

Costs & Services Report

Prepared on 6/19/2018. Investment Data as of 3/31/2018.

Prepared For:

Fi360

Prepared By:

Fi360

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Costs & Services Report

Investment Data as of 3/31/2018. Account Holdings as of 4/30/2018

ANNUAL COST SUMMARY

\$ 5,448,032

TOTAL
ASSETS

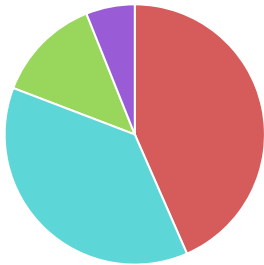
\$ 46,736

TOTAL
COSTS

86 BPS

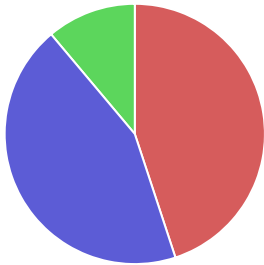
TOTAL COSTS IN
BASIS POINTS

SERVICE PROVIDERS



PROVIDER	CATEGORY	\$	BPS	%
Fund / Asset Managers	Investment Options	20,328	37	43
Sample Provider	Recordkeeping/Administration	6,250	11	13
Sample Provider	Investment Advisory/Mgmt	17,434	32	37
Sample Provider	Custodial/Trustee Services	2,724	5	6
		\$ 46,736	86	100

PAYMENT SOURCE



	\$	BPS	%
Plan Participants/Client - Through Investment Options	27,011	50	58
Plan Participants/Client - Revenue Sharing Credit	-6,683	-12	-14
Company - Direct Billed	26,408	48	57
	\$ 46,736	86	100

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ANNUAL COST BREAKDOWN

	COMPANY	PLAN PARTICIPANTS/CLIENT
Total Cost - In Dollars	\$ 26,408	\$ 20,328
Total Cost - In Basis Points	48 BPS	37 BPS
Average Cost Per Active Participant (75)	\$ 352	\$ 271

FUND / ASSET MANAGERS

INVESTMENT OPTIONS

	COMPANY	PLAN PARTICIPANTS/CLIENT
Total Investment Option Costs	-	27,011
Revenue Sharing	-	6,682
Effective Management Fee	-	\$ 20,328

SAMPLE PROVIDER

RECORDKEEPING/ADMINISTRATION

	COMPANY	PLAN PARTICIPANTS/CLIENT
Participant Administration & Recordkeeping. Annual Administration & Recordkeeping Fee	6,250	-
<ul style="list-style-type: none"> ■ Flat Cost of \$2,500.00 assessed annually ■ Per Participant Cost of \$50.00 assessed annually 		
	\$ 6,250	-

SAMPLE PROVIDER

INVESTMENT ADVISORY/MGMT

	COMPANY	PLAN PARTICIPANTS/CLIENT
Discretionary Trustee. Annual Asset Based Discretionary Trustee	11,986	-
<ul style="list-style-type: none"> ■ 22 BPS assessed annually 		
Plan Advisor.	5,448	-
<ul style="list-style-type: none"> ■ 10 BPS assessed annually 		
	\$ 17,434	-

SAMPLE PROVIDER

CUSTODIAL/TRUSTEE SERVICES

	COMPANY	PLAN PARTICIPANTS/CLIENT
Asset Based Trading & Revenue Share Collection Fee.	2,724	-
<ul style="list-style-type: none"> ■ 1 BPS assessed quarterly 		
	\$ 2,724	-

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ANNUAL INVESTMENT OPTION COSTS

\$ 27,011

**TOTAL INVESTMENT
OPTION COSTS**

0.5 %

**WEIGHTED AVG NET
EXP RATIO**

\$ 6,682

**TOTAL REVENUE
SHARING**

\$ 20,328

**TOTAL EFFECTIVE
MGMT FEE**

Each investment option is listed below. In many cases, especially in 401k plans, part of the expense ratio may be directed via 'revenue sharing' to other service providers such the advisor, recordkeeper or custodian. 12B-1 fees are commonly sent to the advisor while Sub-TA and Shareholder Service (SHR SVC) fees are commonly sent to the recordkeeper and/or custodian. Revenue sharing can be offset against other costs charged by a provider or additive to other costs they charge (see the Annual Cost Breakdown section for additional information). Fi360 calculates the MGMT FEE by subtracting any of these revenue sharing elements from the net expense ratio.

EXP RATIO * \$ ASSETS = \$ COSTS

U.S. EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Columbia Large Cap Index Inst	-	0.15	-	0.05	0.20 (10)	0.20	1,023,688	2,047
Columbia Mid Cap Index Inst	-	0.10	-	0.10	0.20 (8)	0.31	206,885	414
Columbia Small Cap Index Inst	-	0.10	-	0.10	0.20 (6)	0.20	123,392	247
DFA US Targeted Value I	-	-	-	0.37	0.37 (5)	0.37	133,214	493
MFS® Value R4	-	0.15	-	0.44	0.59 (18)	0.59	515,381	3,041
T. Rowe Price Mid-Cap Growth	-	0.15	-	0.62	0.77 (15)	0.77	139,120	1,071
T. Rowe Price New America Growth	-	0.15	-	0.65	0.80 (32)	0.80	469,998	3,760
Vanguard Selected Value Inv	-	-	-	0.39	0.39 (6)	0.39	136,336	532
Vanguard Small Cap Growth Index Admiral	0.03	-	-	0.04	0.07 (1)	0.07	21,986	15

INTERNATIONAL EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
American Funds Capital World Gr&Inc R6	-	-	-	0.45	0.45 (5)	0.45	16,576	75
American Funds Europacific Growth R6	-	-	-	0.50	0.50 (5)	0.50	346,083	1,730
American Funds New World R6	-	-	-	0.64	0.64 (10)	0.64	130,612	836
Dodge & Cox International Stock	-	0.10	-	0.54	0.64 (23)	0.64	284,705	1,822

SECTOR EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Nuveen Real Estate Securities R6	-	-	-	0.87	0.87 (31)	0.87	176,742	1,538

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ANNUAL INVESTMENT OPTION COSTS

ALLOCATION

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Vanguard Wellington™ Admiral™	-	-	-	0.16	0.16 (1)	0.16	95,987	154

COMMODITIES

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
PIMCO Commodity Real Ret Strat Admin	0.25	-	-	0.74	0.99 (46)	1.32	7,938	79

TAXABLE BOND

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Dodge & Cox Income	-	0.08	-	0.35	0.43 (18)	0.43	691,821	2,975
Vanguard Interm-Term Treasury Adm	-	-	-	0.10	0.10 (5)	0.10	21,478	21

STABLE VALUE

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
UTC Stable Value ^a	-	0.25	-	0.43	0.68 (-)	-	906,090	6,161

TOTAL INVESTMENT OPTION COSTS

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET	GROSS		
In Dollars (\$)	26	6,656	-	20,328	27,010	21,103	5,448,032	27,011
In Basis Points (BPS)	-	1	-	8	9	9	-	50

FEE WAIVERS

Columbia Mid Cap Index Inst : Columbia Management Investment Advisers, LLC and certain of its affiliates have contractually agreed to waive fees and/or to reimburse expenses (excluding transaction costs and certain other investment related expenses, interest, taxes, acquired fund fees and expenses, and infrequent and/or unusual expenses) through June 30, 2018, unless sooner terminated at the sole discretion of the Fund's Board of Trustees. Under this agreement, the Fund's net operating expenses, subject to applicable exclusions, will not exceed the annual rates of 0.45% for Class A, 0.200% for Class R5, 0.200% for Class Y and 0.20% for Class Z.

PIMCO Commodity Real Ret Strat Admin : PIMCO has contractually agreed to waive the Fund's advisory fee and the supervisory and administrative fee in an amount equal to the management fee and administrative services fee, respectively, paid by the PIMCO Cayman Commodity Fund I Ltd. (the "Subsidiary") to PIMCO. The Subsidiary pays PIMCO a management fee and an administrative services fee at the annual rates of 0.49% and 0.20%, respectively, of its net assets. This waiver may not be terminated by PIMCO and will remain in effect for as long as PIMCO's contract with the Subsidiary is in place.

STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

This report is designed to provide summary data regarding a set of service providers, their costs and a portfolio of investments.

This report is for informational purposes only and does not constitute professional investment advice. The asset and/or fund expense information contained in this report is based on information provided to your financial advisor by your plan administrator/record-keeper. Although Fi360 obtains data from sources it deems to be reliable, it does not independently verify the data, and does not warrant or represent that the data is timely, complete, or accurate. The actual value of these assets may differ from that shown. You should contact your plan administrator/record-keeper for additional information.

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Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest.

Investing in mutual funds involves risk. The principal value and investment return will fluctuate so that your shares, when redeemed, may be worth more or less than their original cost. All investing involves risk, including the possible loss of principal.

This Statement of Additional Disclosures includes important information regarding the information provided in the report. If an investor does not understand any term or data presented herein, he/she should consult with his/her financial advisor.

EXPENSES

12b-1 Fee. This value is usually taken from the fund's prospectus, but may have been edited by your financial advisor if the prospectus amount was not accurate for your given situation. This value is part of the Net Expense Ratio. It represents a maximum annual charge deducted from investment assets to pay for distribution and marketing costs. This value can be rebated back to the client to offset other expenses.

Basis Point (BPS). One-hundredth of a percentage point. For example, 50 basis points equals .50%

Fee Waiver/Cap. This value is from the investment's most recent prospectus. The elimination of all or part of a fund's expense or the cap or maximum fee charged by the portfolio manager. Some fee waivers and caps have an expiration date; others are in place indefinitely. Some funds adopt this practice at various times to make their returns more competitive.

Gross Expense Ratio. This value is from the investment's most recent prospectus. The total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the manager not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely.

Investment Option Costs (\$ Costs). Fi360 calculates this value by taking the Net Expense Ratio and adding any applicable Wrap Fee. It represents the total costs paid through the investment options. Note that other costs may be paid directly to other service providers as outlined in this report.

Mgmt. Fee (Effective Management Fee). Fi360 calculates this value by taking the Net Expense Ratio and subtracting any 12b-1, SubTA and Shareholder Service (ShrSvc) fees as those are not retained by the investment manager. It represents the fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

Net Expense Ratio. This value is from the investment's most recent prospectus. The percentage of investment assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's Net Asset Value. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. A higher expense ratio will "drag" on the overall performance of a fund compared to peers with a lower expense ratio.

Net Expense Ratio (Rank). The percentile rank for the Net Expense Ratio within the investment's peer group. 1 being the best and 100 the worst.

Revenue Sharing. Fi360 calculates this value by summing the 12B-1, Sub-TA, Shareholder Service and Wrap Fee for each investment. It represents the total costs paid through the investment options but

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STATEMENT OF ADDITIONAL DISCLOSURES

directed to another service provider (not for the direct management of the investment option). This value can be rebated back to the client to offset other expenses.

Shareholder Service Fee (Shr Svc). This value is entered by your financial advisor and is part of the Net Expense Ratio. Typically this value is passed back to a custodian or recordkeeper that is providing custodial services for the client/plan assets. This value can be rebated back to the client to offset other expenses.

Sub-TA. This value is entered by your financial advisor and is part of the Net Expense Ratio. Also known as Sub-Transfer Agency Fees, the name of this fee refers to the subcontracting of participant accounting to third parties, called Sub Transfer Agents. The transfer agent is the

bank or trust company that executes, clears and settles buy or sell orders for mutual fund shares, and maintains shareholder records of ownership. When these functions are subcontracted to another recordkeeper, the fee paid to the sub-contractor is called the Sub-TA fee. Typically, Sub-TA fees are not disclosed in the prospectus and can vary depending on the client's circumstances. This value can be rebated back to the client to offset other expenses.

Weighted Average Expense Ratio. Fi360 calculates this value by taking the Total Investment Option Costs and dividing by the Total Client Assets. It represents the average expenses paid through the investment options.