

Benchmarks Report
Fees, Plan Design and Participant Success Measures
AAO Company 401(k) Plan



A MCCOLL BROS. LOCKWOOD COMPANY

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Fiduciary Benchmarks
Independent | Comprehensive | Informative

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ABOUT FIDUCIARY BENCHMARKS, INC.

Fiduciary Benchmarks, Inc. (FBI) is a leading authority on fees, participant success measures, support, and services for defined contribution plans. FBI's proprietary software and database of current plan information is used to build the comparisons in this report.

REPORT KEY

Throughout this report, numbers have been rounded to the nearest 100th of one percent and the following designations have been used:

Benchmark Group Fees

Low = 5th percentile
Below average = 25th percentile
Average = 50th percentile
Above average = 75th percentile
High = 95th percentile

Chart Designations

Yellow = This Plan
Blue = Better than average
Brown = Average
Orange = Worse than average
Blue = Better than average
Red = Worse than average



WHAT IS THIS REPORT?

This Fiduciary Benchmarks Fees, Plan Design, and Participant Success Measures Report provides comprehensive "apples-to-apples" comparisons of a plan's fees, design, and participant success measures to those of a Benchmark Group of 49 similar plans.

Note: Your report does not include performance evaluations of the plan's investment options. This important information is beyond the scope of this report.

WHY IS IT IMPORTANT?

Department of Labor regulations under ERISA and, specifically, section 408(b)(2) require that all fees be "reasonable" for services being provided. The information in this report can help in working with service providers to meet this requirement and improve the plan.

HOW WAS THIS REPORT BUILT?

We used a four-step process to build the report:

1. We identified 49 similar plans for comparison (Benchmark Group).
2. We summarized fees being paid for the plan based on the information provided by the plan sponsor and the plan's service providers.
3. We examined the plan's design and associated complexity.
4. We examined 10 participant success measures that indicate how well plan participants are preparing for retirement.

HOW WAS THE BENCHMARK GROUP DETERMINED?

We considered 9 relevant sort factors to identify the 49 similar plans that comprise the Benchmark Group.

Benchmark Group Sort Factors	This Plan	Benchmark Group
Plan Assets	\$20,000,000	\$17mm - \$23mm
Number of Participants	315	215 to 460
Last Year You Bid or Reviewed Your Plan	2011	Last 3 years
Company Industry	Computer and Electronic Product Manufacturing	All
Plan Type	401(k)	Defined Contribution
Uses Auto-Enrollment	For New Hires	16%
Has Employer Match	Yes	82%
% of Plan Assets in Index Funds	10%	0% to 40%
% of Plan Assets in Managed Accounts	5%	0% to 5%

THIS PLAN'S SERVICE PROVIDERS

Service Providers Used Across the Benchmark Group		
Service Provider Type	% of Benchmark Group Using Service Provider Type	This Plan's Specific Service Providers
Recordkeeper	100%	Yamane Plan Services
Advisor / Consultant	82%	ACME Consulting
Third-Party Administrator	8%	None
Other Service Providers	6%	None

HOW IS THIS REPORT BEST USED?

FBI Reports are a key element in an annual plan review process. Maximum value is achieved when the plan's sponsor, its advisor or consultant, recordkeeper and other plan service providers participate.



Plan Fees Summary

This page provides an overall summary of the plan's fees, with comparisons to the Benchmark Group. It's important to consider plan services when assessing whether fees are reasonable. Please note that self directed account and participant level activity fees are not included in the information below.

FEES

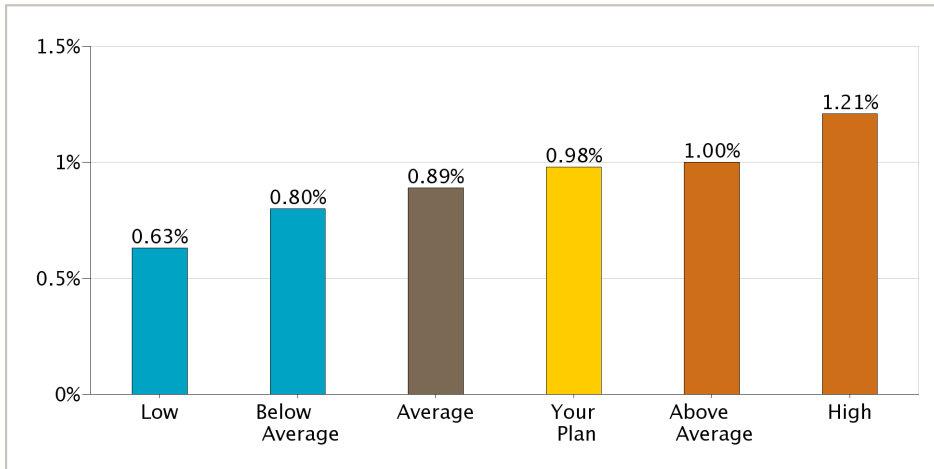
Distribution of Total Plan Fees by Source

	Plan Fee in Dollars	% of Total Fee
Investment Fees	\$154,490	79%
Commissions	-	0%
Finders' Fees	-	0%
Managed Account Fees	\$4,500	2%
Other Fees	\$36,500	19%
ERISA Spending Account Credit	-	-
Grand Total	\$195,490	100%

Distribution of Total Plan Fees by Service Provider

	Plan Fee in Dollars	% of Total Fee
Recordkeeper	\$56,900	29%
Advisor/Consultant	\$40,000	20%
Investment Managers	\$92,546	47%
Managed Accounts Provider	\$3,600	2%
Other Service Providers & Fees	\$2,444	1%
Grand Total	\$195,490	100%

Total Plan Fees vs. Benchmark Group in percent



HOW DO THE PLAN FEES COMPARE

to the average in the Benchmark Group?

- this plan's fees are approximately **0.98%** per year
- this is **0.09%** more per year
- this is equal to **\$18,000** more per year
- this is **\$57** more per participant per year



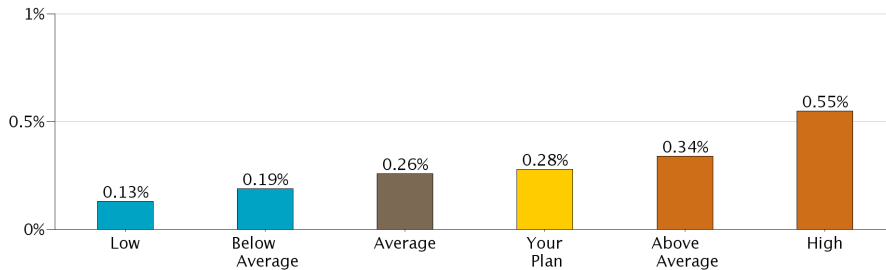
Service Providers' Fee Disclosure

This page summarizes the fees paid to the plan's primary service providers. It's important to consider plan services when assessing whether fees are reasonable. Please note that self directed account and participant level activity fees are not included in the information below.

RECORDKEEPER

Disclosure of Recordkeeper Fees	Plan Fee in Dollars	% of Total Fee
Investment Fees	\$29,500	52%
Managed Account Fees	\$900	2%
Other Fees	\$26,500	47%
ERISA Spending Account Credit	-	-
Total Fees	\$56,900	100%

Recordkeeper's Fees vs. Benchmark Group in percent



HOW DO THE PLAN FEES COMPARE

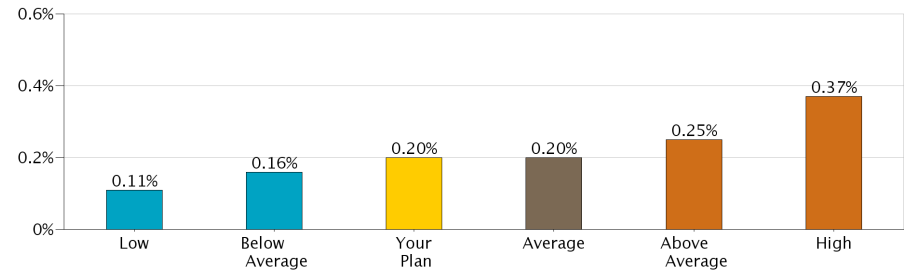
to the average in the Benchmark Group?

- this plan's recordkeeper fees are approximately **0.28%** per year
- this is **0.02%** more per year
- this is equal to **\$4,000** more per year
- this is **\$13** more per participant per year

ADVISOR/CONSULTANT

Disclosure of Advisor/Consultant Fees	Plan Fee in Dollars	% of Total Fee
Investment Fees	\$30,000	75%
Commissions	-	0%
Finders' Fees	-	0%
Other Fees	\$10,000	25%
Total Fees	\$40,000	100%

Advisor/Consultant's Fees vs. Benchmark Group in percent



HOW DO THE PLAN FEES COMPARE

to the average in the Benchmark Group?

- this plan's advisor/consultant fees are approximately **0.20%** per year
- this is equal to **\$0** more per year
- this is **\$0** more per participant per year



Service Providers' Fee Disclosure

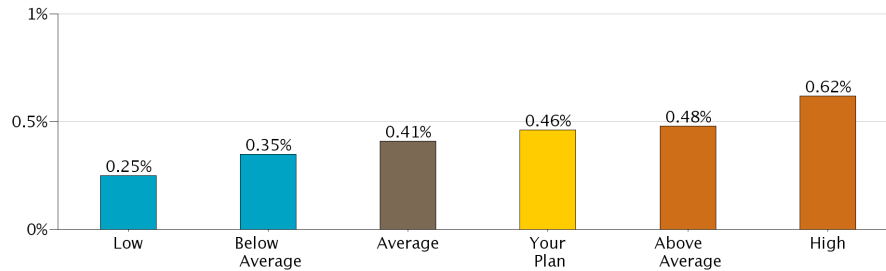
This page summarizes the fees paid to the plan's primary service providers. It's important to consider plan services when assessing whether fees are reasonable. Please note that self directed account and participant level activity fees are not included in the information below.

INVESTMENT MANAGERS

Disclosure of Investment Manager Fees

	Plan Fee in Dollars	% of Total Fee
Investment Fees	\$92,546	100%
Total Fees	\$92,546	100%

Investment Manager's Fees vs. Benchmark Group in percent



HOW DO THE PLAN FEES COMPARE

to the average in the Benchmark Group?

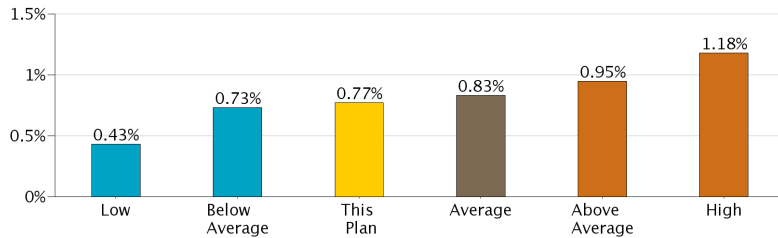
- this plan's investment manager fees are approximately **0.46%** per year
- this is **0.05%** more per year
- this is equal to **\$10,000** more per year
- this is **\$32** more per participant per year



Investment Lineup Summary

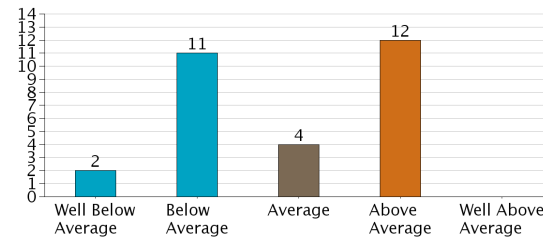
This page provides a high-level comparison of the investment expenses for this plan versus the Benchmark Group. Investment expenses are typically the largest component of plan costs. These costs, however, should always be considered in conjunction with investment performance. Additional important investment fee data is available in the appendix and should be reviewed carefully as part of an investment review and monitoring process.

HOW DOES THE PLAN'S TOTAL INVESTMENT EXPENSE COMPARE to the Benchmark Group?



- the fees are **0.06%** less than average

HOW DO THE TOTAL EXPENSE RATIOS FOR THE FUNDS COMPARE to the Benchmark Group?



- 2 funds are well below average cost
- 11 funds are below average cost
- 4 funds are average cost
- 12 funds are above average cost
- No funds are well above average cost

Fund Name	Asset Category for This Fund	Benchmark Plans with This Asset Category	Assets as of Dec - 2011	This Plan	Benchmark Group					
				Disclosure of Total Expense in percent	Comparison of Total Expense of Benchmark Group in percent					
				Total Expense Ratio	Low	Below Average	Average	Above Average	High	Difference from Average
Core Options										
Johnson Stable Value D	Stable Value	76%	\$2,800,000.00	0.51%	0.24%	0.43%	0.55%	0.68%	1.26%	-0.04%
RGA Total Return Bond Inv	Intermediate-Term Bond	88%	\$2,200,000.00	0.73%	0.42%	0.64%	0.71%	0.85%	1.11%	0.02%
Yamane Large Value Inst	Large Value	86%	\$1,200,000.00	1.02%	0.63%	0.84%	0.98%	1.06%	1.25%	0.04%
Low Track S&P 500 Index Inv ¹	Large Blend	78%	\$1,400,000.00	0.24%	0.07%	0.17%	0.24%	0.42%	0.60%	0.00%
Georgia Large Cap Growth N	Large Growth	94%	\$1,000,000.00	0.84%	0.50%	0.73%	0.94%	1.10%	1.32%	-0.10%
Emerged Value Opportunities Adv	Mid-Cap Value	63%	\$400,000.00	1.19%	0.70%	1.08%	1.20%	1.26%	1.53%	-0.01%
Low Track S&P 400 Index Inv ¹	Mid-Cap Blend	24%	\$400,000.00	0.42%	0.12%	0.25%	0.39%	0.54%	0.76%	0.03%
Momentum Captured Growth Inv	Mid-Cap Growth	69%	\$200,000.00	1.12%	0.80%	1.07%	1.16%	1.33%	1.51%	-0.04%
Yamane Small Value Inst	Small Value	55%	\$200,000.00	1.20%	0.93%	1.07%	1.31%	1.35%	1.61%	-0.11%
Low Track S&P 600 Index Inv ¹	Small Blend	18%	\$200,000.00	0.54%	0.22%	0.31%	0.31%	0.57%	0.89%	0.23%
Georgia Small Cap Growth N	Small Growth	59%	\$200,000.00	0.70%	0.71%	1.06%	1.18%	1.40%	1.92%	-0.48%
Yamane International Inst	Foreign Large Blend	67%	\$1,400,000.00	0.65%	0.47%	0.82%	0.90%	1.13%	1.55%	-0.25%

¹Index Fund-Passively Managed



Investment Lineup Summary

Fund Name	Asset Category for This Fund	Benchmark Plans with This Asset Category	Assets as of Dec - 2011	This Plan	Benchmark Group					
				Disclosure of Total Expense in percent	Comparison of Total Expense of Benchmark Group in percent					
				Total Expense Ratio	Low	Below Average	Average	Above Average	High	Difference from Average
Far Lands Emerging Growth A	Diversified Emerging Mkts	35%	\$140,000.00	1.44%	1.02%	1.29%	1.47%	1.58%	1.73%	-0.03%
Smithland Real Estate Securities D	Real Estate	45%	\$160,000.00	1.09%	0.35%	0.97%	1.09%	1.31%	1.50%	0.00%
QRT Low Volatility Alpha D	Market Neutral	4%	\$100,000.00	1.75%	1.75%	1.75%	1.86%	1.96%	1.96%	-0.11%
Automatically Diversified Options										
Holistic Conservative Fund A	Conservative Allocation	16%	\$400,000.00	0.54%	0.25%	0.35%	0.85%	0.89%	1.10%	-0.31%
Holistic Balanced Inv	Moderate Allocation	73%	\$800,000.00	0.69%	0.27%	0.60%	0.81%	0.97%	1.31%	-0.12%
Holistic Moderate Fund A	Moderate Allocation	73%	\$400,000.00	0.65%	0.27%	0.60%	0.81%	0.97%	1.31%	-0.16%
Holistic Aggressive Fund A	Aggressive Allocation	14%	\$200,000.00	0.95%	0.34%	0.40%	0.91%	1.05%	1.27%	0.04%
Achieve Retirement Moderate 2010 E	Target Date 2000-2010	45%	\$600,000.00	0.82%	0.47%	0.68%	0.86%	1.04%	1.20%	-0.04%
Achieve Retirement Moderate 2015 E	Target Date 2011-2015	31%	\$600,000.00	0.93%	0.63%	0.73%	0.93%	1.14%	1.20%	0.00%
Achieve Retirement Moderate 2020 E	Target Date 2016-2020	51%	\$1,200,000.00	0.99%	0.69%	0.75%	0.94%	1.06%	1.20%	0.05%
Achieve Retirement Moderate 2025 E	Target Date 2021-2025	35%	\$1,000,000.00	1.02%	0.73%	0.76%	0.99%	1.14%	1.28%	0.03%
Achieve Retirement Moderate 2030 E	Target Date 2026-2030	53%	\$800,000.00	1.03%	0.74%	0.78%	1.00%	1.11%	1.29%	0.03%
Achieve Retirement Moderate 2035 E	Target Date 2031-2035	33%	\$600,000.00	1.04%	0.77%	0.77%	1.01%	1.07%	1.29%	0.03%
Achieve Retirement Moderate 2040 E	Target Date 2036-2040	51%	\$600,000.00	1.06%	0.76%	0.78%	1.01%	1.10%	1.41%	0.05%
Achieve Retirement Moderate 2045 E	Target Date 2041-2045	31%	\$200,000.00	1.06%	0.79%	0.79%	1.01%	1.08%	1.30%	0.05%
Achieve Retirement Moderate 2050 E	Target Date 2050+	37%	\$200,000.00	1.06%	0.77%	0.80%	1.06%	1.19%	1.45%	0.00%
Achieve Retirement Moderate 2055 E	Target Date 2050+	37%	\$200,000.00	1.07%	0.77%	0.80%	1.06%	1.19%	1.45%	0.01%
Other Options										
Self-Directed Brokerage	Self-Directed Brokerage	6%	\$200,000.00	0.00%	-	-	-	-	-	-
Grand Totals			\$20,000,000.00	0.77%	0.43%	0.73%	0.83%	0.95%	1.18%	
Total Investment Fees			\$154,490.00							

¹Index Fund-Passively Managed

The Investment Lineup Summary provides a summary of all investment assets held in the plan for which the requisite information was made known to Fiduciary Benchmarks. If you determine that any investments are missing, please inform your financial advisor and/or Fiduciary Benchmarks.



Relative Plan Complexity

Plan Complexity is an indicator of how the plan's design compares to other plan designs. Plan Complexity is neither good nor bad since every plan is designed to suit each employer's situation. What is important to know, is that a plan that is more complex, can cost more to administer. Please note that the cost impact scoring system utilized below is a subjective measurement developed by Fiduciary Benchmarks.

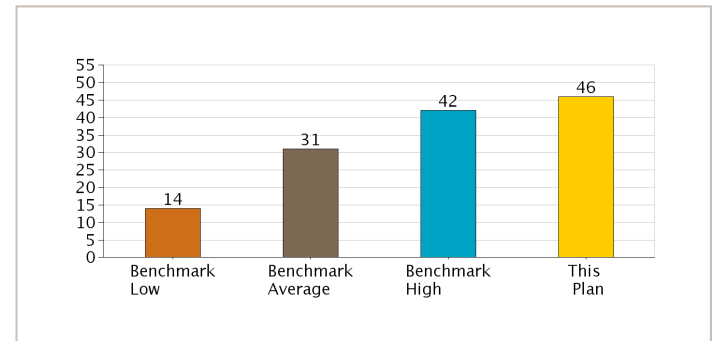
Plan Provisions	This Plan's Provisions	Percentage of Plans in Benchmark Group with a "Yes" for Plan Provision	Maximum Cost Impact^	The Plan's Cost Impact
Eligibility				
- Service Requirement	Yes	22%	1	1
- Age Requirement	No	55%	1	0
- Automatic Enrollment	For New Hires	16% new hires	4	2
Employee Contributions				
- Employee Pre-Tax	Yes	100%	5	5
- Automatic Increase	Yes	8%	1	1
- Employee Catch-up	Yes	96%	2	2
- Employee After-Tax	No	16%	3	0
- Employee Roth	Yes	47%	3	3
- Employee Rollover	Yes	96%	1	1
Employer Contributions				
- Employer Matching	Yes	82%	3	2
- Employer Matching Vesting Schedule	Graded	39% graded	2	2
- Employer Profit Sharing	Yes	73%	3	3
- Employer Profit Sharing Vesting Schedule	Graded	53% graded	2	2
- Employer Required Basic	No	12%	3	0
- Employer Required Basic Vesting Schedule	-	2%	2	0
Investments				
- Number of Investment Options	30	Avg: 25	5	5
- Auto Rebalancing	Yes	4%	1	1
- Risk-Based or Target Retirement Date Funds	Yes	100%	1	1
- Managed Account	Yes	10%	3	3
- Mutual Fund Window or Self-Directed Account	Yes	6%	3	3
- Company Stock	No	4%	4	0
Distributions				
- Loans Allowed	Yes - up to 2	Avg: 1	5	2
- In-Service Withdrawals	Yes	92%	2	2
- Hardship Withdrawals	Yes	90%	2	2
- Installments	Yes	61%	2	2
- Lifetime Income Option	Yes	18%	1	1
			^Low to High - 1 to 5	This Plan
				46

- = plan provision not provided or not applicable

HOW DOES FBI USE MAXIMUM COST IMPACT TO DETERMINE RELATIVE PLAN COMPLEXITY?

Maximum cost impact expresses how much difficulty a certain plan provision adds to a plan's design. For example, multiple loans adds quite a bit of complexity to a plan versus an auto-enrollment feature. In addition, for a provision like "Number of Investment Options," a plan with a high number of investment options compared to industry standards would receive 5 points. Alternatively, a plan with a low number of investment options would receive only 1 point.

Relative Plan Complexity Score vs. the Benchmark Group



HOW DOES THE PLAN COMPARE to the Benchmark Group with respect to PLAN COMPLEXITY?

- the maximum (most complex) score possible is **65** points
- the average plan's score was **31**
- this plan's score was **46**



Participant Success Measures

Participant Success Measures refers to 10 recognized industry statistics that measure how well a plan helps participants prepare for retirement. This page lists each of these 10 statistics and compares them to the Benchmark Group. Few areas are more central to reviewing fees from the perspective of "what you get for what you pay." Here, small changes can make big differences for participants.

Participant Success Measures	This Plan's Participant Success Measures vs. The Benchmark Group							Difference from Average
	% of Plans Measuring	This Plan	Low	Below Average	Average	Above Average	High	
Plan's Current Participation Rate	90%	77%	49%	66%	77%	84%	95%	1%
Average Deferral Percentage for Non-Highly Compensated Employees	71%	6.1%	2.3%	4.4%	5.5%	6.3%	8.2%	0.6%
Average Deferral Percentage for Highly Compensated Employees	69%	7.1%	5.2%	6.5%	7.0%	8.1%	9.5%	0.1%
% of Participants Maximizing Company Match	37%	56%	18%	49%	56%	66%	100%	1%
% of Plan Assets in Automatically Diversified Options*	98%	44%	5%	10%	18%	28%	81%	26%
% of Eligible Participants Making Catch-up Contributions	57%	42%	1%	6%	15%	23%	54%	28%
% of Participants Using Auto-Rebalance Option	35%	6%	1%	2%	4%	19%	100%	2%
% of Terminated Participants NOT "Cashing Out"	53%	-	24%	52%	74%	84%	97%	-
% of Participants with a Personal Retirement Goal	0%	-	-	-	-	-	-	-
% of Participants On Track to Achieve That Goal	2%	-	-	-	-	-	-	-

* Includes balanced funds, risk or target-based retirement choices, model portfolios, and managed accounts.
 - = N/A or not available.

# of Participant Success Measures Average or Better	0 for 10	1 for 10	2 for 10	3 for 10	4 for 10	5 for 10	6 for 10	7 or more for 10
Percentage of Plans in Benchmark Group	14%	27%	12%	16%	4%	18%	6%	2%

HOW DOES THE PLAN COMPARE

to the Benchmark Group with respect to these 10 important participant success measures?

- This plan ranks average or better in **7 out of 10** categories
- **98%** of plans rank lower than this plan
- **NO PLAN** ranks above this plan
- **2%** of plans rank average or better in more than 6 categories



Advisor/Consultant Services

This section details a variety of key services that an Advisor/Consultant may be providing a plan. When assessing fees reasonableness, these services (and other services provided) should be considered - along with service quality, volume and associated impact on plan and participant success.

Select Service Delivery Items	Services Provided			This Plan's unit Cost or Incl'd in plan level fee	Benchmark Group Comparison of Fee (when additional fee is being paid)					Difference From Average	% of plans paying added fee for service
	This Plan	One-time or ongoing?	% of plans in Benchmark Group Receiving		Low	Below Average	Average	Above Average	High		
Plan Sponsor Services:											
Review Plan Governance Structure	No	-	10%	-	-	-	-	-	-	-	0%
Review 404(c) Protection	No	-	10%	-	-	-	-	-	-	-	0%
Analyze Plan Design Options	Yes	Once	5%	\$1,500.00	-	-	-	-	-	-	3%
Meet With Plan Committee	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Plan Investment Services:											
Assess Plan's Investment Objectives	No	-	10%	-	-	-	-	-	-	-	0%
Design Overall Investment Structure	No	-	10%	-	-	-	-	-	-	-	0%
Review QDIA Option	No	-	10%	-	-	-	-	-	-	-	0%
Review Company Stock Option	No	-	0%	-	-	-	-	-	-	-	0%
Develop, Maintain & Monitor IPS	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Implement Investment Structure	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Build Model Portfolios	Yes	Ongoing	5%	Incl'd	-	-	-	-	-	-	0%
Provide & Review Performance Reporting	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Search For New Investment Manager	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Vendor Management:											
Monitor Service Provider	No	-	10%	-	-	-	-	-	-	-	0%
Ensure All Fees Are Disclosed	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Benchmark Fees & Value For Reasonableness	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Review Use Of ERISA Spending Accounts	No	-	10%	-	-	-	-	-	-	-	0%
Generate & Evaluate Service Provider RFP	Yes	Ongoing	13%	\$8,000.00	-	-	-	-	-	-	3%
Generate & Evaluate Service Provider RFI	No	-	10%	-	-	-	-	-	-	-	0%
Support Contract Negotiation	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Support Service Provider Transition	No	-	10%	-	-	-	-	-	-	-	0%
Fiduciary Status:											
No Fiduciary Status Acknowledged	-	-	0%	-	-	-	-	-	-	-	0%
Acts As A Fiduciary Under 1940 Act (RIA)	Yes	Ongoing	3%	Incl'd	-	-	-	-	-	-	0%
ERISA 3(21) Fiduciary (Limited Scope)	-	-	10%	-	-	-	-	-	-	-	0%
ERISA 3(38) Fiduciary (Discretionary)	-	-	0%	-	-	-	-	-	-	-	0%
ERISA 3(16) Fiduciary (Full Scope)	-	-	0%	-	-	-	-	-	-	-	0%

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Advisor/Consultant Services

This section details a variety of key services that an Advisor/Consultant may be providing a plan. When assessing fees reasonableness, these services (and other services provided) should be considered - along with service quality, volume and associated impact on plan and participant success.

Select Service Delivery Items	Services Provided			This Plan's unit Cost or Incl'd in plan level fee	Benchmark Group Comparison of Fee (when additional fee is being paid)					% of plans paying added fee for service	
	This Plan	One-time or ongoing?	% of plans in Benchmark Group Receiving		Low	Below Average	Average	Above Average	High		Difference From Average
Participant Education Services:											
Review Of Education Strategy	No	-	10%	-	-	-	-	-	-	-	0%
Provide Group Meetings	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Provide One-On-One Meetings	No	-	3%	-	-	-	-	-	-	-	0%
Provide Participant Phone/Email Support	No	-	10%	-	-	-	-	-	-	-	0%
Provide Financial Planning Services	No	-	3%	-	-	-	-	-	-	-	0%
Provide Participant Newsletter	No	-	10%	-	-	-	-	-	-	-	0%
Review Progress Against Goals	Yes	Ongoing	13%	Incl'd	-	-	-	-	-	-	0%
Rendering Of Participant Advice	No	-	3%	-	-	-	-	-	-	-	0%

Select Service Delivery Volumes	This Plan's Service Volume	Benchmark Group - Range of Service Volumes					Difference From Average
		Low	Below Average	Average	Above Average	High	
Plan Sponsor Support:							
Number Of Retirement Plan Committee/Board Meetings Attended	4	1	1	1	4	4	3
Participant Education Volumes							
Number Of Locations Served	3	1	1	1	3	3	2
Number Of Group Participant Meetings	16	1	1	9	16	16	7
Number Of One-On-One Participant Meetings	-	-	-	-	-	-	-
Number Of Financial Plans	-	-	-	-	-	-	-
Number Of Hours Spent Per Year On Participant Issues (E.g. Phone Calls, Emails)	-	-	-	-	-	-	-
Plan Investment Volumes:							
Number Of Investment Manager Searches	3	3	3	5	8	8	-2
Vendor Management Volumes:							
Number Of Vendor Requests For Information (RFIs) Conducted	0	-	-	-	-	-	-
Number Of Vendor Requests For Proposal (RFPs) Conducted	1	-	-	-	-	-	-



This section is available to outline additional services provided and previously provided by the plan's advisor/consultant, as well as any explanatory notes related to the advisor/consultant's delivery of services to the plan.

Other Services Provided

Assisted with the evaluation of 5 accounting firms related to plan audit services

Supported a working group of company executives evaluating employee benefits program

Manned a booth at the annual Employee Benefits Fair

Relationship Service Notes/Timeline

Jan 2005

Inception of ABC Company and ACME Consulting relationship

May 2005

Replaced 3 money managers, implemented core menu - risk based model portfolios

Nov 2006

Conducted a "RFP" for recordkeeper. Yamane Plan Services was hired to run the plan.

Apr 2007

Supported roll out of new employer match education initiative - increased participation by 25%.

Aug 2008

Developed and implemented investment committee protocols for plan oversight

May 2010

Searched for and added target retirement date funds to the core line up

Investment Offering and Plan Fees Summary

This page assists plan sponsors and their advisors in comparing the scope of their investment offerings. It also provides additional details on investment program fees. This information provides perspective on what similar plans are offering.

INVESTMENT PROGRAM STRUCTURE

For participants who prefer to have someone else build their investment portfolios

Automatically Diversified Options	This Plan Offers	Percentage of Benchmark Group Offering
Target Retirement Date Funds	Yes	73%
Risk-Based Funds	Yes	78%
Managed Accounts	Yes	10%
Total Number of Choices	14	Average: 9

For participants who prefer to build their own investment portfolios
(This plan may have more than one fund in any category.)

Core Options	This Plan Offers	Percentage of Benchmark Group Offering
Stable Value	Yes	76%
Money Market	No	45%
Fixed Income	Yes	98%
Large Cap Index Fund	Yes	78%
Large Cap US Stock	Yes	98%
Mid Cap US Stock	Yes	90%
Small Cap US Stock	Yes	88%
Foreign Stock	Yes	98%
Real Estate	Yes	47%
Total Number of Choices	15	Average: 17

For participants who want more choice than is available in the Core Options

Flexible Options	This Plan Offers	Percentage of Benchmark Group Offering
Self-Directed Accounts	Yes	6%

Additional investments made available

Other Options	This Plan Offers	Percentage of Benchmark Group Offering
Company Stock	No	4%

PLAN FEES & COMPENSATION

Fees by Source	Benchmark Group		
	Total Fee Paid	% of Plans Subject to Fee	Average Fee When Paid
Investment Fees	0.77%	100%	0.83%
Commissions	-	0%	-
Finders' Fees	-	0%	-
Managed Account Fees	0.02%	8%	0.04%
Other Fees	0.18%	69%	0.19%
ERISA Spending Account Credit	-	41%	(0.19)%
Total Plan Fees	0.98%	100%	0.89%

Fees by Service Provider	Benchmark Group		
	Total Fee Paid	% of Plans Subject to Fee	Average Fee When Paid
Recordkeeper	0.28%	100%	0.26%
Advisor/Consultant	0.20%	82%	0.20%
TPA	-	8%	0.08%
Investment Managers	0.46%	100%	0.41%
Managed Accounts Provider	0.02%	8%	0.02%
Other Service Providers and Fees	0.01%	69%	0.03%
Total Plan Fees	0.98%	100%	0.89%

Other Sources of Compensation	Benchmark Group		
	Total Fee Paid	% of Plans Subject to Fee	Average Fee When Paid
Finders Fees - Initial Plan Transfer [^]	-	2%	-



Total Expense Ratio

Fund Name	Assets as of Dec - 2011	Credits to Participants	This Plan						Benchmark Group					
			Disclosure of Total Expense in percent						Comparison of Total Expense in percent					
			Recordkeeper	Advisor/ Consultant	Investment Manager	Credits to ERISA	Other	Total Fee	Low	Below Average	Average	Above Average	High	Difference from Average
Core Options														
Johnson Stable Value D (1)	\$2,800,000.00	0%	0.10%	0.15%	0.26%	0.00%	0.00%	0.51%	0.24%	0.43%	0.55%	0.68%	1.26%	-0.04%
RGA Total Return Bond Inv	\$2,200,000.00	0%	0.21%	0.15%	0.37%	0.00%	0.00%	0.73%	0.42%	0.64%	0.71%	0.85%	1.11%	0.02%
Yamane Large Value Inst (2)	\$1,200,000.00	0%	0.50%	0.15%	0.37%	0.00%	0.00%	1.02%	0.63%	0.84%	0.98%	1.06%	1.25%	0.04%
Low Track S&P 500 Index Inv ¹	\$1,400,000.00	0%	0.00%	0.15%	0.09%	0.00%	0.00%	0.24%	0.07%	0.17%	0.24%	0.42%	0.60%	0.00%
Georgia Large Cap Growth N	\$1,000,000.00	0%	0.15%	0.15%	0.49%	0.00%	0.05%	0.84%	0.50%	0.73%	0.94%	1.10%	1.32%	-0.10%
Emerged Value Opportunties Adv	\$400,000.00	0%	0.35%	0.15%	0.68%	0.00%	0.01%	1.19%	0.70%	1.08%	1.20%	1.26%	1.53%	-0.01%
Low Track S&P 400 Index Inv ¹	\$400,000.00	0%	0.00%	0.15%	0.27%	0.00%	0.00%	0.42%	0.12%	0.25%	0.39%	0.54%	0.76%	0.03%
Momentum Captured Growth Inv	\$200,000.00	0%	0.35%	0.15%	0.45%	0.00%	0.17%	1.12%	0.80%	1.07%	1.16%	1.33%	1.51%	-0.04%
Yamane Small Value Inst (2)	\$200,000.00	0%	0.15%	0.15%	0.90%	0.00%	0.00%	1.20%	0.93%	1.07%	1.31%	1.35%	1.61%	-0.11%
Low Track S&P 600 Index Inv ¹	\$200,000.00	0%	-0.05%	0.15%	0.43%	0.00%	0.01%	0.54%	0.22%	0.31%	0.31%	0.57%	0.89%	0.23%
Georgia Small Cap Growth N	\$200,000.00	0%	-0.15%	0.15%	0.70%	0.00%	0.00%	0.70%	0.71%	1.06%	1.18%	1.40%	1.92%	-0.48%
Yamane International Inst (2)	\$1,400,000.00	0%	-0.05%	0.15%	0.48%	0.00%	0.07%	0.65%	0.47%	0.82%	0.90%	1.13%	1.55%	-0.25%
Far Lands Emerging Growth A	\$140,000.00	0%	-0.05%	0.15%	1.23%	0.00%	0.11%	1.44%	1.02%	1.29%	1.47%	1.58%	1.73%	-0.03%
Smithland Real Estate Securities D	\$160,000.00	0%	-0.15%	0.15%	1.09%	0.00%	0.00%	1.09%	0.35%	0.97%	1.09%	1.31%	1.50%	0.00%
QRT Low Voliatility Alpha D	\$100,000.00	0%	-0.15%	0.15%	1.50%	0.00%	0.25%	1.75%	1.75%	1.75%	1.86%	1.96%	1.96%	-0.11%
Automatically Diversified Options														
Holistic Conservative Fund A	\$400,000.00	0%	-0.14%	0.15%	0.53%	0.00%	0.00%	0.54%	0.25%	0.35%	0.85%	0.89%	1.10%	-0.31%
Holistic Balanced Inv	\$800,000.00	0%	0.10%	0.15%	0.42%	0.00%	0.02%	0.69%	0.27%	0.60%	0.81%	0.97%	1.31%	-0.12%
Holistic Moderate Fund A	\$400,000.00	0%	-0.15%	0.15%	0.65%	0.00%	0.00%	0.65%	0.27%	0.60%	0.81%	0.97%	1.31%	-0.16%
Holistic Aggressive Fund A	\$200,000.00	0%	-0.15%	0.15%	0.95%	0.00%	0.00%	0.95%	0.34%	0.40%	0.91%	1.05%	1.27%	0.04%
Achieve Retirement Moderate 2010 E	\$600,000.00	0%	0.20%	0.15%	0.47%	0.00%	0.00%	0.82%	0.47%	0.68%	0.86%	1.04%	1.20%	-0.04%
Achieve Retirement Moderate 2015 E	\$600,000.00	0%	0.20%	0.15%	0.58%	0.00%	0.00%	0.93%	0.63%	0.73%	0.93%	1.14%	1.20%	0.00%

- (1) This fund may be subject to a market value adjustment upon termination. If due to its structure, this investment does not report an explicit expense ratio and or fee credit, a market based average may be applied. The market based average is established by Fiduciary Benchmarks based on the reported levels of expense and fee offsets for similar vehicles across similar benchmark groups. The resulting combined total expense ratio will be used for benchmarking. The characteristics and associated value of Guaranteed Rate investments varies based on such things as the current guaranteed rate, the minimum guaranteed rate, the terms and conditions of rate resets, the credit quality of the guarantor and other accruing benefits associated with investment. Accordingly, cost should always be considered in conjunction with an investment's overall value characteristics.
- (2) A proprietary fund is defined as 'investments that are managed by the recordkeeper or its affiliates and excludes choices where a sub-advisor has been hired'. The amount of assets or number of funds that are managed by the recordkeeper should not be the determining factor of the plan's final investment lineup. Ultimately, each option must be able to withstand the normal fiduciary due diligence of people, process, performance, cost, and other factors. **This plan's allocation to proprietary choices is 14% of plan assets. The Benchmark Group average amount of assets in proprietary choices (where applicable) is 29%.**
- (3) Default option for the plan.
- (4) This fund, referred to as an inactive choice, is no longer accepting new contributions.
- (5) Where company stock exists in Benchmark Group it averages 4% of plan assets with a range of 2% to 6%.

¹Index Fund-Passively Managed

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Total Expense Ratio

Fund Name	Assets as of Dec - 2011	Credits to Participants	This Plan						Benchmark Group					
			Disclosure of Total Expense in percent						Comparison of Total Expense in percent					
			Recordkeeper	Advisor/ Consultant	Investment Manager	Credits to ERISA	Other	Total Fee	Low	Below Average	Average	Above Average	High	Difference from Average
Achieve Retirement Moderate 2020 E	\$1,200,000.00	0%	0.25%	0.15%	0.59%	0.00%	0.00%	0.99%	0.69%	0.75%	0.94%	1.06%	1.20%	0.05%
Achieve Retirement Moderate 2025 E	\$1,000,000.00	0%	0.25%	0.15%	0.62%	0.00%	0.00%	1.02%	0.73%	0.76%	0.99%	1.14%	1.28%	0.03%
Achieve Retirement Moderate 2030 E	\$800,000.00	0%	0.25%	0.15%	0.63%	0.00%	0.00%	1.03%	0.74%	0.78%	1.00%	1.11%	1.29%	0.03%
Achieve Retirement Moderate 2035 E	\$600,000.00	0%	0.30%	0.15%	0.59%	0.00%	0.00%	1.04%	0.77%	0.77%	1.01%	1.07%	1.29%	0.03%
Achieve Retirement Moderate 2040 E	\$600,000.00	0%	0.25%	0.15%	0.66%	0.00%	0.00%	1.06%	0.76%	0.78%	1.01%	1.10%	1.41%	0.05%
Achieve Retirement Moderate 2045 E	\$200,000.00	0%	0.25%	0.15%	0.66%	0.00%	0.00%	1.06%	0.79%	0.79%	1.01%	1.08%	1.30%	0.05%
Achieve Retirement Moderate 2050 E	\$200,000.00	0%	0.25%	0.15%	0.66%	0.00%	0.00%	1.06%	0.77%	0.80%	1.06%	1.19%	1.45%	0.00%
Achieve Retirement Moderate 2055 E	\$200,000.00	0%	0.25%	0.15%	0.67%	0.00%	0.00%	1.07%	0.77%	0.80%	1.06%	1.19%	1.45%	0.01%
Other Options														
Self-Directed Brokerage	\$200,000.00	0%	-0.15%	0.15%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-
Grand Totals	\$20,000,000.00		0.15%	0.15%	0.46%	0.00%	0.01%	0.77%	0.43%	0.73%	0.83%	0.95%	1.18%	
Total Expense Ratio in dollars	\$154,490.00													

- (1) This fund may be subject to a market value adjustment upon termination. If due to its structure, this investment does not report an explicit expense ratio and or fee credit, a market based average may be applied. The market based average is established by Fiduciary Benchmarks based on the reported levels of expense and fee offsets for similar vehicles across similar benchmark groups. The resulting combined total expense ratio will be used for benchmarking. The characteristics and associated value of Guaranteed Rate investments varies based on such things as the current guaranteed rate, the minimum guaranteed rate, the terms and conditions of rate resets, the credit quality of the guarantor and other accruing benefits associated with investment. Accordingly, cost should always be considered in conjunction with an investment's overall value characteristics.
- (2) A proprietary fund is defined as 'investments that are managed by the recordkeeper or its affiliates and excludes choices where a sub-advisor has been hired'. The amount of assets or number of funds that are managed by the recordkeeper should not be the determining factor of the plan's final investment lineup. Ultimately, each option must be able to withstand the normal fiduciary due diligence of people, process, performance, cost, and other factors. **This plan's allocation to proprietary choices is 14% of plan assets. The Benchmark Group average amount of assets in proprietary choices (where applicable) is 29%.**
- (3) Default option for the plan.
- (4) This fund, referred to as an inactive choice, is no longer accepting new contributions.
- (5) Where company stock exists in Benchmark Group it averages 4% of plan assets with a range of 2% to 6%.

¹Index Fund-Passively Managed



Investment Fees Paid to Recordkeeper

Fund Name	Assets as of Dec - 2011	This Plan						Benchmark Group						Percentage of Plans Paying Fee to Recordkeeper
		Disclosure of Recordkeeper Fee in percent						Comparison of Recordkeeper Fee in percent (when it is being paid)						
		Fees from Investments*	Wrap Fee	Credits to ERISA	Credits to Participants	Payments to Advisor	Total Fee for Recordkeeper	Low	Below Average	Average	Above Average	High	Difference from Average	
Core Options														
Johnson Stable Value D	\$2,800,000.00	0.25%	0.00%	0.00%	0.00%	0.15%	0.10%	0.08%	0.20%	0.30%	0.55%	0.81%	-0.20%	61%
RGA Total Return Bond Inv	\$2,200,000.00	0.36%	0.00%	0.00%	0.00%	0.15%	0.21%	0.09%	0.20%	0.25%	0.40%	0.61%	-0.04%	67%
Yamane Large Value Inst	\$1,200,000.00	0.65%	0.00%	0.00%	0.00%	0.15%	0.50%	0.09%	0.25%	0.39%	0.50%	0.55%	0.11%	69%
Low Track S&P 500 Index Inv ¹	\$1,400,000.00	0.15%	0.00%	0.00%	0.00%	0.15%	0.00%	0.03%	0.15%	0.19%	0.29%	0.35%	-0.19%	43%
Georgia Large Cap Growth N	\$1,000,000.00	0.30%	0.00%	0.00%	0.00%	0.15%	0.15%	0.06%	0.25%	0.35%	0.50%	0.65%	-0.20%	73%
Emerged Value Opportunities Adv	\$400,000.00	0.50%	0.00%	0.00%	0.00%	0.15%	0.35%	0.16%	0.25%	0.40%	0.50%	0.73%	-0.05%	51%
Low Track S&P 400 Index Inv ¹	\$400,000.00	0.15%	0.00%	0.00%	0.00%	0.15%	0.00%	0.05%	0.05%	0.13%	0.16%	0.20%	-0.13%	14%
Momentum Captured Growth Inv	\$200,000.00	0.50%	0.00%	0.00%	0.00%	0.15%	0.35%	0.14%	0.25%	0.35%	0.40%	0.71%	0.00%	57%
Yamane Small Value Inst	\$200,000.00	0.30%	0.00%	0.00%	0.00%	0.15%	0.15%	0.12%	0.25%	0.35%	0.46%	0.63%	-0.20%	47%
Low Track S&P 600 Index Inv ¹	\$200,000.00	0.10%	0.00%	0.00%	0.00%	0.15%	-0.05%	0.00%	0.08%	0.26%	0.32%	0.35%	-0.31%	12%
Georgia Small Cap Growth N	\$200,000.00	0.00%	0.00%	0.00%	0.00%	0.15%	-0.15%	0.06%	0.25%	0.36%	0.49%	0.72%	-0.51%	51%
Yamane International Inst	\$1,400,000.00	0.10%	0.00%	0.00%	0.00%	0.15%	-0.05%	0.02%	0.12%	0.35%	0.50%	0.68%	-0.40%	51%
Far Lands Emerging Growth A	\$140,000.00	0.10%	0.00%	0.00%	0.00%	0.15%	-0.05%	0.10%	0.25%	0.41%	0.51%	0.86%	-0.46%	31%
Smithland Real Estate Securities D	\$160,000.00	0.00%	0.00%	0.00%	0.00%	0.15%	-0.15%	0.10%	0.25%	0.25%	0.40%	0.70%	-0.40%	39%
QRT Low Volatility Alpha D	\$100,000.00	0.00%	0.00%	0.00%	0.00%	0.15%	-0.15%	0.35%	0.35%	0.35%	0.35%	0.35%	-0.50%	4%
Automatically Diversified Options														
Holistic Conservative Fund A	\$400,000.00	0.01%	0.00%	0.00%	0.00%	0.15%	-0.14%	0.15%	0.28%	0.40%	0.50%	0.54%	-0.54%	14%
Holistic Balanced Inv	\$800,000.00	0.25%	0.00%	0.00%	0.00%	0.15%	0.10%	0.08%	0.15%	0.28%	0.40%	0.56%	-0.18%	57%
Holistic Moderate Fund A	\$400,000.00	0.00%	0.00%	0.00%	0.00%	0.15%	-0.15%	0.08%	0.15%	0.28%	0.40%	0.56%	-0.43%	57%
Holistic Aggressive Fund A	\$200,000.00	0.00%	0.00%	0.00%	0.00%	0.15%	-0.15%	0.10%	0.14%	0.33%	0.50%	0.53%	-0.48%	10%
Achieve Retirement Moderate 2010 E	\$600,000.00	0.35%	0.00%	0.00%	0.00%	0.15%	0.20%	0.12%	0.25%	0.25%	0.40%	0.59%	-0.05%	33%
Achieve Retirement Moderate 2015 E	\$600,000.00	0.35%	0.00%	0.00%	0.00%	0.15%	0.20%	0.10%	0.21%	0.35%	0.43%	0.53%	-0.15%	24%
Achieve Retirement Moderate 2020 E	\$1,200,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.35%	0.45%	0.60%	-0.10%	39%
Achieve Retirement Moderate 2025 E	\$1,000,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.35%	0.45%	0.53%	-0.10%	29%
Achieve Retirement Moderate 2030 E	\$800,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.36%	0.49%	0.70%	-0.11%	41%

* Note: Fees are inclusive of amounts referred to as revenue sharing, payments from insurance companies, and subsidies from investment managers.

¹Index Fund-Passively Managed

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Investment Fees Paid to Recordkeeper

Fund Name	Assets as of Dec - 2011	This Plan						Benchmark Group					Percentage of Plans Paying Fee to Recordkeeper	
		Disclosure of Recordkeeper Fee in percent						Comparison of Recordkeeper Fee in percent (when it is being paid)						
		Fees from Investments*	Wrap Fee	Credits to ERISA	Credits to Participants	Payments to Advisor	Total Fee for Recordkeeper	Low	Below Average	Average	Above Average	High		Difference from Average
Achieve Retirement Moderate 2035 E	\$600,000.00	0.45%	0.00%	0.00%	0.00%	0.15%	0.30%	0.10%	0.28%	0.35%	0.45%	0.53%	-0.05%	27%
Achieve Retirement Moderate 2040 E	\$600,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.35%	0.46%	0.60%	-0.10%	39%
Achieve Retirement Moderate 2045 E	\$200,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.35%	0.44%	0.50%	-0.10%	24%
Achieve Retirement Moderate 2050 E	\$200,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.35%	0.45%	0.59%	-0.10%	31%
Achieve Retirement Moderate 2055 E	\$200,000.00	0.40%	0.00%	0.00%	0.00%	0.15%	0.25%	0.10%	0.25%	0.35%	0.45%	0.59%	-0.10%	31%
Other Options														
Self-Directed Brokerage	\$200,000.00	0.00%	0.00%	0.00%	0.00%	0.15%	-0.15%	-	-	-	-	-	-	2%
Grand Totals	\$20,000,000.00	0.30%	0.00%	0.00%	0.00%	0.15%	0.15%	0.02%	0.21%	0.30%	0.41%	0.48%		
Total Recordkeeper Fee in dollars	\$29,500.00													

* *Note:* Fees are inclusive of amounts referred to as revenue sharing, payments from insurance companies, and subsidies from investment managers.

^lIndex Fund-Passively Managed



Investment Fees Paid to Advisor/Consultant

Fund Name	Assets as of Dec - 2011	This Plan Disclosure of Advisor/Consultant Fee in percent		Benchmark Group Comparison of Advisor/Consultant Fee in percent (when it is being paid)						Percentage of Plans Paying Fee to Advisor/ Consultant
		Fee for Advisor/ Consultant	Other Payments*	Low	Below Average	Average	Above Average	High	Difference from Average	
Core Options										
Johnson Stable Value D	\$2,800,000.00	0.15%		0.15%	0.16%	0.20%	0.25%	0.35%	-0.05%	24%
RGA Total Return Bond Inv	\$2,200,000.00	0.15%		0.15%	0.18%	0.25%	0.25%	0.33%	-0.10%	37%
Yamane Large Value Inst	\$1,200,000.00	0.15%		0.15%	0.20%	0.25%	0.25%	0.47%	-0.10%	37%
Low Track S&P 500 Index Inv ^l	\$1,400,000.00	0.15%		0.15%	0.15%	0.16%	0.22%	0.35%	-0.01%	27%
Georgia Large Cap Growth N	\$1,000,000.00	0.15%		0.15%	0.18%	0.22%	0.25%	0.50%	-0.07%	39%
Emerged Value Opportunities Adv	\$400,000.00	0.15%		0.15%	0.16%	0.25%	0.25%	0.35%	-0.10%	24%
Low Track S&P 400 Index Inv ^l	\$400,000.00	0.15%		0.15%	0.15%	0.23%	0.28%	0.35%	-0.08%	12%
Momentum Captured Growth Inv	\$200,000.00	0.15%		0.15%	0.16%	0.25%	0.25%	0.50%	-0.10%	22%
Yamane Small Value Inst	\$200,000.00	0.15%		0.15%	0.16%	0.20%	0.25%	0.25%	-0.05%	27%
Low Track S&P 600 Index Inv ^l	\$200,000.00	0.15%		0.15%	0.15%	0.18%	0.35%	0.35%	-0.03%	6%
Georgia Small Cap Growth N	\$200,000.00	0.15%		0.15%	0.15%	0.17%	0.25%	0.35%	-0.02%	20%
Yamane International Inst	\$1,400,000.00	0.15%		0.15%	0.18%	0.24%	0.25%	0.50%	-0.09%	22%
Far Lands Emerging Growth A	\$140,000.00	0.15%		0.15%	0.16%	0.23%	0.25%	0.25%	-0.08%	18%
Smithland Real Estate Securities D	\$160,000.00	0.15%		0.15%	0.16%	0.22%	0.25%	0.50%	-0.07%	20%
QRT Low Volatility Alpha D	\$100,000.00	0.15%		0.15%	0.15%	0.15%	0.15%	0.15%	0.00%	4%
Automatically Diversified Options										
Holistic Conservative Fund A	\$400,000.00	0.15%		0.15%	0.15%	0.25%	0.25%	0.25%	-0.10%	6%
Holistic Balanced Inv	\$800,000.00	0.15%		0.15%	0.19%	0.24%	0.25%	0.33%	-0.09%	37%
Holistic Moderate Fund A	\$400,000.00	0.15%		0.15%	0.19%	0.24%	0.25%	0.33%	-0.09%	37%
Holistic Aggressive Fund A	\$200,000.00	0.15%		0.15%	0.15%	0.25%	0.25%	0.25%	-0.10%	6%
Achieve Retirement Moderate 2010 E	\$600,000.00	0.15%		0.15%	0.20%	0.25%	0.50%	0.50%	-0.10%	20%
Achieve Retirement Moderate 2015 E	\$600,000.00	0.15%		0.15%	0.20%	0.24%	0.31%	0.50%	-0.09%	20%
Achieve Retirement Moderate 2020 E	\$1,200,000.00	0.15%		0.15%	0.18%	0.22%	0.25%	0.50%	-0.07%	24%
Achieve Retirement Moderate 2025 E	\$1,000,000.00	0.15%		0.15%	0.20%	0.24%	0.31%	0.50%	-0.09%	20%
Achieve Retirement Moderate 2030 E	\$800,000.00	0.15%		0.15%	0.18%	0.21%	0.25%	0.50%	-0.06%	24%
Achieve Retirement Moderate 2035 E	\$600,000.00	0.15%		0.15%	0.20%	0.21%	0.38%	0.50%	-0.06%	18%
Achieve Retirement Moderate 2040 E	\$600,000.00	0.15%		0.15%	0.18%	0.21%	0.25%	0.50%	-0.06%	24%
Achieve Retirement Moderate 2045 E	\$200,000.00	0.15%		0.15%	0.20%	0.21%	0.38%	0.50%	-0.06%	18%

* FF = Finders' Fee applies to this fund; C = Commissions apply to this fund; Calculated on New Contributions into the plan.

^lIndex Fund-Passively Managed

See **Important Information and Disclosures** at the end of this document for additional information, including key considerations about the information reflected in this report.



Investment Fees Paid to Advisor/Consultant

Fund Name	Assets as of Dec - 2011	This Plan		Benchmark Group						Percentage of Plans Paying Fee to Advisor/Consultant
		Disclosure of Advisor/Consultant Fee in percent		Comparison of Advisor/Consultant Fee in percent (when it is being paid)						
		Fee for Advisor/Consultant	Other Payments*	Low	Below Average	Average	Above Average	High	Difference from Average	
Achieve Retirement Moderate 2050 E	\$200,000.00	0.15%		0.15%	0.19%	0.20%	0.25%	0.50%	-0.05%	20%
Achieve Retirement Moderate 2055 E	\$200,000.00	0.15%		0.15%	0.19%	0.20%	0.25%	0.50%	-0.05%	20%
Other Options										
Self-Directed Brokerage	\$200,000.00	0.15%		0.15%	0.15%	0.15%	0.15%	0.15%	0.00%	2%
Grand Totals	\$20,000,000.00	0.15%		0.15%	0.18%	0.23%	0.25%	0.36%		
Total Advisor/Consultant Fee in dollars	\$30,000.00									

* FF = Finders' Fee applies to this fund; C = Commissions apply to this fund; Calculated on New Contributions into the plan.

¹Index Fund-Passively Managed

Note: Mutual fund Finders fees are generally not deducted from investments and are not paid directly by the plan. They are paid from the investment manager's resources.



Investment Fees Paid to Investment Managers

Fund Name	Assets as of Dec - 2011	This Plan Disclosure of Investment Manager Fee in percent Net Fee for Investment Manager	Benchmark Group					
			Comparison of Investment Manager Fee in percent					Difference from Average
			Low	Below Average	Average	Above Average	High	
Core Options								
Johnson Stable Value D	\$2,800,000.00	0.26%	0.01%	0.05%	0.23%	0.40%	0.60%	0.03%
RGA Total Return Bond Inv	\$2,200,000.00	0.37%	0.17%	0.32%	0.40%	0.46%	0.52%	-0.03%
Yamane Large Value Inst	\$1,200,000.00	0.37%	0.24%	0.37%	0.53%	0.57%	0.75%	-0.16%
Low Track S&P 500 Index Inv ¹	\$1,400,000.00	0.09%	0.02%	0.05%	0.10%	0.14%	0.25%	-0.01%
Georgia Large Cap Growth N	\$1,000,000.00	0.49%	0.26%	0.27%	0.45%	0.59%	0.78%	0.04%
Emerged Value Opportunties Adv	\$400,000.00	0.68%	0.39%	0.58%	0.69%	0.73%	1.12%	-0.01%
Low Track S&P 400 Index Inv ¹	\$400,000.00	0.27%	0.05%	0.09%	0.22%	0.27%	0.40%	0.05%
Momentum Captured Growth Inv	\$200,000.00	0.45%	0.41%	0.61%	0.73%	0.84%	0.99%	-0.28%
Yamane Small Value Inst	\$200,000.00	0.90%	0.37%	0.63%	0.80%	0.82%	1.09%	0.10%
Low Track S&P 600 Index Inv ¹	\$200,000.00	0.43%	0.05%	0.12%	0.22%	0.30%	0.43%	0.21%
Georgia Small Cap Growth N	\$200,000.00	0.70%	0.43%	0.60%	0.79%	0.90%	1.27%	-0.09%
Yamane International Inst	\$1,400,000.00	0.48%	0.38%	0.42%	0.42%	0.66%	0.84%	0.06%
Far Lands Emerging Growth A	\$140,000.00	1.23%	0.56%	0.70%	0.88%	1.00%	1.23%	0.35%
Smithland Real Estate Securities D	\$160,000.00	1.09%	0.42%	0.60%	0.73%	0.79%	1.22%	0.36%
QRT Low Voliatility Alpha D	\$100,000.00	1.50%	1.47%	1.47%	1.48%	1.50%	1.50%	0.02%
Automatically Diversified Options								
Holistic Conservative Fund A	\$400,000.00	0.53%	0.22%	0.30%	0.45%	0.51%	0.60%	0.08%
Holistic Balanced Inv	\$800,000.00	0.42%	0.22%	0.25%	0.39%	0.57%	0.72%	0.03%
Holistic Moderate Fund A	\$400,000.00	0.65%	0.22%	0.25%	0.39%	0.57%	0.72%	0.26%
Holistic Aggressive Fund A	\$200,000.00	0.95%	0.34%	0.40%	0.46%	0.74%	0.95%	0.49%
Achieve Retirement Moderate 2010 E	\$600,000.00	0.47%	0.19%	0.35%	0.42%	0.46%	0.68%	0.05%
Achieve Retirement Moderate 2015 E	\$600,000.00	0.58%	0.28%	0.35%	0.43%	0.44%	0.70%	0.15%
Achieve Retirement Moderate 2020 E	\$1,200,000.00	0.59%	0.33%	0.42%	0.47%	0.54%	0.67%	0.12%
Achieve Retirement Moderate 2025 E	\$1,000,000.00	0.62%	0.34%	0.44%	0.46%	0.54%	0.78%	0.16%
Achieve Retirement Moderate 2030 E	\$800,000.00	0.63%	0.35%	0.46%	0.51%	0.59%	0.76%	0.12%
Achieve Retirement Moderate 2035 E	\$600,000.00	0.59%	0.34%	0.46%	0.50%	0.57%	0.66%	0.09%
Achieve Retirement Moderate 2040 E	\$600,000.00	0.66%	0.36%	0.48%	0.51%	0.61%	0.88%	0.15%
Achieve Retirement Moderate 2045 E	\$200,000.00	0.66%	0.36%	0.47%	0.50%	0.60%	0.68%	0.16%
Achieve Retirement Moderate 2050 E	\$200,000.00	0.66%	0.35%	0.48%	0.52%	0.61%	0.91%	0.14%
Achieve Retirement Moderate 2055 E	\$200,000.00	0.67%	0.35%	0.48%	0.52%	0.61%	0.91%	0.15%

¹Index Fund-Passively Managed



Investment Fees Paid to Investment Managers

Fund Name	Assets as of Dec - 2011	This Plan	Benchmark Group					
		Disclosure of Investment Manager Fee in percent	Comparison of Investment Manager Fee in percent					
		Net Fee for Investment Manager	Low	Below Average	Average	Above Average	High	Difference from Average
Other Options								
Self-Directed Brokerage	\$200,000.00	0.00%	-	-	-	-	-	-
Grand Totals	\$20,000,000.00	0.46%	0.25%	0.35%	0.41%	0.48%	0.62%	
Net Investment Mgr Fee in dollars	\$92,546.00							

¹Index Fund-Passively Managed



Investment Fees Paid to Others

Fund Name	Assets as of Dec - 2011	This Plan	Benchmark Group						Percentage of Plans Paying Fee to "Others"
		Disclosure in percent	Comparison of Other Fee in percent (when it is being paid)						
		Other Fee*	Low	Below Average	Average	Above Average	High	Difference from Average	
Core Options									
Johnson Stable Value D	\$2,800,000.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	61%
RGA Total Return Bond Inv	\$2,200,000.00	0.00%	0.00%	0.00%	0.01%	0.05%	0.16%	-0.01%	84%
Yamane Large Value Inst	\$1,200,000.00	0.00%	0.00%	0.02%	0.10%	0.19%	-0.02%	86%	
Low Track S&P 500 Index Inv ¹	\$1,400,000.00	0.00%	0.00%	0.03%	0.06%	0.13%	-0.03%	69%	
Georgia Large Cap Growth N	\$1,000,000.00	0.05%	0.00%	0.02%	0.10%	0.15%	-0.01%	94%	
Emerged Value Opportunities Adv	\$400,000.00	0.01%	0.00%	0.01%	0.06%	0.10%	0.25%	-0.05%	63%
Low Track S&P 400 Index Inv ¹	\$400,000.00	0.00%	0.00%	0.01%	0.03%	0.06%	0.10%	-0.03%	24%
Momentum Captured Growth Inv	\$200,000.00	0.17%	0.00%	0.01%	0.05%	0.10%	0.16%	0.12%	69%
Yamane Small Value Inst	\$200,000.00	0.00%	0.00%	0.00%	0.03%	0.10%	0.20%	-0.03%	53%
Low Track S&P 600 Index Inv ¹	\$200,000.00	0.01%	0.00%	0.01%	0.09%	0.10%	0.14%	-0.08%	18%
Georgia Small Cap Growth N	\$200,000.00	0.00%	0.00%	0.01%	0.04%	0.08%	0.35%	-0.04%	59%
Yamane International Inst	\$1,400,000.00	0.07%	0.00%	0.06%	0.08%	0.08%	0.13%	-0.01%	67%
Far Lands Emerging Growth A	\$140,000.00	0.11%	0.00%	0.01%	0.08%	0.11%	0.24%	0.03%	35%
Smithland Real Estate Securities D	\$160,000.00	0.00%	0.00%	0.03%	0.08%	0.11%	0.16%	-0.08%	43%
QRT Low Volatility Alpha D	\$100,000.00	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.00%	4%
Automatically Diversified Options									
Holistic Conservative Fund A	\$400,000.00	0.00%	0.00%	0.00%	0.03%	0.03%	0.03%	0.00%	16%
Holistic Balanced Inv	\$800,000.00	0.02%	0.00%	0.00%	0.03%	0.06%	0.39%	-0.01%	73%
Holistic Moderate Fund A	\$400,000.00	0.00%	0.00%	0.00%	0.03%	0.06%	0.39%	-0.03%	73%
Holistic Aggressive Fund A	\$200,000.00	0.00%	0.00%	0.00%	0.06%	0.06%	0.06%	0.00%	14%
Achieve Retirement Moderate 2010 E	\$600,000.00	0.00%	0.00%	0.00%	0.02%	0.19%	0.19%	-0.02%	45%
Achieve Retirement Moderate 2015 E	\$600,000.00	0.00%	0.00%	0.00%	0.10%	0.19%	0.19%	0.00%	31%
Achieve Retirement Moderate 2020 E	\$1,200,000.00	0.00%	0.00%	0.00%	0.01%	0.04%	0.19%	-0.01%	51%
Achieve Retirement Moderate 2025 E	\$1,000,000.00	0.00%	0.00%	0.00%	0.04%	0.33%	0.65%	-0.04%	35%
Achieve Retirement Moderate 2030 E	\$800,000.00	0.00%	0.00%	0.00%	0.01%	0.06%	0.19%	-0.01%	51%
Achieve Retirement Moderate 2035 E	\$600,000.00	0.00%	0.00%	0.00%	0.11%	0.19%	0.19%	0.00%	33%
Achieve Retirement Moderate 2040 E	\$600,000.00	0.00%	0.00%	0.00%	0.05%	0.19%	0.19%	0.00%	51%
Achieve Retirement Moderate 2045 E	\$200,000.00	0.00%	0.00%	0.00%	0.04%	0.16%	0.19%	-0.04%	31%
Achieve Retirement Moderate 2050 E	\$200,000.00	0.00%	0.00%	0.00%	0.05%	0.19%	0.19%	-0.05%	37%

* The fees on this page represent the portion of total expense ratio for each investment choice paid out for custodial, legal, accounting, transfer agent, insurance and annuity, and other administrative expenses.

¹Index Fund-Passively Managed



Investment Fees Paid to Others

Fund Name	Assets as of Dec - 2011	This Plan	Benchmark Group					Percentage of Plans Paying Fee to "Others"	
		Disclosure in percent	Comparison of Other Fee in percent (when it is being paid)						
		Other Fee*	Low	Below Average	Average	Above Average	High	Difference from Average	
Achieve Retirement Moderate 2055 E	\$200,000.00	0.00%	0.00%	0.00%	0.05%	0.19%	0.19%	-0.05%	37%
Other Options									
Self-Directed Brokerage	\$200,000.00	0.00%	-	-	-	-	-	-	0%
Grand Totals	\$20,000,000.00	0.01%	0.00%	0.02%	0.02%	0.04%	0.09%		
Total Other Fee in dollars	\$2,444.00								

* The fees on this page represent the portion of total expense ratio for each investment choice paid out for custodial, legal, accounting, transfer agent, insurance and annuity, and other administrative expenses.

¹Index Fund-Passively Managed



Managed Accounts

Your Managed Account Program

% Plans Offering in Benchmark Group:	10%
Managed Account Provider	Managed Participant Assets LLC
Number of Plan Participants Using:	22
Assets in Managed Accounts	\$1,000,000
Total Fees Paid for Managed Accounts	\$4,500
Average Fee per Participant	\$205

% of Participants Using Managed Accounts

% of Assets in Managed Accounts

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High
7%	7%	7%	13%	75%	94%
5%	5%	5%	5%	8%	8%

Not all Managed Account programs are alike. These are some of the factors that distinguish one Managed Account program from another:

- the ability to consider a participant's complete financial picture
- the ability to modify savings and investment recommendations based on that complete picture
- the ability to modify investment recommendations before and after retirement

All these items may combine to generate more customized portfolios and higher levels of confidence that a participant will reach their retirement goals.

Fee Disclosure and Reasonableness

Employer Annual Fee	\$0	-	-	-	-	-
Employer Minimum Fee	\$0	-	-	-	-	-
Fee for \$10,000 participant account	0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
Fee for \$25,000 participant account	0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
Fee for \$50,000 participant account	0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
Fee for \$100,000 participant account	0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
Fee for \$250,000 participant account	0.49%	0.16%	0.24%	0.50%	0.61%	0.65%
Fee for \$500,000 participant account	0.37%	0.16%	0.21%	0.44%	0.61%	0.65%
Total Fees Paid for Managed Accounts	\$4,500					
% of Fees Paid to Recordkeeper or Their Affiliates	20%			50%		
% of Fees to Managed Accounts Provider	80%			65%		

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High
\$0	-	-	-	-	-
\$0	-	-	-	-	-
0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
0.60%	0.16%	0.25%	0.55%	0.64%	0.65%
0.49%	0.16%	0.24%	0.50%	0.61%	0.65%
0.37%	0.16%	0.21%	0.44%	0.61%	0.65%
\$4,500					
20%			50%		
80%			65%		



Self-Directed Accounts

Your Self-Directed Account (SDA)

% Plans Offering in Benchmark Group:	6%
SDA Provider	Brokerage Provider LLC
Assets in SDA	\$200,000
Number of Plan Participants Using:	10
% of Participants Using SDA	3%
% of Assets in SDA	1%

% of Participants Using SDA
% of Assets in SDA

This Plan	Benchmark Group				
	Low	Below Average	Average	Above Average	High
3%	-	-	-	-	-
1%	1%	1%	2%	3%	3%

Not all Self-Directed Account programs are alike. These are some of the features that distinguish one Self-Directed Account program from another:

- fewer steps required
- easier to use
- more robust financial planning
- better investment information
- more sophisticated web-trading tools
- more in-person assistance

All of these, as well as other factors may be important to the types of investors who use a Self-Directed Account program.

Fee Disclosure and Reasonableness*

	This Plan	Benchmark Group				
		Low	Below Average	Average	Above Average	High
Employer Annual Fee	\$0	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Participant Annual Fee	\$100	\$60	\$60	\$75	\$100	\$100
Internet Trades	\$24.95	\$24.95	\$24.95	\$24.98	\$25.00	\$25.00
Phone-Assisted Trades	\$39.95	\$35.00	\$35.00	\$37.48	\$39.95	\$39.95
% of Revenues to SDA Provider	100%			100%		
% of Revenues Paid to Recordkeeper	-			-		

* Applicable to mutual fund windows and brokerage accounts.

Note: Fees from Self-Directed Accounts are not included in Plan Level Fee totals.



Participant Fees

This page provides a detailed list of other fees being paid by participants.

Participant Paid Fees	% of Plans Paying This Fee	This Plan's Unit Cost	Benchmark Group Unit Cost					Difference from Average
			Low	Below Average	Average	Above Average	High	
- Annual per participant advice charge	2%	\$0	\$10	\$10	\$10	\$10	\$10	\$(10)
- Loan origination fee (per occurrence)	61%	\$125	\$40	\$71	\$75	\$125	\$172	\$50
- Loan maintenance fee (annual)	24%	\$0	\$8	\$24	\$28	\$58	\$75	\$(28)
- Hardship approval fee (per occurrence)	10%	\$100	\$50	\$50	\$50	\$75	\$100	\$50
- QDRO approval fee (per occurrence)	10%	\$500	\$250	\$250	\$500	\$725	\$750	-
- QDRO processing fee (per occurrence)	10%	\$0	\$35	\$48	\$75	\$200	\$250	\$(75)
- Periodic payment processing fee (per occurrence)	12%	\$25	\$2	\$2	\$15	\$36	\$40	\$10
- Non-Periodic payment processing fee (per occurrence)	37%	\$50	\$20	\$30	\$50	\$52	\$95	-

* "-" indicates that no participant-paid fee was identified for this service



Other Fees (Recordkeeper, Advisor-Consultant and Others)

This page provides a detailed list of other fees being paid by the plan or the plan sponsor.

Service Provider	Description	Fee Type	Unit	Other Fee Total	How Fee is Paid
Recordkeeper	- Annual Recordkeeping Fee	\$ amount	\$5,000	\$5,000	By Participants
Recordkeeper	- Annual Recordkeeping Fee - Basis Points	% of total assets	0.1%	\$20,000	By Participants
Recordkeeper	- Form 5500 Fee	\$ amount	\$1,500	\$1,500	By Sponsor
Advisor	- Advisory Fee	% of total assets	0.05%	\$10,000	By Participants
Total Other Fees				\$36,500	

Amounts identified as paid through an ERISA Account may exceed credited plan revenue or the assigned credit amount. When this occurs, the balance of listed fees are billed directly to the plan sponsor or against participant accounts.



The information set forth in this report is based upon (1) that we have received from you (and/or your adviser or agent) regarding your retirement plan (the "Subject Plan Data") and (2) information that we have received from third party sources, including other retirement plan sponsors and their service providers, regarding retirement plans sponsored by third parties (the "Benchmark Group Data"). Fiduciary Benchmarks, Inc. (FBI) has not verified the accuracy or completeness of either the Subject Plan Data or the Benchmark Group Data. FBI cannot be responsible for any inaccuracies in the Subject Plan Data or the Benchmark Group Data.

This report includes a number of comparisons between your retirement plan and plans sponsored, by other employers that have certain similarities with your plan (the "Benchmark Group"). FBI made a number of assumptions, which are described in the report, in compiling the plans in the Benchmark Group. You should review this report carefully and independently analyze whether the Benchmark Group includes plans that are sufficiently similar to your plan to make the information set forth in this report useful to you in carrying out your fiduciary functions.

This report is based partially on the methodology utilized by FBI to gather, compile and present information. The methodology is more completely described at www.fiduciarybenchmarks.com. You should review the description in order to understand the approaches taken by FBI in preparing this report and in order to properly evaluate the report and the information in the report.

This report is for informational purposes only. You must independently determine how to use and interpret the information set forth in this report, including whether you need the assistance of any professionals to assist you in your interpretation of that information and if so, the nature of professional assistance that you may need. FBI cannot be responsible for the manner in which you interpret the information in this report.

Please note: some, and perhaps all, of the information may be time-sensitive. You should consider that in using this report.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read carefully before investing.

Investing in mutual funds involves risk, including possible loss of principal.

International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values and yields will decline as interest rates rise and bonds are subject to availability and change in price.

High yield/junk bonds are not investment grade securities, involve substantial risks and generally should be part of the diversified portfolio of sophisticated investors.

The price of small and mid-cap stocks are generally more volatile than large cap stocks.