assets		0.30%	0.46%	0.22%	0.2
let Administrative Fees					
Cost per Participant		\$150.9	\$118.0	\$71.9	\$4
Cost per Account		\$128.6	\$134.4	\$70.4	\$4
Cost as % Assets		0.14%	0.21%	0.14%	0.1
otal Fees					
Cost per Participant		\$528.8	\$376.1	\$200.4	\$16
Cost per Account		\$448.8	\$406.3	\$178.3	\$16
Cost as % Assets		0.44%	0.66%	0.36%	0.3



BY NUMBER OF PLAN PARTICIPANTS

UNDER	5,000 TO	20,001 TO	OVER
<u>5,000</u>	<u>20,000</u>	70,000	<u>70,000</u>
90.0%	64.3%	69.2%	53.3%
10.0%	35.7%	30.8%	46.7%
44 70/	00.00/	00.00/	75.0%
			25.0%
			25.0%
			0.0%
			25.0%
			62.59
			0.09
			0.0%
55.6%			50.0%
0.0%	11.1%	0.0%	0.0%
\$55.0	\$40.0	\$50.0	ISI
\$30.0	\$40.0	\$50.0	ISI
ISD	ISD	ISD	ISI
ISD	ISD	ISD	ISI
ISD	ISD	ISD	ISI
ISD	\$50.0	ISD	ISI
ISD	ISD	ISD	ISI
ISD	ISD	ISD	ISI
ISD	ISD	ISD	ISI
ISD	ISD	ISD	ISE
ISD	ISD	ISD	ISD
	5,000 90.0% 10.0% 66.7% 66.7% 22.2% 0.0% 11.1% 33.3% 0.0% 55.6% 0.0% \$55.0 \$30.0 ISD	5,000 20,000 90.0% 64.3% 10.0% 35.7% 66.7% 66.7% 22.2% 11.1% 0.0% 0.0% 11.1% 22.2% 33.3% 88.9% 0.0% 44.4% 0.0% 11.1% 55.6% 55.6% 0.0% 11.1% \$55.0 \$40.0 \$30.0 \$40.0 ISD ISD ISD ISD	5,000 20,000 70,000 90.0% 64.3% 69.2% 10.0% 35.7% 30.8% 66.7% 68.9% 44.4% 22.2% 11.1% 11.1% 0.0% 0.0% 0.0% 11.1% 22.2% 11.1% 33.3% 88.9% 44.4% 0.0% 44.4% 22.2% 0.0% 11.1% 11.1% 55.6% 55.6% 44.4% 0.0% 11.1% 0.0% \$55.0 \$40.0 \$50.0 \$30.0 \$40.0 \$50.0 \$SD ISD ISD ISD ISD ISD



is your plan a single or multi-employer plan? Single employer Multi-employer What is your plan type? 457(b) 403(b)	50.0% 50.0% 44.7% 15.8%	60. 40.
Single employer Multi-employer What is your plan type? 457(b) 403(b)	50.0%	
Multi-employer What is your plan type? 457(b) 403(b)	50.0%	
What is your plan type? 457(b) 403(b)	44.7%	40.
457(b) 403(b)		
457(b) 403(b)		
403(b)	15.8%	80.
		0.
401(k)	23.7%	4.
401(a) Defined Contribution	15.8%	16.
low is record-keeping handled by your plan?		
Internally	5.3%	0.
Externally by a Third Party Administrator	94.7%	100.
What time/a) of toward contained assistance mathed a see affected by your plan?		
What type(s) of tax-advantaged savings methods are offered by your plan? Pre-tax only (but plan to offer Roth in future)	36.8%	32.
Pre-tax only (with no plan to offer Roth in future)	2.6%	32. 4.
Roth only	0.0%	0.
Both	60.5%	64.
What is your defined contribution plan designation?	15.00/	24
Primary Supplemental	15.8%	24.
Supplemental	84.2%	76.
Are other defined contribution plans available, in addition to this one?		
Yes	100.0%	0.
No	0.0%	100.
Which entities are covered by your plan? (Multiple responses allowed)		
State	50.0%	40.
County	47.4%	48.
City	57.9%	48.
Special Districts	31.6%	24.
Hospital	23.7%	8.
College/University	63.2%	44.
School (K-12)	44.7%	24.
Other	10.5%	8.
Which of the following best describes your plan?		
Bundled (single provider of services and investment products)	21.1%	29.
Unbundled (administrative and investment providers are separately chosen)	79.0%	70.
Are all or some of your plan participants eligible to participate in a defined benefit plan?		
Yes	94.7%	84.
No	5.3%	16.
What percentage of those employees eligible for your defined		
contribution plan will also receive benefits from a defined benefit plan or hybrid plan?		
Based on those that responded "yes" to the preceding question)	100.0%	100.



BY DEFINED CONTRIBUTION PLAN TYPE: COMPETING PLANS VS. SOLE PLAN

	COMPETING DC PLANS	SOLE DC PLA
f asked on a future survey, would you be able to provide basic income	<u>- Erwo</u>	0022 001 2
eplacement data for participants in your defined contribution plan?		
Yes	23.7%	13.0
No, information would be too difficult to obtain	44.7%	56.
No, information is not available	31.6%	30.
Ooes your plan provide a retirement income projection for participants?		
Yes	89.5%	72.
No	10.5%	28.
Folgo provides a retirement income projection for participants		
f plan provides a retirement income projection for participants, now is it displayed? (Multiple responses allowed)		
Monthly income at retirement	94.1%	83.
Annual income at retirement	14.7%	27
Account balance at retirement	41.2%	33.
Other	2.9%	0
Does your plan have a formal adopted salary income replacement target for your employees		
to include all primary sources of retirement income, including defined benefit,		
lefined contribution, and Social Security)? Yes	29.0%	28
No	71.1%	72
INU	71.170	12
count Types (As of December 31, 2017)		
Pre-tax Participant Accounts		
# Accounts	12 908 0	g 3 <i>j</i>
# Accounts Contributing	12,908.0 9,319.0	
# Accounts	12,908.0 9,319.0	
# Accounts Contributing		
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing		3,7 <i>2</i> \$479,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s)	9,319.0	3,7 <i>2</i> \$479,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing	9,319.0 \$474,139	3,72 \$479,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing Yer Account	9,319.0 \$474,139 \$318,700	3,72 \$479, \$220,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing	9,319.0 \$474,139 \$318,700 \$62,373	\$479, \$220,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing Yer Account	9,319.0 \$474,139 \$318,700	\$479, \$220,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing	9,319.0 \$474,139 \$318,700 \$62,373	\$479, \$220,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing	9,319.0 \$474,139 \$318,700 \$62,373	\$479, \$220, \$64, \$56,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees?	\$474,139 \$318,700 \$62,373 \$54,330	\$479, \$220, \$64, \$56,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No	9,319.0 \$474,139 \$318,700 \$62,373 \$54,330	\$479, \$220, \$64, \$56,
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# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing \$ per Account Contributing Non-Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, \$ per account for:	9,319.0 \$474,139 \$318,700 \$62,373 \$54,330 60.7% 39.3% 10,865.7 18,143.8 29,009.5 \$334,164 \$1,093,230 \$1,427,395	\$479, \$479, \$220, \$64, \$56, \$1,53 4,76 6,30 \$56, \$355, \$412,
# Accounts Contributing Non-Contributing Total Account Balance (\$000s) Contributing Non-Contributing Non-Contributing \$ per Account Contributing Non-Contributing Regarding the non-contributing accounts, do you know how many are current employees? Yes No Of the non-contributing accounts, # of accounts for: Current employees Others (former employees, beneficiary accounts, etc.) Total Of the non-contributing accounts, total account balance for: (\$000s) Current employees Others (former employees, beneficiary accounts, etc.) Total	9,319.0 \$474,139 \$318,700 \$62,373 \$54,330 60.7% 39.3% 10,865.7 18,143.8 29,009.5 \$334,164 \$1,093,230	3,72 \$479, \$220, \$64, \$56, \$1,53 4,76 6,30 \$56, \$355,

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



	HAS COMPETING DC PLANS	SOLE DC PL
Roth Accounts		
# Accounts		
Contributing	1,978.5	1,02
Non-Contributing	303.0	2
Total Account Balance (\$000s)		
Contributing	\$12,951	\$4,
Non-Contributing	\$1,837	\$
\$ per Account		
Contributing	\$8,669	\$6
Non-Contributing	\$7,200	\$4,
Regarding the non-contributing accounts, do you know how many are current employees?		
Yes	50.0%	50
No	50.0%	50
Of the non-contributing accounts, # of accounts for:		
Current employees	1,355.2	
Others (former employees, beneficiary accounts, etc.)	901.6	
Total	2,256.8	
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	\$7,869	
Others (former employees, beneficiary accounts, etc.)	\$11,646	
Total	\$19,515	
Of the non-contributing accounts, \$ per account for:		
Current employees	\$4,351	
Others (former employees, beneficiary accounts, etc.)	\$8,307	
Total	\$4,954	
otal Accounts (Pre-Tax & Roth)		
# Accounts		
Contributing	34,406.1	30,0
Non-Contributing	21,956.5	14,0
Total	56,362.6	44,0
Total Account Balance (\$000s)		
Contributing	\$1,949,502	\$1,094
Non-Contributing	\$1,084,779	\$553
Total	\$3,034,281	\$1,648
# Accounts		
Contributing	62.5%	70
Non-Contributing	37.5%	29
Total	100.0%	100
Total Account Balance (\$)		
Contributing	68.8%	66
Non-Contributing	31.2%	33
Total	100.0%	100



	HAS COMPETING DC PLANS	SOLE DC PL
\$ per Account	<u></u>	
Contributing	\$52,456	\$60,
Non-Contributing	\$51,187	\$54,8
Total	\$51,659	\$60,
Pre-tax vs. Roth		
# Accounts as Percent of Total		
Pre-tax	100.0%	92.
Roth	0.0%	7
Total	100.0%	100
Account Balance \$ as Percent of Total		
Pre-tax	100.0%	99
Roth	0.0%	0
Total	100.0%	100
Based on Those Who Had Both Types		
# Accounts as Percent of Total		
Pre-tax	90.9%	86
Roth	9.1%	14
Total	100.0%	100
Account Balance \$ as Percent of Total		
Pre-tax	96.6%	98
Roth	3.4%	1
Total	100.0%	100
Of the non-contributing accounts, # of accounts for:		
Current employees	11,264.2	3,63
Others (former employees, beneficiary accounts, etc.)	18,409.0	5,7!
Total	29,673.2	9,38
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	\$336,975	\$384,
Others (former employees, beneficiary accounts, etc.)	\$1,097,389	\$569,
Total	\$1,434,364	\$953
Of the non-contributing accounts, # of accounts for:		
Current employees	29.9%	37
Others (former employees, beneficiary accounts, etc.)	70.1%	62
Total	100.0%	100
Of the non-contributing accounts, total account balance for: (\$000s)		
Current employees	23.8%	37
Others (former employees, beneficiary accounts, etc.)	76.3%	62
Total	100.0%	100
Of the non-contributing accounts, \$ per account for:		
Current employees	\$33,757	\$38,
Others (former employees, beneficiary accounts, etc.)	\$58,981	\$100,
Total	\$48,867	\$78,



	HAS COMPETING DC PLANS	SOLE DC PLA
Please supply the following information for your plan as of Dec 31, 2017:		
Total plan assets (\$000s)	\$988,346	\$801,6
Percent Change in Total Assets vs Prior Year	15.0%	14.1
Average participant age (All account holders) Years	48.0	49
Median participant age (All account holders) Years	48.0	50
What type(s) of employees are eligible to participate in your plan? (Multiple responses allowed)		
Full-time	100.0%	96.0
Part-time Part-time	68.4%	88.
Temporary	50.0%	36.
Seasonal	50.0%	32.
Number of current employees that were participants in your plan as of:		
Jan 1, 2017	9,941.0	7,47
Dec 31, 2017	10,635.0	7,83
Number of current employees that were eligible to participate in your plan as of:		
Jan 1, 2017	63,455.0	9,2
Dec 31, 2017	66,000.0	9,5
Plan Participation Rate	43.8%	64
Number of total participants (regardless of employment status) in your plan as of:		
Jan 1, 2017	26,380.0	13,98
Dec 31, 2017	33,248.0	14,8
Do you know how many of your plan participants are eligible to participate in		
Social Security and how many are exempt, based on their public service related to this plan?		
Yes	36.8%	33
No	63.2%	66
As of Dec. 31, 2017, number of plan participants that were eligible to participate		
in Social Security and number that were exempt, based on their public service related to this plan		
Eligible	18,511.5	7,00
Exempt	0.0	1,0
Number of new enrollments that were recorded by your plan in 2017	1,919.0	1,3
Median Account Balance (\$)		
Contributing - Female	\$8,476	\$17,
Non-Contributing - Female	\$10,623	\$30,
All - Female	\$8,907	\$13,
Contributing - Male	\$10,201	\$32,
Non-Contributing - Male	\$18,676	\$47,
All - Male	\$13,680	\$31,
Account Balance (\$) (As of December 31, 2017)		
All Accounts - Average	\$48,017	\$63,
All Accounts - Median	\$14,186	\$20,



	HAS COMPETING DC	
Account Palance (¢) (Ac of Pacember 21, 2017) by Are Crown	<u>PLANS</u>	SOLE DC PLA
Account Balance (\$) (As of December 31, 2017) by Age Group		
Averages		
0-20 Years Old	\$1,843	\$1,6
21-30 Years Old	\$5,132	\$5,3
31-40 Years Old	\$17,240	\$15,5
41-50 Years Old	\$37,068	\$51,0
51-60 Years Old	\$57,874	\$70,0
61 and Older	\$81,352	\$102,2
Medians		
0-20 Years Old	\$219	\$8
21-30 Years Old	\$2,571	\$2,3
31-40 Years Old	\$7,232	\$7,3
41-50 Years Old	\$18,702	\$18,2
51-60 Years Old	\$24,727	\$29,0
61 and Older	\$36,393	\$43,
Account Balance (\$) (As of December 31, 2017) by Years of Participation		
Averages		
0-5 Years	\$9,408	\$15,
6-10 Years	\$25,997	\$52,°
11-15 Years	\$41,148	\$67,
16-20 Years	\$57,653	\$78,
21-25 Years	\$70,839	\$86,
26-30 Years	\$83,693	φου,.
31 + Years	\$96,942	\$130,
Medians		
0-5 Years	\$3,718	\$4,0
6-10 Years	\$12,934	\$22,0
11-15 Years	\$18,418	\$34,
16-20 Years	\$31,006	\$34 ,
21-25 Years	\$37,323	
26-30 Years		
31 + Years	\$44,581 \$45,621	
LIGIBILITY, ENROLLMENT AND CONTRIBUTIONS		
Annual Plan Contribution Amounts as of December 31, 2017		
(From payroll deferrals only. Does NOT include rollovers and transfers.		
Includes pre-tax and Roth accounts. Only includes contributing participants.)	* 4.100	Φ.4.1
Total Annual Plan Contribution Amounts per Participant - Average	\$4,188	\$4,5
Total Annual Plan Contribution Amounts per Participant - Median	\$1,977	\$1,8
Annual Plan Contribution Amounts (As of December 31, 2017) by Age Group		
Averages		
0-20 Years Old	\$564	\$3
21-30 Years Old	\$1,459	\$2,3
31-40 Years Old	\$2,502	\$3,3
41-50 Years Old	\$3,670	\$4,8
51-60 Years Old	\$5,328	\$6,
61 and Older	\$6,649	\$7,4



BY DEFINED CONTRIBUTION PLAN TYPE: COMPETING PLANS VS. SOLE PLAN

Allegania veneza	BY DEFINED CONTRIBUTION PLAN 1 TPE: COMPETING PLANS	VS. SOLE PLAIN	
		HAS COMPETING DC PLANS	SOLE DC PLA
Medians			
0-20 Years Old		\$240	\$47
21-30 Years Old		\$931	\$1,17
31-40 Years Old		\$1,404	\$1,56
41-50 Years Old		\$1,790	\$2,30
51-60 Years Old		\$2,300	\$2,77
61 and Older		\$2,890	\$2,77
Annual Plan Contribut	tion Amounts (As of December 31, 2017) by Years of Service		
Averages			
0-5 Years		\$1,863	\$1,60
6-10 Years		\$3,435	\$2,24
11-15 Years		\$4,160	\$2,31
16-20 Years		\$5,183	\$3,02
21-25 Years		\$5,803	\$3,02
26-30 Years		\$5,803 \$5,968	\$3,79
31 + Years		\$8,233	\$3,7 \$5,0
SI + TealS		\$0,233	\$3,U ²
Medians			
0-5 Years		\$775	\$75
6-10 Years		\$1,912	\$1,04
11-15 Years		\$2,841	\$97
16-20 Years		\$3,300	\$1,2
21-25 Years		\$3,952	\$1,7
26-30 Years		\$3,708	\$1,73
31 + Years		\$4,595	\$1,70
			. , , , ,
Annual Plan Contribut	tion Amounts (As of December 31, 2017) by Gender		
Averages		40.407	40.07
Female		\$2,407	\$2,97
Male		\$3,312	\$3,74
Medians			
Female		\$1,090	\$2,49
Male		\$1,500	\$3,4
Does your plan offer a	uto-enrollment?		
Yes		13.2%	28.0
No and no plans to do	S0	73.7%	60.0
No but plan to		13.2%	12.0
Are your plan's auto-e	nrolled participants also defaulted into automatic contribution escalation?		
Yes		60.0%	14.3
No		40.0%	85.7
For auto-enrollment, of	on what is the default contribution based?		
Percentage of annual		60.0%	100.0
Set dollar amount		40.0%	0.0
What percentage of a	annual salary	ISD	3.0
Month	ment adopted by your plan?	5	
Year			201
ा एवा		2013	20

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



	HAS COMPETING DC PLANS	SOLE DC PLAN
Who is included in auto-enrollment?		
New employees	60.0%	85.7%
Eligible employees	0.0%	0.0%
Both	40.0%	14.3%
What is your plan's opt-out window?		
30 days	20.0%	71.4%
60 days	20.0%	14.3%
90 days	40.0%	0.0%
Other	20.0%	14.3%
When do auto-enrollment contributions begin?		
Immediately	20.0%	14.3%
After opt-out window	80.0%	85.7%
Since auto-enrollment's inception, percentage of auto-enrolled		
employees that have opted out within the opt-out window	ISD	6.0%
If your plan does NOT offer auto-enrollment, why not? (Multiple responses allowed)		
Potential negative employee reaction	24.2%	16.7%
Union issues	12.1%	33.3%
Belief that it's too paternalistic	9.1%	0.0%
Prohibited by law	57.6%	44.4%
Fiduciary concerns	9.1%	0.0%
Lack of management buy-in	12.1%	16.7%
Other	33.3%	38.9%
What is the default investment option for employees?		
Balanced Fund (Asset Allocation Fund)	2.8%	0.0%
Managed account	0.0%	4.2%
Target risk (custom)	11.1%	4.2%
Target risk (pre-packaged)	0.0%	0.0%
Stable value	8.3%	0.0%
Target date (custom)	22.2%	29.2%
Target date (pre-packaged)	55.6%	50.0%
Other	0.0%	12.5%
Does your plan offer auto-escalation?		
Yes	37.8%	24.0%
No	62.2%	76.0%
What is the annual auto-escalation increase based on, and what is the default increase?		
Percentage increase only	57.1%	60.0%
Set dollar increase only	7.1%	0.0%
Percentage increase or set dollar increase (could be either)	35.7%	40.0%
Other	0.0%	0.0%
Annual auto-escalation increase percentage	1.0%	ISD
Annual auto-escalation increase dollar amount	ISD	ISD
How are people enrolled in auto-escalation?		
Opt in	64.3%	80.0%
·	14.3%	20.0%
Automatically enrolled, can opt out	14.5%	20.07
Automatically enrolled, can opt out Both Don't know	21.4%	0.0%



Percent of plan's contributing participants that are currently enrolled in auto-escalation Is there a cap on the auto-escalation? Yes, a percentage cap Yes, a dollar cap O.0% None (except IRS limit) Percentage cap on the auto-escalation Bollar cap on the auto-escalation ISD How frequently does the auto-escalation occur? Annually Semi-annually Other When does escalation occur?	20.0% 0.0% 80.0% ISD
Yes, a percentage cap Yes, a dollar cap None (except IRS limit) Percentage cap on the auto-escalation Percentage cap on the auto-escalation ISD How frequently does the auto-escalation occur? Annually Semi-annually Other 35.7% 8.0% 8.0% 8.0% 9.0% 1.5D	0.0% 80.0% ISD
Yes, a percentage cap Yes, a dollar cap None (except IRS limit) Percentage cap on the auto-escalation Percentage cap on the auto-escalation ISD How frequently does the auto-escalation occur? Annually Semi-annually Other 35.7% 8.0% 8.0% 8.0% 9.0% 1.5D	0.0% 80.0% ISD
Yes, a dollar cap 0.0% None (except IRS limit) 64.3% Percentage cap on the auto-escalation 8.0% Dollar cap on the auto-escalation ISD How frequently does the auto-escalation occur? Annually 85.7% Semi-annually 0.0% Other 14.3%	0.0% 80.0% ISD
None (except IRS limit) Percentage cap on the auto-escalation Bollar cap on the auto-escalation How frequently does the auto-escalation occur? Annually Semi-annually Other 64.3% 8.0% 85.7% 95.7% 95.7% 14.3%	80.0% ISD
Dollar cap on the auto-escalation How frequently does the auto-escalation occur? Annually Semi-annually Other ISD 85.7% 80.0% 14.3%	
Dollar cap on the auto-escalation How frequently does the auto-escalation occur? Annually Semi-annually Other ISD 85.7% 80.0% 14.3%	
Annually 85.7% Semi-annually 0.0% Other 14.3%	
Annually 85.7% Semi-annually 0.0% Other 14.3%	
Semi-annually 0.0% Other 14.3%	ISD
Other 14.3%	ISD
When does escalation occur?	ISD
Beginning of calendar year 23.1%	0.0%
Chosen by participant 46.2%	80.0%
Coincides with pay increases 0.0%	0.0%
Other 30.8%	20.0%
NVESTMENTS	
What is your plan's approach to white label options?	
Do not currently use and have no plans to do so 44.7%	60.9%
Do not currently use but will consider doing so in next several years 15.8%	13.0%
Currently use white label funds 39.5%	26.1%
If currently use white label funds, how are they structured?	
Some, but not all, of our funds are white label funds 26.7%	0.0%
All of our funds are white label funds 66.7%	100.0%
We have single manager white label funds 40.0%	50.0%
We have multi-manager white label funds 66.7%	50.0%
Which asset classes does your plan offer?	
(Determined by whether asset class had a balance as of Dec 31, 2017)	
Money Market 48.6%	47.8%
Stable Value 91.4%	82.6%
Bonds 100.0%	95.7%
Domestic Large Cap Stocks 97.1%	91.3%
Domestic Mid-Cap Stocks 65.7% Domestic Small/Mid-Cap Stocks (SMID)	60.9%
Domestic Small/Mid-Cap Stocks (SMID) 31.4% Domestic Small-Cap Stocks 77.1%	39.1% 65.2%
International & Global Stocks 100.0%	95.7%
Commodities, REITs and Real Estate 40.0%	34.8%
Balanced 57.1%	43.5%
Risk Based 2.9%	8.7%
Target Date 88.6%	
Brokerage Window 65.7%	
Other 51.4%	91.3% 69.6%



	COMPETING DC PLANS	SOLE DC PL
Asset Class Detail as of Dec 31, 2017		
Dollar Value of Assets by Class as of Dec 31, 2017 (\$000s Avg)		
Money Market	\$44,384	\$61,
Stable Value	\$564,005	\$451,
Bonds	\$157,523	\$109,
Domestic Large Cap Stocks	\$754,691	\$494,
Domestic Mid-Cap Stocks	\$180,751	\$60,
Domestic Small/Mid-Cap Stocks (SMID)	\$52,325	\$120,
Domestic Small-Cap Stocks (Sivild)	\$139,357	\$120, \$73,
International & Global Stocks		
	\$200,562	\$135,
Commodities, REITs and Real Estate	\$24,867	\$4,
Balanced	\$66,940	\$60,
Risk Based	\$241	\$69,
Target Date	\$483,077	\$524,
Brokerage Window	\$55,504	\$60,
Other	\$32,773	\$44,
Total Assets	\$2,756,998	\$2,271,
Percentage of Assets by Class as of Dec 31, 2017 (Avg)		
Money Market	1.5%	1
Stable Value	16.4%	22
Bonds	5.8%	4
Domestic Large Cap Stocks	24.3%	22
Domestic Mid-Cap Stocks	5.3%	3
Domestic Small/Mid-Cap Stocks (SMID)	3.0%	4
Domestic Small-Cap Stocks	4.4%	3
International & Global Stocks	6.7%	6
Commodities, REITs and Real Estate	1.0%	0
Balanced	3.2%	2
Risk Based	0.4%	1
Target Date	24.1%	21
Brokerage Window	2.4%	1
Other	1.8%	4
Total Assets	100.0%	100
Total Assets	100.070	100
Percentage of Plan Participants by Asset Class as of Dec 31, 2017 (Median)		
(Based on those that offered that asset class (i.e., reported a balance))	0.007	10
Money Market	8.8%	10
Stable Value	26.6%	37
Bonds	14.5%	24
Domestic Large Cap Stocks	41.9%	64
Domestic Mid-Cap Stocks	24.7%	30
Domestic Small/Mid-Cap Stocks (SMID)	28.1%	42
Domestic Small-Cap Stocks	24.6%	38
International & Global Stocks	21.9%	37
Commodities, REITs and Real Estate	6.7%	7
Balanced	10.1%	15
Risk Based	ISD	
Target Date	61.3%	48
Brokerage Window	3.2%	1
Other	2.2%	9
Percentage of total plan assets that were actively managed as of Dec 31, 2017	72.5%	60
Percentage of total plan assets that were passive (index) assets as of Dec 31, 2017	27.5%	40
Percentage of total plan assets that were multi-manager assets as of Dec 31, 2017	15.0%	0



BY DEFINED CONTRIBUTION PLAN TYPE: COMPETING PLANS VS. SOLE PLAN

	HAS COMPETING DC PLANS	SOLE DC PL
Dollar amount of total plan assets in: (\$000s)	<u></u>	3322 23 . 2
(As of Dec 31, 2017 - Exclude brokerage window)		
Mutual funds	\$636,336	\$311,9
Collective trust funds	\$780,177	\$940,7
Separate accounts	\$1,383,327	\$504,6
Other (ETF, etc.)	\$70,372	\$248,3
Total	\$2,870,211	\$2,005,6
Percentage of total plan assets in:		
(As of Dec 31, 2017 - Exclude brokerage window)	10.004	
Mutual funds	48.2%	42.
Collective trust funds	21.2%	25
Separate accounts	24.3%	21
Other (ETF, etc.)	6.3%	9
Total	100.0%	100
Ooes your plan use an investment advisor/consultant?		
Yes, one-time use only	0.0%	0
Yes, sporadically/as needed	5.3%	16
Yes, ongoing	71.1%	68
No.	23.7%	16
NO TO THE PART OF	23.170	10
Approximately how often does your organization issue RFPs/RFIs		
or an investment advisor/consultant?		
Annually	0.0%	C
Every other year	0.0%	0
Every three years	6.9%	4
Every four years	0.0%	4
Every five years	69.0%	57
As needed	17.2%	23
Other	6.9%	9
Approximately how often does your organization conduct a formal and		
etailed review of investment performance and investment managers?	0.00/	
Monthly	0.0%	8
Quarterly	76.3%	52
Semi-annually Semi-annually	2.6%	8
Annually	21.1%	24
Never	0.0%	4
Other	0.0%	4
oes your plan have a brokerage window?		
Yes	63.2%	72
No	36.8%	28
ercentage of plan participants that use the brokerage window	1.4%	1
s there a restriction on the amount that can be invested in the window per participant?		
s there a restriction on the amount that can be invested in the window per participant? Yes	45.8%	64
No	54.2%	35
	J 1.270	30
STRIBUTIONS AND WITHDRAWALS		
Ooes your plan offer loans?		
Yes	65.8%	56
No	34.2%	44

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



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	HAS COMPETING DC PLANS	SOLE DC PL
Which of the following types of loans does your plan offer? (Multiple responses allowed)	<u></u>	0011 0011
General purpose	100.0%	100.
Home purchase	84.0%	85
To whom does your plan offer loans? (Multiple responses allowed)	400.004	
Current employees	100.0%	100
Former employees	32.0%	28
Beneficiaries	20.0%	0
lumber of plan participants with outstanding loans as of Dec. 31, 2017	3,354.5	4
	0.70/	
Percentage of plan participants with outstanding loans as of Dec 31, 2017	8.7%	
Pollar value of plan's assets on loan as of Dec 31, 2017	\$19,840,610	\$5,513
lumber of loans permitted per plan participant at any given time	1.0	
	2.00	
f plan had outstanding loans in 2017, default rate on these loans	3.4%	3
low is the loan's interest rate calculated?		
Tied to prime	4.2%	21
Tied to prime + 1%	75.0%	57
Tied to prime + 2%	8.3%	14
Other	12.5%	7
Does your plan offer hardships/unforeseen emergency withdrawals?		
Yes	86.8%	80
No	13.2%	20
Oollar amount of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	\$667,471	\$176
	4007,777	4170
Percentage of plan's assets withdrawn in 2017 for hardships/unforeseen emergency	0.04%	0.
oes your plan offer an annuity as a distribution option?		
Yes	40.5%	54
No No	59.5%	45
loes your plan encourage rollovers into the plan from other plans or IRAs?		
Yes	91.9%	92
No	8.1%	3
Ooes your plan actively seek to retain assets of terminated employees		
separated from service, but not retired)?		
Yes	70.3%	72
No	29.7%	28
Does your plan activaly cook to rotain accost of rotired employace?		
Ooes your plan actively seek to retain assets of retired employees? Yes	78.4%	72
No	21.6%	28



DETAILED SURVEY RESULTS BY DEFINED CONTRIBUTION PLAN TYPE: COMPETING PLANS VS. SOLE PLAN

	<u>COMPETING DC</u> PLANS	SOLE DC PLA
stributions by Age (Includes direct rollovers where applicable)	<u>PLANS</u>	SOLE DU PL
, , , , , , , , , , , , , , , , , , ,		
Periodic Payments/Installments		
# Participants		
0-30 Years Old	4.8	
31-40 Years Old	7.9	
41-50 Years Old	30.7	1
51-60 Years Old	822.4	23
61+ Years Old	5,458.0	5,82
Total	6,323.8	6,07
Dollars		
0-30 Years Old	\$725	\$1,6
31-40 Years Old	\$14,912	\$4,7
41-50 Years Old	\$40,257	\$60,
51-60 Years Old	\$995,114	\$2,254,0
61+ Years Old	\$9,701,676	\$13,292,8
Total	\$10,752,684	\$15,613,4
Partial Lump Sum		
# Participants	470.0	
0-30 Years Old	172.9	1
31-40 Years Old	241.5	3
41-50 Years Old	425.4	10
51-60 Years Old	743.6	35
61+ Years Old	4,122.1	2,08
Total	5,705.4	2,59
Dollars		
0-30 Years Old	\$169,841	\$56,5
31-40 Years Old	\$1,251,076	\$289,3
41-50 Years Old	\$3,514,948	\$2,240,2
51-60 Years Old	\$8,782,470	\$8,268,
61+ Years Old	\$27,272,177	\$23,858,4
Total	\$40,990,512	\$34,712,7
Full Lump Sum		
# Participants 0-30 Years Old	710.4	21
31-40 Years Old	710.4	25
41-50 Years Old	659.6	24
51-60 Years Old	1,059.0	35
61+ Years Old	1,537.1	1,00
Total	4,675.3	2,07
i vai	1,070.0	2,07
Dollars		
0-30 Years Old	\$932,930	\$319,5
31-40 Years Old	\$3,733,625	\$1,295,0
41-50 Years Old	\$7,838,613	\$3,739,4
51-60 Years Old	\$22,220,781	\$13,953,8
61+ Years Old	\$52,212,973	\$48,027,5
Total	\$86,938,922	\$67,335,4
		_, =
Number of transfers and direct rollovers INTO your plan in 2017	383.0	19
Oollar amount of these transfers/direct rollovers INTO your plan in 2017	\$11,584,565	\$8,693,5

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



	HAS COMPETING DC PLANS	SOLE DC PLA
Number of transfers and direct rollovers OUT of your plan in 2017	620.0	477
Dollar amount of these transfers/direct rollovers OUT of your plan in 2017	\$42,091,271	\$29,881,7
Fransfers/Direct Rollovers INTO Plan as % Total Assets	0.8%	1.0
Transfers/Direct Rollovers OUT of Plan as % Total Assets	2.7%	3.3
PARTICIPANT SERVICES AND ENGAGEMENT		
Participant Services and Features		
Which of the following participant opinions does your organization measure? (Multiple responses allowed)		
Satisfaction	50.0%	60.0
Retirement confidence	18.4%	40.0
Trust in plan/employer	10.5%	32.0
Other	7.9%	12.0
None	31.6%	28.
Which of the following services does your plan provide?		
Service center (walk-in)		
Do Not Provide	29.0%	30.
Provide In-house	18.4%	30
Provide via Third Party Administrator	34.2%	21
Provide Both In-house and via Third Party Administrator	18.4%	17
Call center (remote)		
Do Not Provide	0.0%	0
Provide In-house	2.6%	8
Provide via Third Party Administrator	73.7%	70
Provide Both In-house and via Third Party Administrator	23.7%	20
On-site services (enrollment, account reviews, education)		
Do Not Provide	0.0%	8
Provide In-house	10.5%	25
Provide via Third Party Administrator	50.0%	41
Provide Both In-house and via Third Party Administrator	39.5%	25
Managed accounts	17.10/	0.5
Do Not Provide	47.4%	25
Provide In-house	0.0%	0
Provide via Third Party Administrator Provide Both In-house and via Third Party Administrator	50.0% 2.6%	70 4
	2.070	·
Retirement planning services	0.001	
Do Not Provide	0.0%	12
Provide In-house	5.3%	12
Provide via Third Party Administrator	68.4%	62
Provide Both In-house and via Third Party Administrator	26.3%	12
Financial planning services	E0 00/	າາ
Do Not Provide	50.0%	33
Provide In-house	0.0%	4
Provide via Third Party Administrator	47.4%	62
Provide Both In-house and via Third Party Administrator	2.6%	0



	HAS COMPETING DC PLANS	SOLE DC PLA
Loans		
Do Not Provide	29.0%	43.5
Provide In-house	2.6%	4.4
Provide via Third Party Administrator	63.2%	52.2
Provide Both In-house and via Third Party Administrator	5.3%	0.0
Hardships/unforeseeable emergency withdrawals		
Do Not Provide	10.5%	20.8
Provide In-house	10.5%	16.7
Provide via Third Party Administrator	71.1%	62.5
Provide Both In-house and via Third Party Administrator	7.9%	0.0
Qualified domestic relations orders		
Do Not Provide	10.5%	4.2
Provide In-house	18.4%	29.2
Provide via Third Party Administrator	57.9%	62.
Provide Both In-house and via Third Party Administrator	13.2%	4.2
Financial wellness		
Do Not Provide	16.2%	20.
Provide In-house	13.5%	16.
Provide via Third Party Administrator	48.7%	45.
Provide Both In-house and via Third Party Administrator	21.6%	16.
Investment advice - in-person		
Do Not Provide	73.0%	50.
Provide In-house	2.7%	0.
Provide via Third Party Administrator	24.3%	50.
Provide Both In-house and via Third Party Administrator	0.0%	0.
Investment advice - online		
Do Not Provide	44.7%	33.
Provide In-house	0.0%	0.
Provide via Third Party Administrator	55.3%	66.
Provide Both In-house and via Third Party Administrator	0.0%	0.
Investment advice - telephone		
Do Not Provide	60.5%	37.
Provide In-house	0.0%	0.
Provide via Third Party Administrator	39.5%	62.
Provide Both In-house and via Third Party Administrator	0.0%	0.
Is the cost of the provided investment advice included in the overall plan expenses or charged separately to users of the advice?		
Investment advice - in-person		
Included in Overall Plan Expenses	75.0%	53.
Charged Separately to Users of the Advice	16.7%	30.
Both	8.3%	15.
Investment advice - online		
Included in Overall Plan Expenses	63.6%	70.
Charged Separately to Users of the Advice	13.6%	17.
Both	22.7%	11.



	HAS COMPETING DC PLANS	SOLE DC PL
Investment advice - telephone	FLANS	JOLL DO FL
Included in Overall Plan Expenses	66.7%	56.
Charged Separately to Users of the Advice	13.3%	25.
Both	20.0%	18
articipant Communication/Education/Engagement		
Which of the following means of communication/education does your plan utilize?		
Vebsite		
Videos		
Do Not Use	7.9%	16
Use (In-house)	7.9%	20
Use (Third Party Administrator)	55.3%	25
Use (Both In-house and Third Party Administrator)	29.0%	37
Webinars		
Do Not Use	18.9%	16
Use (In-house)	10.8%	20
Use (Third Party Administrator)	54.1%	37
Use (Both In-house and Third Party Administrator)	16.2%	25
Investment advice		
Do Not Use	41.7%	33
Use (In-house)	5.6%	(
Use (Third Party Administrator)	52.8%	66
Use (Both In-house and Third Party Administrator)	0.0%	(
Interactive retirement income calculators		
Do Not Use	2.6%	(
Use (In-house)	10.5%	12
Use (Third Party Administrator)	76.3%	7(
Use (Both In-house and Third Party Administrator)	10.5%	16
Financial literacy information		
Do Not Use	16.2%	21
Use (In-house)	5.4%	}
Use (Third Party Administrator)	48.7%	39
Use (Both In-house and Third Party Administrator)	29.7%	30
articipant Statements		
Electronic statements		
Do Not Use	0.0%	4
Use (In-house)	2.7%	3
Use (Third Party Administrator) Use (Both In-house and Third Party Administrator)	94.6% 2.7%	83 2
Paper/mailed statements		
Do Not Use	5.4%	4
Use (In-house)	5.4%	8
Use (Third Party Administrator)	86.5%	87
Use (Both In-house and Third Party Administrator)	2.7%	07



BY DEFINED CONTRIBUTION PLAN TYPE: COMPETING PLANS VS. SOLE PLAN

Account balances and transactions Do Not Use Use (In-house) Use (Third Party Administrator) 86.8% Use (Both In-house and Third Party Administrator) Retirement income projections Do Not Use Use (In-house) Use (In-house) Use (Third Party Administrator) 84.2% Use (Both In-house and Third Party Administrator) 10.5%	0.0% 8.3% 87.5% 4.2% 0.0% 8.3% 75.0% 16.7%
Use (In-house)2.6%Use (Third Party Administrator)86.8%Use (Both In-house and Third Party Administrator)10.5%Retirement income projectionsDo Not Use5.3%Use (In-house)0.0%Use (Third Party Administrator)84.2%	8.3% 87.5% 4.2% 0.0% 8.3% 75.0%
Use (Third Party Administrator) 86.8% Use (Both In-house and Third Party Administrator) 10.5% Retirement income projections Do Not Use Use (In-house) 0.0% Use (Third Party Administrator) 84.2%	87.5% 4.2% 0.0% 8.3% 75.0%
Use (Both In-house and Third Party Administrator) Retirement income projections Do Not Use Use (In-house) Use (Third Party Administrator) 10.5%	4.2% 0.0% 8.3% 75.0%
Retirement income projections Do Not Use Use (In-house) Use (Third Party Administrator) State of the projections 5.3% 84.2%	0.0% 8.3% 75.0%
Do Not Use Use (In-house) Use (Third Party Administrator) 5.3% 0.0% 84.2%	8.3% 75.0%
Use (In-house) 0.0% Use (Third Party Administrator) 84.2%	8.3% 75.0%
Use (Third Party Administrator) 84.2%	75.0%
Use (Both In-house and Third Party Administrator) 10.5%	16.7%
Fee disclosure/impact	
Do Not Use 2.6%	4.4%
Use (In-house) 5.3%	13.0%
Use (Third Party Administrator) 68.4%	65.2%
Use (Both In-house and Third Party Administrator) 23.7%	17.4%
Other	
Onsite group education/seminars	
Do Not Use 0.0%	4.2%
Use (In-house)	25.0%
Use (Third Party Administrator) 44.7%	37.5%
Use (Both In-house and Third Party Administrator) 44.7%	33.3%
Newsletters (paper and electronic)	
Do Not Use 16.7%	4.2%
Use (In-house) 8.3%	25.0%
Use (Third Party Administrator) 44.4%	41.7%
Use (Both In-house and Third Party Administrator) 30.6%	29.2%
Emails	
Do Not Use 15.8%	8.3%
Use (In-house) 2.6%	25.0%
Use (Third Party Administrator) 31.6%	29.2%
Use (Both In-house and Third Party Administrator) 50.0%	37.5%
Social media	
Do Not Use 37.8%	45.5%
Use (In-house) 18.9%	18.2%
Use (Third Party Administrator) 24.3%	13.6%
Use (Both In-house and Third Party Administrator) 18.9%	22.7%
What is your plan's current status regarding guaranteed minimum withdrawal benefits (GMWB)?	
Have not considered 61.8%	77.3%
Currently considering 23.5%	4.6%
Decided not to use 14.7%	13.6%
Currently using or will implement 0.0%	4.6%
PLAN OVERSIGHT, GOVERNANCE AND STRATEGIC PLANNING	
Board/Committee Oversight	
Who provides your plan oversight? (Multiple responses allowed)	
Combined with Defined Benefit Plan oversight 15.8%	8.0%
Board/committee 89.5%	84.0%
Department/agency 18.4%	16.0%

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



	HAS COMPETING DC PLANS	SOLE DC PLA
How are the roles/responsibilities of your board/committee documented? (Multiple responses allowed)		, <u> </u>
Charter	47.1%	28.6
Bylaws	11.8%	33.3
Statute/legislation	47.1%	38.1
Other	20.6%	33.3
No documentation	0.0%	0.0
Number of members on the board/committee	9.0	Ć
Are the board/committee members elected or appointed? (Multiple responses allowed)		
Elected	20.6%	57.
Appointed	97.1%	81.0
Ex-officio	26.5%	28.
Does your plan have an Investment Policy Statement (IPS)?		
Yes	89.5%	87.
No	10.5%	13.
How frequently is the IPS reviewed?		
Annually	79.4%	80.
Every other year	8.8%	0.
No set schedule	8.8%	20.
Other	2.9%	0.
For which of the following does your organization have measurable goals for improvement? (Multiple responses allowed)		
Enrollments and participation	71.1%	52.0
Savings rates	31.6%	28.
Leakage	23.7%	20.
Other	2.6%	4.
Have no measurable improvement goals	18.4%	40.
Approximately how often does your organization issue RFPs/RFIs for a record-keeper/Third Party Administrator?		
Annually	0.0%	0.
Every other year	0.0%	0.
Every three years	5.3%	8.
Every four years	0.0%	0.
Every five years	55.3%	78.
Other	39.5%	13.
LAN DOCUMENT		
How frequently is your plan document reviewed?		
Annually	36.8%	56.
Every other year	10.5%	0.1
No set schedule	44.7%	30.4
Other	7.9%	13.
Was your plan document individually designed from scratch or based on a prototype?		
Individually designed	75.7%	54.:
Based on prototype	24.3%	45.8



DETAILED SURVEY RESULTS BY DEFINED CONTRIBUTION PLAN TYPE: COMPETING PLANS VS. SOLE PLAN

	HAS COMPETING DC PLANS	SOLE DC PLA
Strategic Planning		
Does your plan have a formal, documented strategic planning process?		
Yes	57.9%	39.1
No	42.1%	60.9
Approximately how often is your strategic plan updated?		
Annually	81.0%	77.8
Every other year	9.5%	11.1
·		11.1
Every three years Every five years	0.0% 9.5%	0.0
Every live years	7.570	0.0
EES		
A. Median Number of investment options plan currently offers (Exclude brokerage window)	26.5	2
B. Of the investment options offered, how many are risk-based and/or target date funds? (Median)	11.0	1
Median Number of Fund Options	17.5	1
Is your plan funded entirely with revenue sharing from investment providers and vendors?		
Yes	14.3%	16.
No	85.7%	83.
Administrative Expenses		
Annual Expenses Covered by Fees	85.5%	100.
Annual Expenses Not Covered by Fees	14.5%	0.
Total Administrative Expenses	100.0%	100.
Administrative Fees		
Annual administrative fees collected for plan in 2017		
D 1 1 1 1 1 1 1 1 1		
Does not include fees driven by participant elections (i.e., loans, QDROs, advice, etc.)		
Does not include fees driven by participant elections (i.e., loans, QDROs, advice, etc.) Annual direct dollar-based fees (if applicable)	36.3%	8.
	36.3% 42.7%	
Annual direct dollar-based fees (if applicable)		69.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable)	42.7%	69. 24.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees	42.7% 18.7% 97.8%	69. 24. 102.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees	42.7% 18.7% 97.8% 4.5%	69. 24. 102.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses	42.7% 18.7% 97.8% 4.5% 102.2%	69. 24. 102. 0. 102.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees	42.7% 18.7% 97.8% 4.5%	69. 24. 102. 0. 102. -2.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs)	42.7% 18.7% 97.8% 4.5% 102.2% -2.2%	69. 24. 102. 0. 102. -2.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs)	42.7% 18.7% 97.8% 4.5% 102.2% -2.2%	69. 24. 102. 0 102. -2.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) ummary of Costs	42.7% 18.7% 97.8% 4.5% 102.2% -2.2%	69. 24. 102. 0. 102. -2.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) ummary of Costs IEDIANS*	42.7% 18.7% 97.8% 4.5% 102.2% -2.2% 100.0%	69.0 24.0 102.0 0.0 102.0 -2.0 100.0
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) ummary of Costs let Investment Fees Cost per Participant	42.7% 18.7% 97.8% 4.5% 102.2% -2.2% 100.0%	69.0 24.0 102.0 0.0 102.0 -2.0 100.0
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) summary of Costs MEDIANS* let Investment Fees Cost per Participant Cost per Account	42.7% 18.7% 97.8% 4.5% 102.2% -2.2% 100.0%	69. 24. 102. 0. 102. -2. 100.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) summary of Costs MEDIANS* let Investment Fees Cost per Participant Cost per Account	42.7% 18.7% 97.8% 4.5% 102.2% -2.2% 100.0%	69. 24. 102. 0. 102. -2. 100.
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) summary of Costs MEDIANS* let Investment Fees Cost per Participant Cost per Account Cost as % Assets	42.7% 18.7% 97.8% 4.5% 102.2% -2.2% 100.0%	69.0 24.0 102.0 0.0 102.0 -2.0 100.0
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account	42.7% 18.7% 97.8% 4.5% 102.2% -2.2% 100.0%	8 69.0 24.1 102.1 0.0 102.1 -2.1 100.0 \$130 \$120 0.2
Annual direct dollar-based fees (if applicable) Annual asset-based fees (if applicable) Revenue sharing fees Total Fees Other annual expenses not covered by fees Gross fees and uncovered expenses Less reimbursements to participants or credits to administrative account Net Administrative Fees (fees + uncovered costs) Summary of Costs MEDIANS* Jet Investment Fees Cost per Participant Cost per Account Cost as % Assets	\$119.9 \$149.5 0.26%	69. 24. 102. 0. 1022. 100.

2018 NAGDCA PERSPECTIVES IN PRACTICE SURVEY REPORT



	HAS COMPETING DC	
	PLANS	SOLE DC PLAI
Total Fees		
Cost per Participant	\$200.0	\$239.
Cost per Account	\$198.8	\$211.
Cost as % Assets	0.41%	0.419
MEANS*		
Net Investment Fees		
Cost per Participant	\$146.7	\$309.
Cost per Account	\$143.9	\$278.
Cost as % Assets	0.26%	0.379
Net Administrative Fees		
Cost per Participant	\$75.0	\$118
Cost per Account	\$78.1	\$116
Cost as % Assets	0.14%	0.16
Total Fees		
Cost per Participant	\$221.8	\$427
Cost per Account	\$222.1	\$394
Cost as % Assets	0.40%	0.53
NDIVIDUAL PARTICIPANT FEES		
INDIVIDUAL PARTICIPANT FEES		
Does your plan charge fees/expenses that are driven by participant elections		
(i.e., loans, QDROs, advice, etc.)?	72 20/	4E 20
(i.e., loans, QDROs, advice, etc.)? Yes	72.2%	65.2
(i.e., loans, QDROs, advice, etc.)?	72.2% 27.8%	65.2' 34.8'
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed)		
(i.e., loans, QDROs, advice, etc.)? Yes No		34.8
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed)	27.8%	34.8
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency	27.8% 80.8%	34.8 66.7 53.3
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	27.8% 80.8% 46.2%	34.8 66.7 53.3 0.0
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing	27.8% 80.8% 46.2% 23.1% 0.0% 15.4%	34.8 66.7 53.3 0.0 0.0 26.7
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3%	34.8 66.7 53.3 0.0 0.0 26.7 66.7
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0
(i.e., Ioans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0
(i.e., Ioans, ODROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration ODRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9%	34.8 66.7 53.3 0.0 0.0 26.7
(i.e., Ioans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual)	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9%	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0
Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9% \$55.0 \$45.0 ISD	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9% \$55.0 \$45.0 ISD ISD ISD ISD \$50.0	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0 \$50 \$25 IS \$250 \$50
Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9% \$55.0 \$45.0 ISD ISD	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0 \$50 \$25 IS IS \$250 \$50
(i.e., loans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9% \$55.0 \$45.0 ISD ISD ISD ISD \$50.0	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0
(i.e., ioans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9% \$55.0 \$45.0 ISD	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0 \$50 \$25 IS \$250 \$50 IS 0.5
(i.e., Ioans, QDROs, advice, etc.)? Yes No Which, if any, of the following categories of fees does your plan charge? (Multiple responses allowed) Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice Managed account Financial planning Amount charged to individual participant Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - annual fee Brokerage window administration - one-time fee Investment advice	27.8% 80.8% 46.2% 23.1% 0.0% 15.4% 42.3% 15.4% 7.7% 42.3% 3.9% \$55.0 \$45.0 ISD ISD ISD ISD ISD ISD	34.8 66.7 53.3 0.0 0.0 26.7 66.7 20.0 6.7 60.0 0.0 \$50 \$25 IS \$250 \$50

^{*} Mean = Average Median = Midpoint (see page 5 for further explanation)

APPENDIX

Confidential Confidential Confidential



2018

PERSPECTIVES IN PRACTICE: A Benchmarking Initiative for Public Sector Defined Contribution Plans

Deadline: May 1, 2018

By submitting a completed survey, you will automatically receive a copy of the final industry report, as well as your customized Plan Performance Report and access to the online Searchable Results Tool.

NOTE: The information you supply on this questionnaire will be held in complete confidence by Industry Insights, Inc., the survey research firm that is compiling the survey data. Industry Insights has been processing confidential survey data for over 30 years, and only Industry Insights will ever have access to your individually identified responses.

Important Instructions - Please read before proceeding

- 1. Unless otherwise noted, all the information you provide on this questionnaire should pertain to the calendar year ending December 31, 2017. Please do not provide partial-year data.
- 2. For numerical responses, use the entire number and do NOT use abbreviations such as "M", "m", "K", etc.
- 3. Unless otherwise instructed, do NOT truncate 000s and do not enter words such as "million" or ranges such as "5-10".
- 4. Fill in spaces in one of the following ways if possible: Fill in the data if you have it. If you do not have the requested data or it does not apply to your situation, you may leave the item blank. However, keep in mind that the more data you provide, the more useful your customized reports will be.
 - When instructed to do so, if the requested data is zero, please enter "0" (In these cases, leaving an item blank is not the same as indicating "0")
- 5. Throughout the form, you will see . Placing your cursor over this symbol will allow you to see helpful definitions. To maintain comparability, please review each available definition and tailor your responses accordingly, to the extent possible.
- 6. Throughout the form, you will also see boxes shaded in gray. These are items that we have calculated for you and are intended for your review. The data in these boxes can only be changed by changing their component items.
- 7. You may exit the survey at any time and return to it later. HOWEVER, DO NOT EXIT THE SURVEY BY SIMPLY CLOSING YOUR WEB BROWSER YOUR DATA WILL BE LOST! To save your data, you must click one of the following buttons:

"Save and Log Out"

"Next Page," "Previous Page," or "Save This Page and Continue Working on It" (located at the bottom of each form page)

Any of the Section Tabs at the top of each form page (other than the section you are currently on)

Occasionally clicking "Save This Page and Continue Working on It" is recommended, especially for longer pages, in case you should lose your Internet connection, have a power outage, etc. Also, the survey will automatically close after a long period of inactivity to protect your confidential data, so be sure to periodically save your work using one of the methods above.

- 8. The "Summary of Survey Status" table lists each section of the data input form. Clicking on a section will take you to that section, and the "status" column indicates whether or not that section has been completed. When you are finished with a section, be sure to click "Check here to indicate that you are finished with this section." This will update the "Summary of Survey Status" table with a green checkmark for that section.
- 9. After you have completed all survey sections, the "Summary of Survey Status" table will show buttons enabling you to print your completed form and submit it. Before submitting your final form, please review your responses to ensure accuracy. The more accurate your responses, the more accurate the industry benchmarks and your individual report will be.
- 10. Also, before submitting your final form, please print a copy of it for your records. (Important!)

If you have any questions concerning this survey, please contact:

- Tracy Tucker of NAGDCA
 - o ttucker@amrms.com
 - o 859-514-9210
- Steve Kretzer, Principal, Industry Insights, Inc.
 - o skretzer@industryinsights.com
 - o 614-389-2100 x106



IMPORTANT: Please provide the following information so we know where to send your reports and whom to contact with questions about your survey responses.

The person identified below as the report recipient will receive access to the online report portal. If requested (i.e., the person listed as report recipient is unavailable), the primary member on file with NAGDCA will be granted this access as well. Beyond this, a plan may provide access to others at their discretion by sharing their login credentials.

2018 NAGDCA Benchmarking Survey
Contact Information
To save you time, we have pre-populated the contact information below. Please overwrite/correct any information if needed.
Name of Plan/Organization:
NAGDCA Member Number:
Unique User ID:
Person to contact with questions about survey responses:
E-mail address:
Phone#:
Person to whom reports should be sent:
E-mail address:
Phone #:
Mailing Address:
City: State: Zip:

REMEMBER: PRINT A COPY OF YOUR COMPLETED FORM FOR YOUR RECORDS BEFORE SUBMITTING IT TO INDUSTRY INSIGHTS!



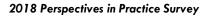
1. RE	TIREMENT PLAN ENVIRONMENT AND PLAN INDICATIVE	DATA	
1.	Is your plan a single or multi-employer plan? (Check or 1-1 ☐ Single employer 2 ☐ Multi-employer	nly one.)	
2.	What is your plan type? (Check only one. If you have m	ž	mplete a separate survey for each plan.) Defined Contribution
3.	How is record-keeping handled by your plan? (Check of	.,,	Definica Contribution
4.	What type(s) of tax-advantaged savings methods are of	ffered by your plan? (Check only on	
5.	What is your defined contribution plan designation? (C	•	,
6.	Are other defined contribution plans available, in additi	on to this one?	
7.	Which entities are covered by your plan? (Check all that of the state	13 ☐ Hospital	□ School (K-12) □ Other16bd
8.	Which of the following best describes your plan? (Chec 17-1 ☐ Bundled (single provider of services and investme	ent products) 2 🗖 Unbund	led (administrative and investment providers arately chosen)
9a.	Are all or some of your plan participants eligible to part	-	
9b.	What percentage of those employees eligible for your debenefits from a defined benefit plan or hybrid plan?	lefined contribution plan will also re	ceive
	If asked on a future survey, would you be able to provice	do bacia incomo renlacement data fe	and the first of the second of
		de dasic income replacement data ic	or participants in your defined contribution
10.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too	o difficult to obtain 3 \square No, info	rmation is not available
10. 11a.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit a Does your plan provide a retirement income projection	o difficult to obtain 3 \square No, info	
	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit a	o difficult to obtain 3 No, information in No, info	
11a.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit a Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Ch	o difficult to obtain 3 □ No, information in the policy of the participants? 12] neck all that apply) ome at retirement 394 □ Account to placement target for your employees	rmation is not available palance at retirement 395 Other395txt
11a. 11b.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit a Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Ch 392 ☐ Monthly income at retirement 393 ☐ Annual inc Does your plan have a formal adopted salary income retirement income, including defined benefit, defined co	o difficult to obtain 3 □ No, information in the policy of the participants? 12] neck all that apply) ome at retirement 394 □ Account to placement target for your employees	rmation is not available palance at retirement 395 Other395txt
11a. 11b.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit at Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Change ☐ Monthly income at retirement 393 ☐ Annual income your plan have a formal adopted salary income retirement income, including defined benefit, defined contribution.	o difficult to obtain 3 □ No, information in the policy of the participants? 12] neck all that apply) ome at retirement 394 □ Account to placement target for your employees	rmation is not available palance at retirement 395 Other395txt
11a. 11b.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit at Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Change ☐ Monthly income at retirement 392 ☐ Monthly income at retirement 393 ☐ Annual income your plan have a formal adopted salary income retirement income, including defined benefit, defined contributing Yes 2 ☐ No Account Types (As of December 31, 2017) a. Pre-tax Participant Accounts Contributing [HOVER DEFINITION: Accounts existing on December]	o difficult to obtain o difficult to obtain o difficult to obtain o difficult to obtain o No, information of the properties of the pro	palance at retirement 395 Other395bd
11a. 11b.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit at Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Ch 392 ☐ Monthly income at retirement 393 ☐ Annual inc Does your plan have a formal adopted salary income referement income, including defined benefit, defined co 21-1 ☐ Yes 2 ☐ No Account Types (As of December 31, 2017) a. Pre-tax Participant Accounts	o difficult to obtain o difficult to obtain o difficult to obtain o difficult to obtain o No, information of the property of the participants? 12] neck all that apply) ome at retirement oplacement target for your employee ontribution, and Social Security)? # Accounts	palance at retirement 395 Other395bd S (to include all primary sources of395bd S Total Account Balance \$
11a. 11b.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit at Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Change of the projection d	o difficult to obtain o No, information of the property of the pr	palance at retirement 395 Other395txt s (to include all primary sources of395txt s (to include all primary sources of
11a. 11b.	plan? 20-1 ☐ Yes 2 ☐ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit as Does your plan provide a retirement income projection 391-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Change ☐ Monthly income at retirement 393 ☐ Annual inc Does your plan have a formal adopted salary income retirement income, including defined benefit, defined concerned from the projection displayed? Account Types (As of December 31, 2017) a. Pre-tax Participant Accounts Contributing [HOVER DEFINITION: Accounts existing on December 31, 2017 that had one or more contributions during the calendar year] Non-Contributing [If respondent provides a number for non-contributing accounts, following line appears] Regarding the non-contributing accounts above, do you known the provided in the	o difficult to obtain o No, information of the property of the pr	palance at retirement 395 Other395txt s (to include all primary sources of395txt s (to include all primary sources of
11a. 11b.	plan? 20-1 □ Yes 2 □ No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit as Does your plan provide a retirement income projection 391-1 □ Yes 2 □ No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Chago and the projection displayed? (Chago and the projection displayed? (Chago and the projection displayed) and the projection displayed? (Chago and the projection displayed? (Chago and the projection displayed) (Chago and the projection displayed? (Chago and the projection displayed? (Chago and the projection displayed) (Chago and the projection displayed? (Chago and the projection displayed? (Chago and the projection displayed)	o difficult to obtain o No, information of the property of the pr	palance at retirement 395 Other395txt s (to include all primary sources of395txt s (to include all primary sources of
11a. 11b.	plan? 20-1 Yes 2 No, information would be too [HOVER DEFINITION: Income from defined contribution, defined benefit as Does your plan provide a retirement income projection 391-1 Yes 2 No [IF NO, SKIP TO QUESTION] How is the retirement income projection displayed? (Chago Monthly income at retirement 393 Annual incomes your plan have a formal adopted salary income retirement income, including defined benefit, defined contributing Yes 2 No Account Types (As of December 31, 2017) a. Pre-tax Participant Accounts Contributing [HOVER DEFINITION: Accounts existing on December 31, 2017 that had one or more contributions during the calendar year] Non-Contributing [If respondent provides a number for non-contributing accounts, following line appears] Regarding the non-contributing accounts above, do you know the non-contributing accounts above, how many are:	o difficult to obtain o No, information of the property of the participants? 12] neck all that apply) ome at retirement opplacement target for your employee ontribution, and Social Security)? # Accounts # 22 # 23 ow how many are current employees?	palance at retirement 395 Other395bd S (to include all primary sources of Total Account Balance \$ \$ 28 \$ 29



	b. Roth Accounts (If offered) [HIDE/SHOW BASED ON Q4]		# Accounts			Total Account B	alance \$
	Contributing [HOVER DEFINITION: Accounts existing on December 31, 2017 that had one or more contributions during the calendar year]	#		33 \$;		35
	Non-Contributing [If respondent provides a number for non- contributing accounts, following line appears]	#		34 \$;		36
	Regarding the non-contributing accounts above, do you know starting accounts above, do you know starting three lines	ow how m	nany are current empl	oyees?			
	Of the non-contributing accounts above, how many are:						
	Current employees	#		38 \$;		41
	Others (former employees, beneficiary accounts, etc.)	#		39 \$;		42
	Total	#	[AUTO-CALC]	40 \$;	[AUTO-CALC]	43
	Total Accounts (Pre-tax and Roth)		# Accounts			Total Account B	alanca ¢
	Contributing [HOVER DEFINITION: Accounts existing on December	#	[AUTO-CALC]	4		[AUTO-CALC]	
	31, 2017 that had one or more contributions during the calendar year]			44 \$			47
	Non-Contributing	#	[AUTO-CALC]	45 \$		[AUTO-CALC]	48
	Total	#	[AUTO-CALC]	46 \$,	[AUTO-CALC]	49
	Of the non-contributing accounts above, how many are:						
	Current employees	#	[AUTO-CALC]	50 \$;	[AUTO-CALC]	53
	Others (former employees, beneficiary accounts, etc.)	#	[AUTO-CALC]	51 \$;	[AUTO-CALC]	54
	Total	#	[AUTO-CALC]	52 \$;	[AUTO-CALC]	55
	Please supply the following information for your plan a	s of Dec	31, 2017:				
4.	Total plan assets (\$)					\$	58
14a.	Average participant age (All account holders) [ERROR CH	HECK: If s59	9 <30 or s59 >50]				Years 59
	Median participant age (All account holders) [ERROR CHE	ECK: If s60	<30 or s60 >50]				Years 60
14b.	Total plan assets (\$) for PRIOR YEAR (as of Dec 31, 201	16)				\$	8
15.	What type(s) of employees are eligible to participate in		•	ply)			
	676 ☐ Full-time 677 ☐ Part-time 678 ☐ Temp	orary	679 ☐ Seasonal		Г.	1 0017	
16a.	How many current employees were participants in you	r plan as	of:			n 1, 2017	# 61
						ec 31, 2017	# 62
16b.	How many current employees were eligible to participa	ite in you	ır plan as of:			n 1, 2017	# 63
			•			c 31, 2017	# 64
16c.	How many total participants (regardless of employmen (This total may or may not equal your plan's total number of accounts if so					n 1, 2017	# 65
			· .		l	ec 31, 2017	# 66
17a.	Do you know how many of your plan participants are el their public service related to this plan?	ligible to	participate in Social	Security	and	how many are exem	npt, based on
1/a.	67-1 Yes 2 No [IF NO, SKIP TO QUESTION	18]					
	As of Dec. 31, 2017, how many of your plan participants	_	igible to	Eligible	#		68
17b.	participate in Social Security and how many were exempublic service related to this plan? (Indicate "0" if none	npt, base		Exempt	#		69
	[ERROR MESSAGE: If (s68+s69) <> s66]		2 (Enter #0" if nemal		π		07
18.	How many new enrollments were recorded by your plan [HOVER DEFINITION: Eligible employees that enrolled and began contributing to the	e plan in 2017	; (Enter "O" II none) 7]			#	70
	Median Account Balance (\$)		Female		\perp	Mal	e
19.	Contributing[HOVER DEFINITION: Accounts existing on December 31, 2017 that had one or more contributions during the calendar year]	\$		8	83	\$	86
17.	Non-Contributing	\$				\$	87
	Median Balance - All	\$[ERROR N	MESSAGE IF 85 = 83+84 SHOULD	<u>NOT</u> BE EQUAL]	85	ERROR MESSAGE IF 88 = 86+8	87 SHOULD <u>NOT</u> BE EQUAL] 88



20.	Account Balance (\$) (As of December 31, 2017)				
		Average		Median	
	All Accounts	\$	95	\$	102
	By Age Group	Average		Median	
	0-20 years old	\$	89	\$	96
	21-30 years old	\$	90	\$	97
	31-40 years old	\$	91	\$	98
	41-50 years old	\$	92	\$	99
	51-60 years old	\$	93	\$	100
	61 and older	\$	94	\$	101
	By Years of Participation	Average		Median	
	0-5 years	\$	103	\$	111
	6-10 years	\$	104	\$	112
	11-15 years	\$	105	\$	113
	16-20 years	\$	106	\$	114
	21-25 years	\$	107	\$	115
	26-30 years	\$	108	\$	116
	31+ years	\$	109	\$	117
	From payroll deferrals only. Do NOT include rollover participants. [HOVER DEFINITION: "Contributing" = Accounts ex	xisting on December 31, 2017 that had o			ntributing
	Total Annual Plan Contribution Amounts per Participant	Average \$	125	\$	132
			120		102
	By Age 0-20 years old	Average \$		Median \$	
	21-30 years old	\$	119	\$	126
	31-40 years old	\$	120	\$	127
	41-50 years old	\$	121	\$	128
	51-60 years old	\$	122	\$	129
	61 and older	\$	123	\$	130
			127		101
	By Years of Service 0-5 years	Average \$		Median \$	
	6-10 years	\$	133	\$	141
	11-15 years	\$	134	\$	142
	16-20 years	\$	136	\$	144
	21-25 years	\$	137	\$	145
	26-30 years	\$	138	\$	146
	31+ years	\$	139	\$	147
	By Gender	Average		Median	
	Female	\$	149	\$	152
	Male	\$	150	\$	153
0	Does your plan offer auto-enrollment?	*	190	<u> </u>	103
2a.	157-1 ☐ Yes 2 ☐ No and no plans to do so [SKIP				
2b.	Are your plan's auto-enrolled participants also defau	ulted into automatic contribution metimes	ion escalation	?	





	For auto-enrollment, on what is the default contribution based? (Check only one)		
2c.	Percentage of annual salary What percentage?% 160 2 □ Set dollar amount What amount? \$ 161		
2d.	When was auto-enrollment adopted by your plan? Month 163	Year 164	
2e.	Who is included in auto-enrollment? (Check only one) 165-1 □ New employees 2 □ Eligible employees 3 □ Both		
2f.	What is your plan's opt-out window? 166-1 □ 30 days 2 □ 60 days 3 □ 90 days 4 □ Other (#	days 166txt)	
2g.	When do auto-enrollment contributions begin? (Check only one) 167-1 □ Immediately 2 □ After opt-out window		
2h.	Since auto-enrollment's inception, what percentage of auto-enrolled employees have opted out within the opt-out window? (Indicate "0" if none.)	% 10 ×1> □ Don't know :	
3.	If your plan does NOT offer auto-enrollment, why not? (Check all that apply) 170 □ Potential negative employee reaction 173 □ Prohibited by law 174 □ Fiduciary concerns 172 □ Belief that it's too paternalistic 175 □ Lack of management buy-in	□ Other176bd	
4.	[moved from inside Q2a loop] What is the default investment option for employees? (Check only one) 169-1	Target risk (pre-packaged)	
5a.	Does your plan offer auto-escalation? 177-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO SECTION 3, "INVESTMENTS"]		
5b.	What is the annual auto-escalation increase based on, and what is the default increase? (Check only one) 178-1 Percentage increase only What percentage?% 179 2 Set dollar increase only What amount? \$ 180 4 Percentage increase or set dollar increase (could be either) 3 Other 5178bd		
5c.	How are people enrolled in auto-escalation? (Check only one) 183-1 Opt in	Don't know	
5d.	How many of your plan's contributing participants are currently enrolled in auto-escalation? (Indicate "0" if none.)	11	84
5e.	Is there a cap on the auto-escalation? (Check only one) 185-1 Yes, a percentage cap of% 186 2 Yes, a dollar cap of \$ 187 3 None (except IRS limit)		
5f.	How frequently does the auto-escalation occur? (Check only one) 190-1 Annually		
5g.	When does escalation occur? (Check only one) 191-1 □ Beginning of calendar year 2 □ Chosen by participant 3 □ Coincides with pay increases	S 4 □ Other s191bt	
3. INV	IVESTMENTS		
1a.	Do not currently use and have no plans to do so [SKIP TO QUESTION 2] Do not currently use but will consider doing so in next several years [SKIP TO QUESTION 2] Currently use white label funds	TION FOR WHITE LABEL: Funds given a ased on the investment strategy or than branding the fund with the	
1b.	[ONLY SHOW IF ABOVE QUESTION = 3 "CURRENTLY USE WHITE LABEL FUNDS"] Please describe how your white label funds are structured. (Check enly one all that apply) 72 Some, but not all, of our funds are white label funds 73 All of our funds are white label funds 75 We have single manager white label funds		



Money Market	2.	Please indicate how much of your plan's participants were in each class.	assets were in each	n of the following ass	et classes as of D	ec 31, 20	017 and ho	w many plan
Money Market		participants were in each class.	Dollar A	Amount (\$)		Partici _l Use T	oants That his Asset	Use This Asset
Sabic Value		Money Market		` '				[AUTO-CALC] 233
Bands								[AUTO-CALC] 234
Domestic Large Cap Stocks \$ will BUTO-CALC 12 20 BUTO-CALC 12 BUTO-CALC 12								[AUTO-CALC] 235
Domestic Mid-Gap Stocks		Domestic Large Cap Stocks	\$	197	[AUTO-CALC] 210			[AUTO-CALC] 236
Domestic SmallAidid Cap Stocks (SMID) \$ \$ \$ \$ \$ \$ \$ \$ \$			\$	198	[AUTO-CALC] 211			[AUTO-CALC] 237
Domestic Small-Cap Stocks S			\$	396	[AUTO-CALC] 397			[AUTO-CALC] 399
International & Global Stocks \$ \$ \$ \$ \$ \$ \$ \$ \$		Domestic Small-Cap Stocks	\$	199	[AUTO-CALC] 212			[AUTO-CALC] 238
Commodilles REITs and Real Estate \$ 30 MUTO CACC 78 20 MUTO CACC 78 MUTO C				200	[AUTO-CALC] 213			[AUTO-CALC] 239
Balanced \$			\$	201	[AUTO-CALC] 214			[AUTO-CALC] 240
Risk Based \$ \$ 900 MUTOCACC 200 900 900 MUTOCACC 200 900 900 900 900 900 900 900 900 900				202	[AUTO-CALC] 215			[AUTO-CALC] 241
Target Date \$ 200				203	[AUTO-CALC] 216			[AUTO-CALC] 242
Brokerage Window \$								[AUTO-CALC] 243
Other Total \$ 200								[AUTO-CALC] 244
Total What was the dollar amount of your total plan assets that were actively managed as of Dec 31, 2017? (Exclude brokerage window) What was the dollar amount of your total plan assets that were passive (index) assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were passive (index) assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were multi-manager assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were multi-manager assets as of Dec 31, 2017; (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were in: (Exclude brokerage window) 4. As of Dec 31, 2017, what was the dollar amount of your total plan assets that were in: (Exclude brokerage window) Mutual funds Separate accounts Separate accounts Separate accounts Separate accounts Total (Sum of above) Does your plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant? (Check only one) Separate plan use an investment advisor/consultant and detai								[AUTO-CALC] 245
What was the dollar amount of your total plan assets that were actively managed as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) HOVER DEFINITION: Managed with a goal of outperforming an investment benchmark index What was the dollar amount of your total plan assets that were passive (index) assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were multi-manager what was the dollar amount of your total plan assets that were multi-manager			· ·				232	
managed as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) (POVER DEFINITION: Managed with a goal of outperforming an investment benchmark index What was the dollar amount of your total plan assets that were passive (index) assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were multi-manager assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) What was the dollar amount of your total plan assets that were multi-manager assets as of Dec 31, 2017? (Exclude brokerage window) (Exclude brokerage window) Indice Act Solidary (Exclude brokerage window) 4. As of Dec 31, 2017, what was the dollar amount of your total plan assets that were in: (Exclude brokerage window) Dollar Amount (\$) Mulual funds Collective trust funds Separate accounts Other (ETF, etc.) Total (Sum of above) Soes your plan use an investment advisor/consultant? (Check only one) 25. Multi-CALC 25. Does your plan use an investment advisor/consultant? (Check only one) 25. Mapproximately how often does your organization issue RFPs/RFIs for an investment advisor/consultant? (Check Only One) 25. Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 25. Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 25. What percentage of plan participants use the brokerage window? (Enter "0" if none) 25. What percentage of plan participants use the brokerage window? (Enter "0" if none) 26. Solidar and the participants will be provided in the window per participant?			plan assets that we	re actively				
What was the dollar amount of your total plan assets that were passive (index) assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) 3c. What was the dollar amount of your total plan assets that were multi-manager assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) [HOVER DEFINITION! Multi-manager: Single-investment option with two or more managers] 4. As of Dec 31, 2017, what was the dollar amount of your total plan assets that were in: (Exclude brokerage window) 4. As of Dec 31, 2017, what was the dollar amount of your total plan assets that were in: (Exclude brokerage window) Multual funds \$	За.	managed as of Dec 31, 2017? (Exclude be (Enter "0" if none)	rokerage window)	•	\$	246	[Al	
assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) \$ 248	3b.	What was the dollar amount of your total assets as of Dec 31, 2017? (Exclude brok		\$	247	[Al		
As of Dec 31, 2017, what was the dollar amount of your total plan assets that were in: Dollar Amount (\$)	3c.	What was the dollar amount of your total plan assets that were multi-manager assets as of Dec 31, 2017? (Exclude brokerage window) (Enter "0" if none) \$						
Dollar Amount (\$) Mutual funds \$				[ERROR MESS	SAGE IF s249 + s25	0 NE 100%	6 "3a +	3b should = 100%"]
Mutual funds \$ \$ 252 Collective trust funds \$ 253 Separate accounts \$ 254 Other (ETF, etc.) \$ 255 Total (Sum of above) \$ [AUTO-CALC] 256 Total (Sum of above) \$ [AUTO-CALC] 256 5a. Does your plan use an investment advisor/consultant? (Check only one) 257-1 Yes, one-time use only 2 Yes, sporadically/as needed 3 Yes, ongoing 4 No Show Q5b if Q5a eq 2 or 3] Approximately how often does your organization issue RFPs/RFIs for an investment advisor/consultant? (Check Only One) 258-1 Annually 2 Every other year 3 Every 3 years 4 Every 4 years 5 Every 5 years 6 As needed 7 Other 258-1 6. Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 259-1 Monthly 2 Quarterly 3 Semi-annually 4 Annually 5 Never 6 Other 259-1 7a. Does your plan have a brokerage window? 260-1 Yes 2 No [IF NO, SKIP TO DISTRIBUTIONS AND WITHDRAWALS*] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 250 15c. Is there a restriction on the amount that can be invested in the window per participant?	4.	As of Dec 31, 2017, what was the dollar a	mount of your total	plan assets that were	e in: (Exclude	e brokera	nge window	<i>ı</i>)
Collective trust funds Separate accounts Separate accounts Steparate accounts Other (ETF, etc.) Total (Sum of above) Separate accounts Total (Sum of above) Separate accounts S			D	ollar Amount (\$)				
Separate accounts Other (ETF, etc.) Total (Sum of above) \$ [AUTO-CALC] 256 Does your plan use an investment advisor/consultant? (Check only one) 2571		Mutual funds	\$		252			
Other (ETF, etc.) Total (Sum of above) \$ [AUTO-CALC] 256 Does your plan use an investment advisor/consultant? (Check only one) 257.1 Yes, one-time use only 257.1 Yes, ongoing 4 No Show Q5b if Q5a eq 2 or 3] Approximately how often does your organization issue RFPs/RFIs for an investment advisor/consultant? (Check Only One) 258.1 Annually 258.1 Annually 259.2 Every other year 3 Every 3 years 4 Every 4 years 5 Every 5 years 6 As needed 7 Other 258.1 Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 259.1 Monthly 259.1 Monthly 259.1 No [IF NO, SKIP TO "DISTRIBUTIONS AND WITHDRAWALS"] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 260.1 Sthere a restriction on the amount that can be invested in the window per participant?		Collective trust funds	\$		253			
Total (Sum of above) \$ [AUTO-CALC] 256 Does your plan use an investment advisor/consultant? (Check only one) 257-1 Yes, one-time use only 2 Yes, sporadically/as needed 3 Yes, ongoing 4 No [Show O5b if O5a eq 2 or 3] Approximately how often does your organization issue RFPs/RFIs for an investment advisor/consultant? (Check Only One) 258-1 Annually 2 Every other year 3 Every 3 years 4 Every 4 years 5 Every 5 years 6 As needed 7 Other 258-10 Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 259-1 Monthly 2 Quarterly 3 Semi-annually 4 Annually 5 Never 6 Other 259-14 Does your plan have a brokerage window? 260-1 Yes 2 No [IF NO, SKIP TO *DISTRIBUTIONS AND WITHDRAWALS*] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 26 Is there a restriction on the amount that can be invested in the window per participant?		Separate accounts	\$		254			
Does your plan use an investment advisor/consultant? (Check only one) 257.1 Yes, one-time use only		Other (ETF, etc.)	\$		255			
Same		Total (Sum of above)	\$	[AUTO-CALC]	256			
Same		Does your plan use an investment advisor	or/consultant? (Che	ck only one)				
Approximately how often does your organization issue RFPs/RFIs for an investment advisor/consultant? (Check Only One) 258-1 Annually 2 Every other year 3 Every 3 years 4 Every 4 years 5 Every 5 years 6 As needed 7 Other 258bb Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 259-1 Monthly 2 Quarterly 3 Semi-annually 4 Annually 5 Never 6 Other 259bb Does your plan have a brokerage window? 7a. Does your plan have a brokerage window? 260-1 Yes 2 No [IF NO, SKIP TO *DISTRIBUTIONS AND WITHDRAWALS*] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 266 Is there a restriction on the amount that can be invested in the window per participant?	5a.		•	•	₃ ☐ Yes, ong	oing	4 🔲	No
Approximately how often does your organization conduct a formal and detailed review of investment performance and investment managers? (Check Only One) 259-1 Monthly 2 Quarterly 3 Semi-annually 4 Annually 5 Never 6 Other259\text{Id} 7a. Does your plan have a brokerage window? 260-1 Yes 2 No [IF NO, SKIP TO "DISTRIBUTIONS AND WITHDRAWALS"] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 26 1s there a restriction on the amount that can be invested in the window per participant?	5b.	Approximately how often does your orga					•	
6. managers? (Check Only One) 259-1 Monthly 2 Quarterly 3 Semi-annually 4 Annually 5 Never 6 Other 259IM 7a. Does your plan have a brokerage window? 260-1 Yes 2 No [IF NO, SKIP TO "DISTRIBUTIONS AND WITHDRAWALS"] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 260 18 there a restriction on the amount that can be invested in the window per participant?		, , ,						
Ta. Does your plan have a brokerage window? 260-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO *DISTRIBUTIONS AND WITHDRAWALS*] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 26 26 18 there a restriction on the amount that can be invested in the window per participant?	6.	managers? (Check Only One)				•		
7a. 260-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO "DISTRIBUTIONS AND WITHDRAWALS"] 7b. What percentage of plan participants use the brokerage window? (Enter "0" if none) % 1s there a restriction on the amount that can be invested in the window per participant?		, ,		4 LI Alliually	5 LI Nevel		6 ⊔ Ulliel _	259txt
Is there a restriction on the amount that can be invested in the window per participant?	7a.			UTIONS AND WITHDRAWA	ALS"]			
	7b.	What percentage of plan participants use	e the brokerage wind	dow? (Enter "0" if no	one)	%		261
	7c.		can be invested in th	ne window per partici	pant?			



4. DIS	TRIBUTIONS	AND WITHDR	KAWALS								
1.0	Does your p	olan offer loan	s?								
1a.	263-1 □ Ye	2S 2	□ No [IF NO, SKIP TO	QUESTION 2a]							
1b.			pes of loans does y	•	•	pply)					
		neral purpose		265 ☐ Home pu							
1c.		•	offer loans? (Checl								
10.	266 □ Cu	rrent employee	267 🗖	Former employe	ees	268 ☐ Beneficia	aries				
1d.			articipants had outs	standing loans	as of Dec. 31, 201	7?		#			269
Tu.	(Indicate "0	" if none.)							[AUTO-CAL	.C] %	270
1e.	What was the dollar value of your plan's assets on loan as of Dec 31, 2017? (Indicate "0" if none.) \$ 271 How many loans are permitted per plan participant at any given time? # 272									271	
1f.	How many loans are permitted per plan participant at any given time? [Error check: Cannot choose "No Limit" but also give response for s272]								400 □ No Lim	nit	272
1g.	If your plan	had outstand	ing loans in 2017, w	vhat was the de	efault rate on these	e loans?				9	6 273
1h.			rate calculated?		E Tale						
		ed to prime	₂ ☐ Tied to p		₃ ☐ Tied to p	11me + 2%		₄□ Oth	ier	274	1txt
2a.			Iships/unforeseen		ndrawals?						
	275-1 □ Ye		No [IF NO, SKIP TO								
2b.		ne dollar amou ? (Indicate "0"	unt of your plan's a if none.)	ssets withdraw	n in 2017 for hard	ships/unforese	en	\$			276
2c.		ne percentage ? (Indicate "0"	of your plan's asset if none.)	ets withdrawn i	n 2017 for hardshi	ps/unforeseen			[AUTO-CAI	LC] %	6 ₂₇₇
3a.	Does your p	olan offer an a	nnuity as a distribu	ition option?	181-1 □ Yes	S 2 □ N0					
4.			lude direct rollover	<u> </u>							
		(oo. o appo	u,						
		Periodi	c Payments/								
		Inst	c Payments/ allments								
		Inst [HOVER DEFINIT							_		
		Inst [HOVER DEFINIT payments should "Periodic Payme	allments TION: Annuity distribution	Partial Lu	ımp Sum	Full Lump	Sum		Annu #	uities	
	Age	Inst [HOVER DEFINIT payments should	callments FION: Annuity distribution be included as part of the	Partial Lu # Participants	ımp Sum \$	Full Lump # Participants	Sum \$		Annu # Participants	uities \$	
	Age 0-30 yrs	Inst [HOVER DEFINIT payments should "Periodic Payme #	callments FION: Annuity distribution be included as part of the nt/Installments" category	#		#		308	#		686
		Inst [HOVER DEFINI' payments should "Periodic Payme # Participants	Callments FION: Annuity distribution be included as part of the nt/Installments" category	# Participants	\$	# Participants		308	# Participants		686
	0-30 yrs	Inst [HOVER DEFINIT payments should "Periodic Payme # Participants	callments FION: Annuity distribution be included as part of the nt/Installments" category \$	# Participants	\$ 296	# Participants			# Participants 680		
	0-30 yrs 31-40 yrs	Inst [HOVER DEFINIT] payments should "Periodic Payme # Participants 278 279	Callments FION: Annuity distribution be included as part of the nt/Installments" category \$ 284	# Participants	\$ 296 297	# Participants 302 303		309	# Participants 680 681		687
	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs	Inst [HOVER DEFINIT payments should "Periodic Payme" # Participants 278 279 280 281	Allments FION: Annuity distribution be included as part of the Introduced as part of the Introdu	# Participants 290 291 292 293 294	\$ 296 297 298 299 300	# Participants 302 303 304 305 306	\$	309 310 311 312	# Participants 680 681 682 683 684	\$	687 688 689 690
	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs	Inst [HOVER DEFINIT] payments should "Periodic Payme # Participants 278 279 280 281	Allments FION: Annuity distribution be included as part of the nt/Installments" category \$ 284 285 286	# Participants 290 291 292 293	\$ 296 297 298 299	# Participants 302 303 304 305		309 310 311 312 CALC]	# Participants 680 681 682 683		687 688 689 690
5.	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total	Inst [HOVER DEFINIT] payments should "Periodic Payme # Participants 278 279 280 281 282 [AUTO-CALC] 283 Dian encourag	Allments FION: Annuity distribution be included as part of the Introduced as part of the Introdu	# Participants 290 291 292 293 293 294 [AUTO-CALC]	\$ 296 297 298 299 300 [AUTO-CALC] 301	# Participants 302 303 304 305 306	\$	309 310 311 312 CALC]	# Participants 680 681 682 683 684	\$ [AUTO-CA	687 688 689 690
5. 6a.	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 ☐ Ye Does your p	Inst [HOVER DEFINIT payments should "Periodic Payme" # Participants 278 279 280 281 282 [AUTO-CALC] Dian encourag S Dian actively s	sallments FION: Annuity distribution be included as part of the nt/Installments" category \$ 284 285 286 287 288 [AUTO-CALC] 289 e rollovers into the 2 □ No eek to retain assets	# Participants 290 291 292 293 294 [AUTO-CALC] plan from other	\$ 296 297 298 299 300 [AUTO-CALC] 201 202 203 203 204 205 205 205 205 205 205 205 205 205 205	# Participants 302 303 304 305 306 [AUTO-CALC]	\$ [AUTO-0313	309 310 311 312 CALC]	#Participants 680 681 682 683 684 [AUTO-CALC]	\$ [AUTO-CA	687 688 689 690
	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 □ Ye Does your p 693-1 □ Ye	Inst [HOVER DEFINIT payments should "Periodic Payme # Participants 278 279 280 281 282 [AUTO-CALC] 283 Dian encourag S Dian actively s S	allments FION: Annuity distribution be included as part of the nt/Installments" category \$ 284 285 286 287 288 [AUTO-CALC] e rollovers into the 2 □ No eek to retain assets 2 □ No	Participants 290 291 292 293 294 [AUTO-CALC] plan from others s of terminated	\$ 296 297 298 299 300 [AUTO-CALC] er plans or IRAs? employees (separ	# Participants 302 303 304 305 306 [AUTO-CALC]	\$ [AUTO-0313	309 310 311 312 CALC]	#Participants 680 681 682 683 684 [AUTO-CALC]	\$ [AUTO-CA	687 688 689 690
	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 □ Ye Does your p 693-1 □ Ye	Inst [HOVER DEFINIT] payments should "Periodic Payme # Participants 278 279 280 281 282 [AUTO-CALC] Dlan encourag S Dlan actively s S S	allments FION: Annuity distribution be included as part of the nt/Installments" category \$ 284 285 286 287 288 [AUTO-CALC] e rollovers into the 2 □ No eek to retain assets 2 □ No eek to retain assets 2 □ No eek to retain assets	Participants 290 291 292 293 294 [AUTO-CALC] plan from other s of terminated s of retired emp	\$ 296 297 298 299 300 [AUTO-CALC] er plans or IRAs? employees (separ	# Participants 302 303 304 305 306 [AUTO-CALC]	\$ [AUTO-0313	309 310 311 312 CALC]	#Participants 680 681 682 683 684 [AUTO-CALC]	\$ [AUTO-CA	687 688 689 690
6a.	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 □ Ye Does your p 693-1 □ Ye	Inst [HOVER DEFINIT payments should "Periodic Payme # Participants 278 279 280 281 282 [AUTO-CALC] Dian encourag S Dian actively S S S S Gransfers and desired should a should be should	allments FION: Annuity distribution be included as part of the nt/Installments* category \$ 284 285 286 287 288 [AUTO-CALC] e rollovers into the 2 □ No eek to retain assets 2 □ No eek to retain assets	Participants 290 291 292 293 294 [AUTO-CALC] plan from other s of terminated s of retired emp	\$ 296 297 298 299 300 [AUTO-CALC] er plans or IRAs? employees (separ	# Participants 302 303 304 305 306 [AUTO-CALC]	\$ [AUTO-0313	309 310 311 312 CALC]	#Participants 680 681 682 683 684 [AUTO-CALC]	\$ [AUTO-CA	687 688 689 690
6a. 6b.	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 □ Ye Does your p 693-1 □ Ye How many t (Indicate "0	Inst [HOVER DEFINIT payments should "Periodic Payme" # Participants 278 279 280 281 282 [AUTO-CALC] Dlan encourag S Dlan actively s S cransfers and of if none.) ne dollar amoune	allments FION: Annuity distribution be included as part of the nt/Installments" category \$ 284 285 286 287 288 [AUTO-CALC] e rollovers into the 2 □ No eek to retain assets 2 □ No eek to retain assets 2 □ No eek to retain assets	# Participants 290 291 292 293 294 [AUTO-CALC] plan from other s of terminated s of retired emp	\$ 296 297 298 299 300 [AUTO-CALC] 301 er plans or IRAs? employees (separ	# Participants 302 303 304 305 306 [AUTO-CALC] rated from servi	\$ [AUTO-0313	309 310 311 312 CALC]	#Participants 680 681 682 683 684 [AUTO-CALC]	\$ [AUTO-CAI	687 688 689 690 LLC]
6a. 6b. 7a.	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 □ Ye Does your p 693-1 □ Ye How many t (Indicate "0 What was th (Indicate "0	Inst [HOVER DEFINIT payments should "Periodic Payme" # Participants 278 279 280 281 282 [AUTO-CALC] blan encourag S blan actively S S cransfers and G " if none.) me dollar amou " if none.) cransfers and G " ansfers and G " if none.)	allments FION: Annuity distribution be included as part of the nt/Installments* category \$ 284 285 286 287 288 [AUTO-CALC] e rollovers into the 2 □ No eek to retain assets 2 □ No eek to retain assets 2 □ No direct rollovers INT	# Participants 290 291 292 293 294 [AUTO-CALC] plan from other s of terminated s of retired emp	\$ 296 297 298 299 300 [AUTO-CALC] er plans or IRAs? employees (separ ployees? ere there in 2017? ers INTO your plan	# Participants 302 303 304 305 306 [AUTO-CALC] 307	\$ [AUTO-0313	309 310 311 312 CALC]	# Participants 680 681 682 683 684 [AUTO-CALC] red)?	\$ [AUTO-CAI	687 688 689 690 LC]
6a. 6b. 7a.	0-30 yrs 31-40 yrs 41-50 yrs 51-60 yrs 61 + yrs Total Does your p 692-1 □ Ye Does your p 693-1 □ Ye How many t (Indicate "0 What was th (Indicate "0 How many t (Indicate "0	Inst [HOVER DEFINIT payments should "Periodic Payme # Participants 278 279 280 281 282 [AUTO-CALC] Dlan encourag s Dlan actively s s cransfers and of if none.) ne dollar amou if none.) cransfers and of if none.) cransfers and of if none.)	Allments FION: Annuity distribution be included as part of the nt/Installments* category \$ 284 285 286 287 288 [AUTO-CALC] e rollovers into the 2 □ No eek to retain assets 2 □ No eek to retain assets 2 □ No direct rollovers INT unt of these transfe	# Participants 290 291 292 293 294 [AUTO-CALC] plan from other s of terminated s of retired emperor of your plan wears/direct rollov T of your plan was	\$ 296 297 298 299 300 [AUTO-CALC] er plans or IRAs? employees (separ ployees? ere there in 2017? ers INTO your plan were there in 2017	# Participants 302 303 304 305 306 [AUTO-CALC] 307	\$ [AUTO-0313	309 310 311 312 CALC]	# Participants 680 681 682 683 684 [AUTO-CALC] red)?	\$ [AUTO-CAI	687 688 689 690 LC]



[HOVER DEFINITIONS FOR ABOVE QUESTIONS]

Transfer: from one plan trustee to another, excluding service credit purchases. Can include plan to plan transfers between 457 plans of different employers. Employee must have severance from one employer and be employed by the other employer. Can also include exchanges between plan providers of the same employer.

Direct Rollover: trustee to trustee transfers, such as a transfer from an eligible plan to an IRA or another eligible plan when the account holder is eligible to receive a distribution.

	ipant Services and Engagement								
1.	Which of the following participant opinions do 318 □ Satisfaction 319 □ Retirement confidence		ation measure plan/employe			pply)	321txt	110□ None	
	Which of the following services does your plan								
	Service		Do Not Provide	Provi	ide	Provi via Third Adminis	Party	Provide Both In-house and via Third Party Administrator	
	Service center (walk-in)		322-1		-2		3	-4	
	Call center (remote)		323-1		-2		3	□ -4	
	On-site services (enrollment, account reviews, e	ducation)	324-1		-2		3	□ -4	
	Managed accounts		325-1		-2		3	-4	
2a.	Retirement planning services		326-1		-2		3	-4	
zu.	Financial planning services		327-1		-2		3	-4	
	Loans		328-1		-2		3	-4	
	Hardships/unforeseeable emergency withdrawal	S	329-1		-2		3	-4	
	Qualified domestic relations orders		330-1		-2		3	-4	
	Financial literacy		331-1		-2		3	-4	
	Investment advice - in-person [If check this, show 2	b]	332-1		-2		3	-4	
	Investment advice - online [If check this, show 2	2b]	333-1		-2	-3		-4	
	Investment advice - telephone [If check this, show 2	b]	334-1		-2		3	□ -4	
	Is the cost of the provided investment advice i	ncluded in the o	verall plan ex	penses o	r charged	l separate	ly to use	ers of the advice?	
	[Only show this question if respondent checked "provide" i	n above question]	Included in Overall		Charged Separately to Users of the Advice			Both	
2b.	Investment advice - in-person [Show only if checked	"provide" above]	335-1		-2			□ -3	1
	Investment advice - online [Show only if checked	d "provide" above]	336-1]	□ -2			□ -3	
	Investment advice - telephone [Show only if checked	"provide" above]	337-1]	□ ·2			□ -3]
Partic	ipant Communication/Education/Engagement								
	Which of the following means of communication	on/education do	es your plan	utilize? (C	heck one	response	e per row	v)	
		Do Not Use	Use (In-ho		Use (Third I Adminis	Party		Use n-house and Third v Administrator)	
	Website								
	Videos	338-1				-3		-4	
3.	Webinars	339-1		2		-3		-4	
0.	Investment advice	340-1		2		-3		-4	
	Interactive retirement income calculators	341-1		2		-3		-4	
	Financial literacy information	342-1		2		-3		□ -4	
	Participant Statements			1		l I			
	Electronic statements	343-1						-4	
	Paper/mailed statements	344-1		2		-3		-4	
			7					SAN	1PLE



	Account balances and transactions	345-1	-2	-3	□ -4			
	Retirement income projections	346-1	-2	□ -3	□ -4]		
	Fee disclosure/impact	347-1	□ -2	□ -3	□ -4			
	Other							
	Onsite group education/seminars	348-1	-2	-3	-4			
	Newsletters (paper and electronic)	349-1	-2	-3	-4			
	Emails	350-1	□ -2	□ -3	 -4]		
	Social media	351-1	□ -2	-3	-4]		
4. 6. PL	What is your plan's current status regarding g 352-1 □ Have not considered 2 □ Curre AN OVERSIGHT, GOVERNANCE AND STRATEG	ntly considering			k only one) Currently using or will implem	nent		
Board	d/Committee Oversight							
1a.	Who provides your plan oversight? (Check al ₃₃₃ ☐ Combined with Defined Benefit Plan oversiç	ght ₃₅₄ □	Board/committee	355 □ Department/a	agency (Please list)	355txt		
1b.		rd/committee docum e/legislation 35			documentation			
1c.	How many members are on the board/commit	tee?			#	360		
1d.	Are the hoard/committee members elected or appointed? (Check all that apply)							
2a.	Does your plan have an Investment Policy Sta 364-1 ☐ Yes 2 ☐ No [IF NO, SKIP TO G							
2b.	How frequently is the IPS reviewed? (Check of 365-1 ☐ Annually 2 ☐ Every other year	•	schedule ₄□	Other3651	xt			
3.	For which of the following does your organiza 366 Enrollments and participation 77 Other 577bst					als		
4.	Approximately how often does your organizat		for a record-keep ₄ □ Every four	•	•	-		
7. PL	AN DOCUMENT							
1.	How frequently is your plan document reviewe 371-1 ☐ Annually 2 ☐ Every other year		•	4 ☐ Other	371txt			
2.	Was your plan document individually designed 2 ☐ Based	d from scratch or ba on prototype	nsed on a prototyp	oe? (Check only one	2)			
Strate	egic Planning							
3a.	Does your plan have a formal, documented str	rategic planning pro	cess? 373-	ı ☐ Yes ₂ I	☐ No [IF NO, SKIP TO "FEES"]			
3b.	Approximately how often is your strategic plan 374-1 ☐ Annually 2 ☐ Every other yea	•	•	4 ☐ Every five years				
8. FE	, , ,							
	/ESTMENT FEES							
1a.	How many investment options does your plan [Online form: Q1c will have a number of lines for i currently plan to set limit at 75. Is that high enoug	nput equal to the tota			# 3	375		
1b.	Of the investment options in 1a, how many are	e risk-based and/or t	target date funds?	? (Enter "0" if none)	#	800		



1c.	Please list the names of your 3 (as percent) and any revenue s			sset do	ollars in each op	tion, as well a	s each option's	expense ratio
	Investment Option Names	Assets as of Jan 1, 2017 <mark>(\$000s)</mark>	Assets as of Dec 31, 2 <mark>(\$000</mark> s	017 <mark>S)</mark>	Expense Ratio (Including Revenue Sharing) (%) As of Dec 31, 2017	Revenue Sharing Expense Ratio (%) (If applicable) As of Dec 31, 2017 [2017 ADD HOVER: If tiered pricing, divide actual annual investment-related expenses by the average assets for the investment option]	Net Expense Ratio (%)	Total Expense (\$)
	1 401txt	401		50	ERROR CHECKS FOR FIGURES GREATER THAN 5 - I.E., THEY MAY HAVE ENTERED BASIS POINTS INSTEAD OF PERCENTAGES	701 FORM ERROR CHECKS FOR FIGURES GREATER THAN 5 – I.E., THEY MAY HAVE ENTERED BASIS POINTS INSTEAD OF PERCENTAGES	[AUTO-CALC] 801 (Gross Expense Ratio less Rev Sharing Expense Ratio)	Net Expense Ratio (%) x Avg Asset
	2 402txt	402		50	02 FORM ERROR CHECKS FOR FIGURES GREATER THAN 5 - I.E., THEY MAY HAVE ENTERED BASIS POINTS INSTEAD OF PERCENTAGES	702 FORM ERROR CHECKS FOR FIGURES GREATER THAN 5 – I.E., THEY MAY HAVE ENTERED BASIS POINTS INSTEAD OF PERCENTAGES	[AUTO-CALC] 802 (Gross Expense Ratio less Rev Sharing Expense Ratio)	[AUTO-CALC] 902 Net Expense Ratio (%) x Avg Asset:
	3 403txt - 475txt	403475		50357		703775 FORM ERROR CHECKS FOR FIGURES GREATER THAN 5 – I.E., THEY MAY HAVE ENTERED BASIS POINTS INSTEAD OF PERCENTAGES	[AUTO-CALC] 803-875 (Gross Expense Ratio less Rev Sharing Expense Ratio)	[AUTO-CALC] 903-975 Net Expense Ratio (%) x Avg Asset:
	TOTALS [ERROR CHECK: If they say they have 3 options but only provide info for 2, error message]	[AUTO-CALC SUM OF ABOVE] 476	[AUTO-CALC S ABOVE] 576 [ERROR CHECK: close to s188, res didn't enter these	If s576 is spondent	TENDENTALES	FERGLIVINGES		[AUTO-CALC SUM OF ABOVE]
		JET INVESTMENT FEES Assets \$000s x Net E	(A) S = \$ [REPEAT SU) JM FRON				
B. AD	MINISTRATIVE EXPENSES AND	FEES						
2.	Is your plan funded entirely wit	h revenue sharing from	n investment pr	ovider	s and vendors?	118-1	Yes ₂□ No	
3. A	dministrative Expenses							
	2017 Annual Administrative Expe	nses (Enter "0" if none)		Ann	nual Expenses Cove by Fees		ual Expenses Not vered by Fees***	*** [HOVER: For example,
	 Recordkeeping expenses 			\$		776 \$	384	expenses
	Internal oversight and admin benefits of staff dedicated to plan admin	nistration, audit and legal expe	nses, etc.)	\$		777 \$	385	absorbed by plan sponsor and not
	Custodial and trustee expens Investment Fees	ses not included in 1 or i	n Net	\$		778 \$	386	passed on to participants]
	4. Consulting expenses			\$		779 \$	387	participants
	5. Travel/training expenses			\$		780 \$	388	****Prepopul
	6. Communications/education/r	narketing expenses not i	ncluded in 1	\$		781 \$	389	ate s380 with total
	7. All other plan expenses not in			\$		782 \$	695	from Column
	Total Administrative Expens	es		\$ [AU	TO-CALC SUM]	783 \$ [AUTC	-CALC SUM] 696*	2
Adr 4.	ministrative Fees Please provide the total annual driven by participant elections							t include fees
	3 1 · · · 1 · · · · · · · · · · · · · ·		Total Annual		1		er text>	
	Annual direct dollar-based fees (if	applicable)	\$	376	i.e., \$50 per partio		t x total # of particip	ants or accounts
	Annual asset-based fees (if applic	· · · · · · · · · · · · · · · · · · ·	\$	377	i.e., 10 basis poin			
	Revenue sharing fees		\$	378	Revenue Sharing			
	Total Fees (sum of above)		\$ [AUTO-CALC]	A 379				
1								



	Other annual expenses not covered by	y fees	\$ B 380 Prepopulate with new total from column 2 above (S696)****]	Other plan related	expenses paid by plan	sponsor/employ	/er		
	Gross fees and uncovered expenses		\$ [AUTO-CALC] A+B=C						
	Less reimbursements to participants of administrative account (Enter "0" if none)	r credits to	\$ D 382	Reimbursement of	excess fees or revenu	e sharing			
	Net Administrative Fees (fees + uncovered costs)		\$ [AUTO-CALC] C-D=E						
		NET ADMINISTR	(B) AATIVE FEES \$: [REPI	EAT "E" FROM ABO	VE s383]				
	BASED ON YOUR RESPONSES A					TIVE FEES (A	-B) ARE:		
SUMN	MARY OF COSTS					_			
		Net Inve	stment Fees (A)	Net Admir	istrative Fees (B)	То	tal		
	Cost per participant	\$ [AUTO-CALC]	477	\$ [AUTO-CALC	480	\$ [AUTO	CALC] 486		
	Cost per account	\$ [AUTO-CALC]	478	\$ [AUTO-CALC	481	\$ [AUTO	·CALC] 487		
	Cost as % of assets	[AUTO-CALC]	6 479	[AUTO-CALC	1% 482	[AUTO-	CALC] % 488		
INDIV	IDUAL PARTICIPANT FEES								
5a.	Does your plan charge fees/expens		• • •	ns (i.e., Ioans, QD	ROs, advice, etc.)?	•			
ou.	577-1 ☐ Yes 2 ☐	No (If "No", Go to "FII	NAL THOUGHTS")						
5b.	Which, if any, of the following categ								
		ories or rees does	J						
	Fee Type	ories or rees does	Charge this fee?	Amount to an individu					
	Loan origination	ories or rees does	Charge this fee? □ 578	to an individu \$					
	Loan origination Loan maintenance (annual)	ories or rees does	Charge this fee?	to an individu \$ \$	al participant				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency	ories or rees does	Charge this fee? □ 578 □ 579 □ 580	to an individu	al participant 588				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration	ories or rees does	Charge this fee? □ 578 □ 579 □ 580 □ 581	to an individu	sal participant 588 589				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing		Charge this fee? 578 579 580 581	to an individu	588 589 590				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a	nnual fee	Charge this fee? 578 579 580 581 582	to an individues \$ \$ \$ \$ \$ \$ \$	588 589 590				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o	nnual fee	Charge this fee? 578 579 580 581	to an individu	588 589 590 591 592 593 594				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o Investment advice (%)	nnual fee	Charge this fee?	to an individues \$ \$ \$ \$ \$ \$ \$	588 589 590 591 592 593 594 % 595				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o Investment advice (%) Managed account (%)	nnual fee ne-time fee	Charge this fee? 578 579 580 580 581 582 583 584 584	to an individue \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	588 589 590 591 592 593 594				
	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o Investment advice (%) Managed account (%) Financial planning (\$ or %, as app	nnual fee ne-time fee	Charge this fee?	to an individues \$ \$ \$ \$ \$ \$ \$	588 589 590 591 592 593 594 % 595		% 598		
9. FIN	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o Investment advice (%) Managed account (%) Financial planning (\$ or %, as app AL THOUGHTS	nnual fee ne-time fee licable)	Charge this fee? 578 579 580 580 581 582 583 584 584 585 586	to an individue \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	588 589 590 591 592 593 594 % 595 % 596 597				
9. FIN	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o Investment advice (%) Managed account (%) Financial planning (\$ or %, as app AL THOUGHTS NAGDCA is constantly striving to ir	nnual fee ne-time fee licable)	Charge this fee? 578	to an individue \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	588 589 590 591 592 593 594 % 595 % 596 597	ou might hav			
9. FIN	Loan origination Loan maintenance (annual) Hardship/unforeseeable emergency Beneficiary administration QDRO processing Brokerage window administration - a Brokerage window administration - o Investment advice (%) Managed account (%) Financial planning (\$ or %, as app AL THOUGHTS	nnual fee ne-time fee licable)	Charge this fee? 578	to an individue \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	588 589 590 591 592 593 594 % 595 % 596 597				



Summary of Costs Formulas

s477	s976/s66	Net Investment Fees	1	Total Participants	Net Investment Fees/Total Participants
s478	s976/s46	Net Investment Fees	1	Total Accounts	Net Investment Fees/Total Accounts
s479	s976/s188*100	Net Investment Fees	1	Total Assets %	Net Investment Fees/Total Assets %
s480	s383/s66	Net Admin Fees	1	Total Participants	Net Admin Fees/Total Participants
s481	s383/s46	Net Admin Fees	1	Total Accounts	Net Admin Fees/Total Accounts
s482	s383/s188*100	Net Admin Fees	1	Total Assets %	Net Admin Fees/Total Assets %
s486	s390/s66	Total Combined Investment and Admin Fees	1	Total Participants	Total Combined Investment and Admin Fees/Total Participants
s487	s390/s46	Total Combined Investment and Admin Fees	1	Total Accounts	Total Combined Investment and Admin Fees/Total Accounts
s488	s390/s188*100	Total Combined Investment and Admin Fees	1	Total Assets %	Total Combined Investment and Admin Fees/Total Assets %

Before submitting your final form, it is VERY IMPORTANT that you:

- make sure you completed the contact information
- make a copy of this form for your records.

Thank you for your time!

ERROR CHECKS THAT WILL OCCUR WHEN RESPONDENT TRIES TO SUBMIT FINAL FORM:

ON SUBMIT, CHECK TO MAKE SURE S49 = S58 = S188 (AT LEAST CLOSE)

IF "NO," ERROR MESSAGE:

The following items should be equal (or close to equal):

"Total Account Balance, Pre-tax and Roth" from Section 1 question 13

"Total Plan Assets" from Section 1 question 14

"Total Plan Assets" from Section 3 question 2 Column 1

ON SUBMIT, CHECK TO MAKE SURE S783 + S696 = S383 (AT LEAST CLOSE)

IF "NO," ERROR MESSAGE:

"Total Administrative Expenses" from Section 8 question 3 should be equal (or close) to "Net Administrative Fees (fees + uncovered costs)" from Section 8 question 4

ON SUBMIT, CHECK: MUST PROVIDE BOTH ADMIN AND INVESTMENT FEES \$383 AND \$976 IF "NO," ERROR MESSAGE:

"In order for your data to be included in the report, you must provide both Administrative and Investment fees in Section 8"

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