VENDOR COMPARISON

SAMPLE

presented by:

Signature Estate & Investment Advisors, LLC
Signature Estate & Investment Advisors, LLC
2121 Avenue of the Stars, Suite 1600
Los Angeles, CA 90067
310-712-2323

August 20, 2009

C O N F I D E N T I A L

Best efforts were made to obtain and present accurate information. In some instances, vendor explanations were not clear or the question was not answered concisely. Vendor services, fees, and capabilities are subject to change and cannot be guaranteed now or in the future.

Table of Contents

Plan Service Highlights

Vendor Background

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
DC Assets Under Management:				
- 2007	$33.6 billion	$53.4 billion	$511.7 billion	$91.2 billion
- 2006	$29.5 billion	$53.6 billion	$478 billion	$79.6 billion
- 2005	$27.4 billion	$38.9 billion	$425.7 billion	$73.1 billion
Total DC Participants	Data not available	1,613,121	13,700,000	3,133,185
Number of Plans (by number of participants):				
- Under 100	29,751	37,193	11,640	29,006
- 100-499	1,419	2,886	3,282	3,965
- 500-999	104	144	766	527
- 1,000-4,999	70	43	1,000	362
- 5,000-10,000	5	4	201	33
- 10,000+	7		205	21
Total Number of Plans	31,356	40,270	17,094	33,914
Persistency Rate (Client Retention):				
- 2007	90%	94%	96.2%	95%
- 2006	90%	94%	96.5%	97%
- 2005	90%	94%	96%	96%

Plan Service Highlights

Recordkeeping

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Recordkeeping System	OmniPlus	Proprietary	Proprietary	Proprietary
Recordkeeping System Location	Roseland, NJ	Toronto, Ontario Canada	Westlake, TX	Des Moines, IA
Third Party Administrator	N/A	TBD	N/A	N/A
Data Submission Method (i.e., Enrollment, Census):				
- Paper		✓		✓
- Website	✓	✓	✓	✓
- Diskette	✓	✓		✓
- Excel	✓	✓	✓	✓
- Tape		✓		✓
- Electronic Data Transfer	✓	✓	✓	✓
Plan Deposit Submission Method:				
- Check	✓	✓		✓
- ACH	✓	✓	✓	✓
- Wire	✓	✓	✓	✓
Plan Contributions Invested (assumes good order)	Next day	Same day	Same day	Same day
Automated Process for Late Contribution Notification	Yes	No	No	Yes
Investment Accounting	Units or Shares	Units	Shares	Shares

Plan Service Highlights

ADMINISTRATION

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Total Number of Employees in DC Group	920	1,200	159 (Fidelity Advisor)	4,900
Account Representatives (Relationship Managers)	460	350	68 (Fidelity Advisor)	205
Average # of Plans Assigned to Account Representatives:				
- $1-$10 million	40	130	40	Varies
- $10-$25 million	15-35	N/A	15-25	Varies
- $25 million+	8-15	N/A	15-20	8-12
One Point of Contact for Day-to-Day Questions	Yes	Yes	Yes	Yes (<$5 million has a Client Service Team)
Account Representatives' Hours of Availability	9 a.m. – 7 p.m. ET	8 a.m. - 8 p.m. ET	8:30 a.m. - 8:30 p.m. ET	8 a.m. - 5 p.m. (local time)
Account Representatives' Location	Louisville, KY, Salem, NH, Florham Park, NJ	Toronto, Ontario Canada	Westlake, TX	Local contact in one of nearly 50 offices throughout the U.S.
Investment in Technology:				
- 2007	$15 million	Data not available	$2 billion	$350 million
- 2006	$15 million	Data not available	$2 billion	$350 million
- 2005	$15 million	$18 million	$2 billion	$350 million

Plan Service Highlights

Conversion Services

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Dedicated Conversion Specialist / Team	Yes	Yes	Yes	Yes (<$5 million is a Client Implementation Team)
Average # of Plans Assigned to Conversion Specialist	2-3	200-250 annually	8-12	8 - 10 (<$25 million) 1 - 2 ($25 million+)
Quoted Pricing Contingent Upon Vendor Fund Mapping Strategy	Yes	No	No	Yes
Assets Allocated to Participants (assumes good order)*	Less than 5 days	2 days	7-10 days	Same day
Lead-Time to Begin Conversion*	4-8 weeks	Case-by-case	60 days	45-60 days
Projected Black-Out Period	Less than 10 days	Case-by-case	10 days	1-3 days
Assets Invested During Conversion Period	Mapped to like funds	Mapped to like funds or held in money market	Mapped to like funds	Mapped to like funds or held in money market
Processing of Enrollment Forms	Vendor	Vendor	Client (if paper); Fidelity (if paperless)	Vendor
Asset Allocation Funds Allowed in Mapping Strategy	Yes	Yes	Yes	Yes
Unique Conversion Capabilities			Special conversion website for document relay, filing, auto signature, etc.	Performs 1,500+ transitions annually

**business days*

Plan Service Highlights

Compliance Services

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
ERISA Attorneys on Staff	5	0 (TPA)	4 (Fidelity Advisor)	6
Compliance Specialists on Staff	4	0 (TPA)	22 (Fidelity Advisor)	137
SAS 70 Package	Yes	Yes	Yes	Yes
Plan Document Capabilities:				
- Standard Prototype	✓	✓		✓
- Volume Submitter	✓	✓	✓	
- Custom	✓			✓
Summary Plan Description:				
- Delivery	Master copy to ER	Master copy to ER	Master copy to ER	Copies for EEs
- Style	8.5x11	8.5x11 photocopy	8.5x11 softcopy	Bound booklet
- Posted on website	Yes	No	No	Yes
Testing/Reporting:				
- 401(k)/401(m)	✓	✓	✓	✓
- 402(g)	✓	✓	✓	✓
- 415 Annual Addition	✓	✓	✓	✓
- 416 Top Heavy	✓	✓	✓	✓
- 410(b) Coverage	✓	✓	✓	✓
- Form 5500	✓	✓	✓	✓
- Summary Annual Report	✓	✓	✓	✓

Plan Service Highlights

TIMING STANDARDS[1,2]

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Employee Reports (Statements)	10 days	10 days	20 days if paper or anytime (via website)	4-7 days
Employer Reports	10 days	10 days	Anytime (via website)	4-7 days
Plan Management Reports (Employer)	Anytime	Anytime (via website)	7 days	Anytime
Terminations	3-5 days + mailing	3 days + mailing	3-5 days + mailing	1 day + mailing (website) 5 days + mailing (paper)
Loans	2-3 days + mailing	2 days + mailing	3-5 days + mailing	Next day (website) 5 days + mailing (paper)
Hardships	3-5 days + mailing	2 days + mailing	3-5 days + mailing	5 days + mailing
Age 59 ½	3-5 days + mailing	2 days + mailing	3-5 days + mailing	5 days + mailing
QDROs	2-3 days + mailing	TPA	3-5 days + mailing	7-10 days + mailing
Investment Transfers	Same day	Same day	Same day	Same day
Average Length of Time On-Hold	0:15	Data not available	0:07	0:32
Average Length of Conversation	3:00	2:45	5:07	6:17
Return Phone Calls (Account Reps)	Same day	2 hours	Same day	Same day (if recâ€™d by 3 p.m. CT)

1. Timing standards for distributions assume that information is received in good order; assumes business days.
2. Timing standards for employee statements represents the number of business days after the end of the quarter.

Plan Service Highlights

Benefit Processing

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Participant Loans:				
- No sponsor signature	Yes	No	Yes	Yes
- Paperless loans	Yes	No	Yes	Yes
- Process	EE - ADP - EE	EE - ER - TPA - JH - ER - EE	EE - Fidelity - EE	EE - PFG - EE
In-Service Withdrawals (Hardships & 59 ½):				
- No sponsor signature	No	No	Yes	Yes
- Process	EE - ADP - ER - ADP - EE	EE - ER - TPA - JH - ER - EE	EE - Fidelity - EE	EE - PFG - EE
Terminations:				
- No sponsor signature	No	No	Yes	Yes
- Notification	Submitted via payroll	ER notifies JH	Submitted via payroll	Submitted via payroll
- Process	EE - ADP - ER - ADP - EE	EE - ER - TPA - JH - ER - EE	ER - Fidelity - EE	ER - PFG - EE - PFG - EE
Terminated Employee Assistance:				
- Website	Yes	Yes	Yes	Yes
- Live Representative	Yes	Yes	Yes	Yes

Plan Service Highlights

WEBSITE SERVICES: PARTICIPANT

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Participant Website Features:				
- Pie chart of investment allocation by asset class	✓	✓	✓	✓
- Personalized rate of return & time periods	✓	✓	✓	✓
- Statements on demand	✓		✓	✓
- Interactive financial calculators	✓	✓	✓	✓
- Targeted/custom messaging (by ER)	✓	✓	✓	✓
- Prospectus / information sheets	✓	✓	✓	✓
- Loan balance	✓	✓	✓	✓
- Loan modeling	✓	✓	✓	✓
- Address changes	✓	✓		✓
Participant Demo Website Address	www.mykplan.com ADPDEMO1234 420338	www.jhpensions.com Username: West01 Password: 12345	http://testdrive.fidelity.com/fiis/nb/login.html Username and password available upon request	www.principal.com Select Personal Login Username: Demoid02 Password: xyz123

Plan Service Highlights

Website Services: Plan Sponsor

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Plan Sponsor Website Features:				
- Ad Hoc reporting	✓	✓	✓	✓
- Plan demographic information	✓	✓	✓	✓
- Asset allocation analysis	✓	✓	✓	✓
- Participant account statements	✓	✓	✓	✓
- Download most commonly used forms	✓	✓	✓	✓
- Communication materials	✓	✓	✓	✓
- Transaction activity	✓	✓	✓	✓
- Census data	✓		✓	✓
- Change participant address	✓	✓	✓	✓
Plan Sponsor Demo Website Address	www.mykplan.com ADPDEMO1234 420338	www.jhpensions.com/er Contract: demo90a PIN: 12345	http://testdrive.fidelity.com/fiis/nb/login.html Username and password available upon request	www.principal.com Select Employer Login Username: Demoid02 Password: xyz123

Plan Service Highlights

Participant Communication

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Enrollment Support:				
- Local support	✓	✓	✓	✓
- National support (multiple locations)	✓	✓	✓	✓
- Initial meetings	✓	✓	✓	✓
- Ongoing meetings	✓	✓	✓	✓
Meeting Attendance Requirements (EEs)	15	5	25	20
Enrollment Application:				
- Paper	✓	✓	✓	✓
- Website	✓	✓	✓	✓
- AVRS	✓			✓
Eligibility Tracking	Yes	TPA	Yes	Yes (subject to plan review)
Enrollment Kit Delivery:				
- Mailed to homes	✓	✓	✓	✓
- Provided at meetings	✓	✓	✓	✓
- Mailed to plan sponsor	✓	✓	✓	✓
Ongoing Participant Education (Program Detail)	Targeted campaigns, posters, paycheck stuffers, webinars, etc.	Newsletters, posters, payroll stuffers	Monthly targeted behavioral campaigns; Quick Check available anytime online, webinars/conference calls and e-learning workshops	Customizable print, onsite and electronic solutions. Additional fees may apply.
Customized Materials	Yes (>$15 million)	Yes	Yes	Yes (at $5 million)

Plan Service Highlights

PARTICIPANT STATEMENTS

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Statement Frequency / Delivery	Quarterly / Home	Quarterly / Home	Quarterly / Home	Quarterly / Home
Statement Color	Black & white	3-color	Black & White	4-color
Statement Content:				
- Personal info	✓	✓	✓	✓
- Date of birth		✓	✓	✓
- Hire date	✓			✓
- Entry date (into plan)				✓
- Beneficiary				✓
- Deferral percentage	✓		✓	✓
- Vested balance	✓	✓	✓	✓
- Investment direction	✓	✓	✓	✓
- Investment allocation	✓	✓	✓	✓
- Transaction history	✓	✓	✓	✓
- Fund performance	1, 3, 5, 10 yr	3 mos., 1, 3, 5, 10 yr	3 mo., YTD, 1, 3, 5, 10 yr, inception	YTD, 1, 5, 10 yr, inception
- Personalized rate of return & time periods	Quarterly	Quarterly, YTD, since inception	Any date range (last 24 mo.)	Period and YTD
Company Logo	Yes	Yes	Yes	Yes (fee applies if <$5 million)
Custom Messaging (# of characters)	Yes	Yes	Yes / 1,400 characters	Yes / 1,500 characters
EE Newsletters / Frequency	Quarterly	Quarterly	Semi-annually (website only)	Quarterly

Plan Service Highlights

Participant Service

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Automated Voice Response System: - Opt out to speak with live representative - Demo	Yes (866)695-7526 SSN: 800-00-2000 PW: 9999	Yes (800) 395-1113 SSN: 703-00-008 Contract: 70300	Yes N/A	Yes (800) 547-7754 ID: 3 PIN: 1234
#800 Number / Live Representative Support (Call Center) (ET)	9 a.m. – 7 p.m.	7 a.m. - 12 a.m. M-F 9:30 a.m. - 5 p.m. Sat	8:30 a.m. - 8:30 p.m. M-F (on days when stock market open)	8 a.m. - 10 p.m. M-F
Address Change:				
- AVRS		✓		
- Participant Website	✓	✓	✓	✓
- Live representative	✓		✓	✓
- Submitted by ER	✓	✓	✓	✓
Beneficiary Change:				
- AVRS				
- Participant Website	✓		✓	✓
- Live representative	✓			✓
- Submitted by ER	✓	✓	✓	✓
Contribution Change:				
- AVRS	✓			✓
- Website	✓	✓	✓	✓
- Live Representative	✓		✓	✓
- Submitted by ER	✓	✓	✓	✓

Plan Service Highlights

Individual Retirement Account Rollover Services (<$5,000 account balance)

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Prototype Plan Document Allows for Choice to:				
- Force distributions <$5,000	✓	✓	✓	✓
- Force distributions >$1,000 <$5,000	✓	✓	✓	✓
- Not to force distributions at all	✓	✓	✓	
Safeharbor Rollover Parameters:				
- Annual custodial/admin fee	None	$95 first year; $30 thereafter	N/A	$15
- Type of investment vehicle	IRA	FDIC insured savings accounts, money market deposit accounts or certificate of deposit	Mutual Fund	Principal Bank Safe Harbor IRASM
- Managed by vendor or outside firm	E-Trade	PenChecks	Vendor	Principal Bank
Pricing Negatively Impacted by Accumulation of Account Balances <$5,000	No	No	TBD	No
Timeframe to Consider Participant Missing vs. Non-responsive	45 days	30 days	Discretion of the plan sponsor	60 days

Plan Service Highlights

Spanish (and other language) Services

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Services Available in Spanish:				
- Participant statements	✓			✓
- Call Ctr representatives	✓	✓	✓	✓
- AVRS	✓	✓		✓
- Enrollment materials	✓	✓	✓	✓
- Newsletters		✓	✓	
- Website				
- Employee meetings (initial enrollment and ongoing)	✓	✓	✓	✓
Services available in languages other than Spanish:	Multiple		140+	150 languages (additional fees may apply)
- Participant statements				✓
- Call Ctr representatives	✓		✓	✓
- AVRS				
- Enrollment materials				✓
- Newsletters				
- Website				
- Employee meetings (initial enrollment and ongoing)				✓

Investment Program Overview

INVESTMENT STRUCTURE

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Methodology	Asset Gatherer	Asset Gatherer	Asset Manager	Asset Gatherer
Product/Platform	ADP Retirement	JH Signature	Fidelity Advantage Fund platform	Principal Advantage
Mutual Fund or Group Annuity Contract	Mutual Fund	Group Annuity	Mutual Fund	Mutual Fund
Number of Core Funds	104	83	125+	70
Number of Outside Funds	N/A	63	1,000+	183
Maximum Number of Funds ER Can Offer EEs	32	N/A	20 (+Lifecycle)	100 ($250 per fund over 20 options)
Fund Types:				
- Proprietary			✓	✓
- Sub-Advised		✓		✓
- Outside Mutual Funds	✓		✓	✓
- Outside Separate Accts		✓		
Fund Requirements / Limitations	N/A	Money Market or Stable Value	Custom quote every plan	No proprietary requirements; percentage of asset in outside funds may impact pricing)
Number of Index Funds	5	5	22	3
Automatic Rebalancing	Yes / Annually, Semi-Annually, Quarterly	Yes / Quarterly	Yes / Annually & at 5%, 10%, 15%	Yes / Annually, Semi-Annually, Quarterly, Immediately

Certain fund limitations and restrictions may apply. See provider contract for details.

Investment Program Overview

MONEY MANAGERS*

ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
AIM	AIM	Fidelity Advisor	AIM
AllianceBernstein	Allianz	Aberdeen	Alger
Allianz	American Century	AIM	AllianceBernstein
Alger	American Funds	Allegiant	Allianz Global Investors
American Century	BlackRock	Allianz	American Century
BlackRock	Davis Advisors	AllianceBernstein	American Funds
Davis	Domini Social Investments	American Beacon	Aston Funds
Delafield	DWS Scudder	American Century	Calvert
Dryden	Excelsior	BBH	Columbus Circle
DWS Scudder	Fidelity	BlackRock	Columbia
Fidelity	Franklin Templeton	Calvert	Davis
First American	GMO	Columbia	Delaware Investments
Franklin Templeton	Jennison	Credit Suisse	Dodge & Cox
Goldman Sachs	John Hancock	Dreyfus	Dreyfus
Janus	Keeley Funds	Eaton Vance	DWS
JP Morgan	Legg Mason	Evergreen	Franklin Templeton
MainStay	Lord Abbett	Excelsior	Fidelity
Munder	Marsico	Federated	First American Funds
Neuberger Berman	MFC	First American	Gartmore Morley
Oppenheimer	MFS	Gartmore	Goldman Sachs
Phoenix	Munder Capital	Goldman Sachs	Harbor Fund
PIMCO	Oppenheimer	Hartford	Janus
RiverSource	PIMCO	Heartland	JP Morgan
RS	Rainier	Highbridge	Legg Mason
State Street	Riversource	Janus Adviser	Lord Abbett
T. Rowe Price	Royce	JP Morgan	Mainstay Investments
Thornburg	State Street	Legg Mason	MFS
Van Kampen	T. Rowe Price	Loomis Sayles	Morgan Stanley
Victory	Turner	Lord Abbett	Neuberger Berman
	UBS	MainStay	Oppenheimer
	Vanguard Group	Managers	PIMCO
	Van Kampen	Nationwide	Principal Global Investors
	Victory	Neuberger Berman	Putnam
	Wellington	Oppenheimer	Russell
	Western	PIMCO	Thornburg Investments
		Pioneer	T. Rowe Price
		Putnam	UBS
		RS	Van Kampen Inv
		Skyline	Vanguard
		Thornburg	Victory
		Touchstone	

		T. Rowe Price Van Kampen Victory	

**A complete fund menu for each participating vendor is available upon request.*

Investment Program Overview

Cash Account Detail (Participant Level)

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Stable Value	Yes	Yes	Yes	Yes
Money Market	Yes	Yes	Yes	Yes
Portfolio:				
- Adjustment frequency	N/A	Monthly	N/A	N/A
- Transfer limitations	N/A	Yes	Stable Value subject to one year notice requirement	N/A
- Market Value Adjustment (for participant transfers)	N/A	Yes	N/A	N/A
Guaranteed Investment Contract (GIC):				
- Maturity duration	N/A	3, 10 year	N/A	N/A
- Adjustment frequency	N/A	Monthly	N/A	N/A
- Window deposit period	N/A	Annual	N/A	N/A
- Transfer limitations	N/A	No	N/A	N/A
- Potential Market Value Adjustment (for participant transfers prior to maturity)	N/A	Yes	N/A	N/A

Certain fund limitations and restrictions may apply. See provider contract for details, including detailed description of potential market value adjustments that may apply to participant investment transfers and/or contract termination.

**Refer to Section V (Appendices) for Short-Term Investment Overview.*

Investment Program Overview

ASSET ALLOCATION PORTFOLIOS

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Number of Balanced Accounts	2-4	4	115+	2
Age-based Accounts	5-10	N/A	11	11 (counts as 1 acct)
Number of Asset Allocation Accounts	1	5	50+	5 (counts as 1 acct)
Custom Asset Allocation Models:				
- Allow Advisor to build custom asset allocation models	TBD	No	No	Yes
- How many	15	N/A	N/A	Negotiable
- Minimum plan size	$15 million	N/A	N/A	$1 million
- Additional fee(s)	No	N/A	N/A	Yes
- Illustrated on statement	Yes	N/A	N/A	Yes
- Partial or total allocation	Both	N/A	N/A	Total (exceptions available)
- Support questionnaire	Yes	N/A	N/A	Yes
- All funds available to participants outside of the asset allocation models	Yes	N/A	N/A	Yes

Investment Program Overview

Investment Changes

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Allocate Separately by:				
- Contribution source (EE/ER)	✓	✓	✓	✓
- Existing allocation/future contribution	✓	✓	✓	✓
- Percentage or dollar amount (for existing account balance)	Percentage	Dollar	Percentage or Dollar	Percentage or Dollar
Investment Change Method (EE):				
- Hardcopy	✓	✓		✓
- Customer Service Rep	✓		✓	✓
- AVRS	✓	✓		✓
- Website	✓	✓	✓	✓
Participant Confirmation:				
- Sent to homes	✓		✓	✓
- Shown on statement	✓	✓	✓	✓
- Emailed			✓	✓
Prospectus (or Fact Sheet) Sent to Homes When Fund Changes Made	Yes	No (sent to ER)	Yes (if participant does not confirm they have already read and received it online)	No
Prospectus (or Fact Sheet) Delivered Electronically	(available via the website)	No	(available via the website)	(available via the website)

Investment Program Overview

Self-Directed Brokerage

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Self-Directed Brokerage Account Option (SDBA)	State Street Global Brokerage	Outsourced (TruSource, Union Bank of CA)	Proprietary (Fidelity BrokerageLink)	Pershing LLC (Principal Self-Directed Brokerage Account)
Minimum Plan Asset Size to Offer SDBA	N/A	N/A	N/A	$1 million
Investments Allowed in Program	Mutual Funds	Stocks, bonds, mutual funds and U.S. government obligations	Mutual funds, equities, U.S. Treasury securities, mortgage-backed securities, American Depository Receipts, CDs, Options	Mutual funds, individual stocks, investment grade bonds and treasuries
Allowable Participant Transfer Amount	N/A	100%	$500 must stay in standard plan options	N/A
SDBA Balance Reflected on Employee Statement	Yes	Yes	Yes	Yes
Account Limitations	N/A	N/A	TBD by plan sponsor	N/A
Trustee Services	N/A	Optional (Wilmington Trust)	Mandatory	Mandatory

Investment Program Overview

Vendor Revenue Sharing / Redemption Fees

	ADP	JOHN HANCOCK	FIDELITY	PRINCIPAL
Does vendor disclose the existence of any revenue sharing arrangements for all sub-advised and retail funds?	Yes	Yes	Yes	Yes
Is the amount and type of revenue sharing for each fund disclosed (or available) upon request?	Yes	Yes	Yes	Yes
Does vendor disclose the amount of revenue in its own proprietary funds that is used to offset core administrative costs?	N/A	No	Yes	Yes
Describe the existence and amount of any redemption fees applicable to funds offered in your fund menu	Funds on platform may impose redemption fees; refer to fund prospectus	Funds on platform may impose redemption fees; refer to fund prospectus	Funds on platform may impose redemption fees, refer to fund prospectus	Funds on platform may impose redemption fees; refer to fund prospectus
How are redemption fees communicated to participants and plan sponsors?	Prospectus, plan sponsor web, participant web, VRU and participant service representative	Prospectus, participant is alerted when a trade is placed, participant website	Prospectuses, Fund Fact Sheets and NetBenefits website	When a participant or plan sponsor initiates any transaction online for which a redemption fee applies, an alert will pop up