

BENCHMARK FEE
REPORT PREPARED
EXCLUSIVELY FOR

Sample Company Retirement Plan

As of:


Prepared by: Jeff Leidig

717.291.2411



Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation and is headquartered at One Penn Square, Lancaster, PA 17602.
This report is being provided for illustrative purposes only.

Securities and Insurance Products:
Not FDIC-Insured • Not Insured by any Federal Government Agency • No Financial Institution Guarantee
May lose value • Not a deposit



What is a Benchmark Fee Report?

At Fulton Financial Advisors, we truly value each client relationship and strive to provide superior service to each of our clients. The following Benchmark Fee Report is one example of an important service we offer to our clients.

You are likely aware that legislation requires Plan Sponsors to review all fees associated with their Plan. This is to ensure and document that these fees are reasonable, based on the level of service the sponsors are receiving. As an advocate and steward for our clients, Fulton Financial Advisors is happy to provide the following Benchmark Fee Report to help our clients fulfill this important obligation.

This report documents all fees associated with your plan and includes fees paid by both the plan participants and employer, and compares your all-inclusive fees to industry averages. These averages are provided by the 401(k) Averages Book Database, an independent data service, and are based on fees for plans of similar size to yours (both in number of participants and assets).

A few other key points to consider as you review this information:

- The spirit of the regulations is to address abusive and excessive fees. Please keep in mind that the regulations do not suggest or require that your fees are low - but that they are simply reasonable.
- When evaluating fees, the overall level of service you receive should also be considered. For example, higher than average fees may be reasonable when matched with the level of service and benefits you receive as a client.

Lastly, we are proud to provide all of our clients with full-service retirement plan solutions that include dedicated Relationship Managers, investment advisory services, hands-on participant education and customized solutions to fit the individual needs of each client. We urge you to consider the value of our services as a whole when reviewing this report.

We hope you find this Benchmark Fee Report useful and instructive as you meet your plan sponsor obligations. We suggest you keep the report in your files as a record that you have met the requirement.

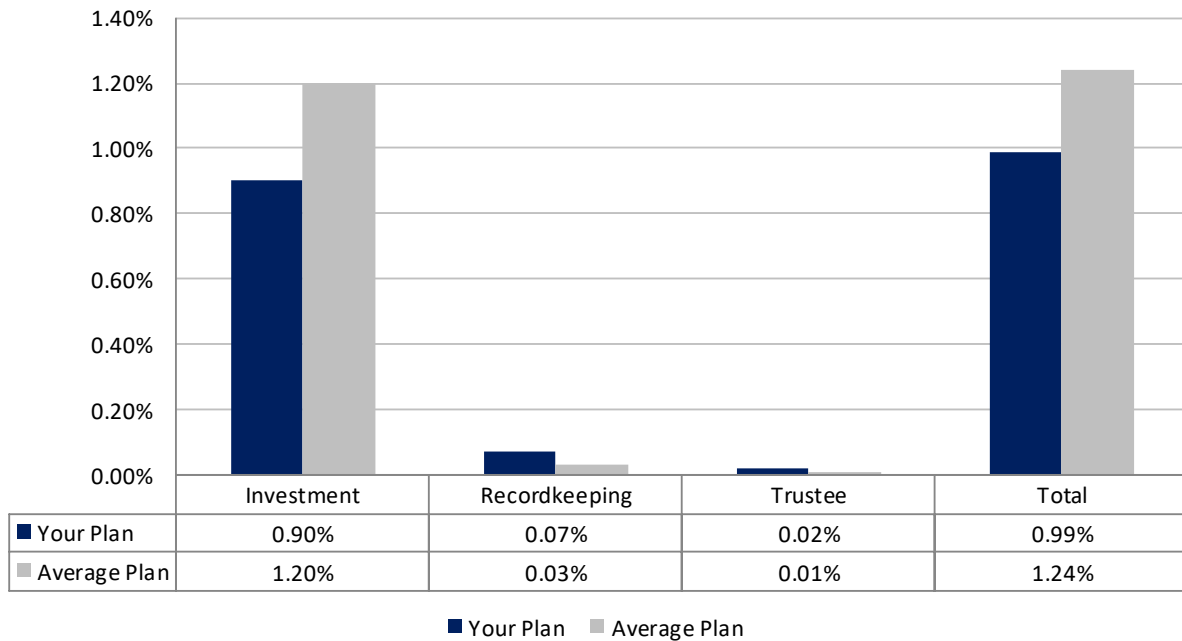
If you have any questions, please do not hesitate to contact us.

Sample Company Retirement Plan

Total Number of Participants: 45
 Total Plan Assets: \$ 4,600,000

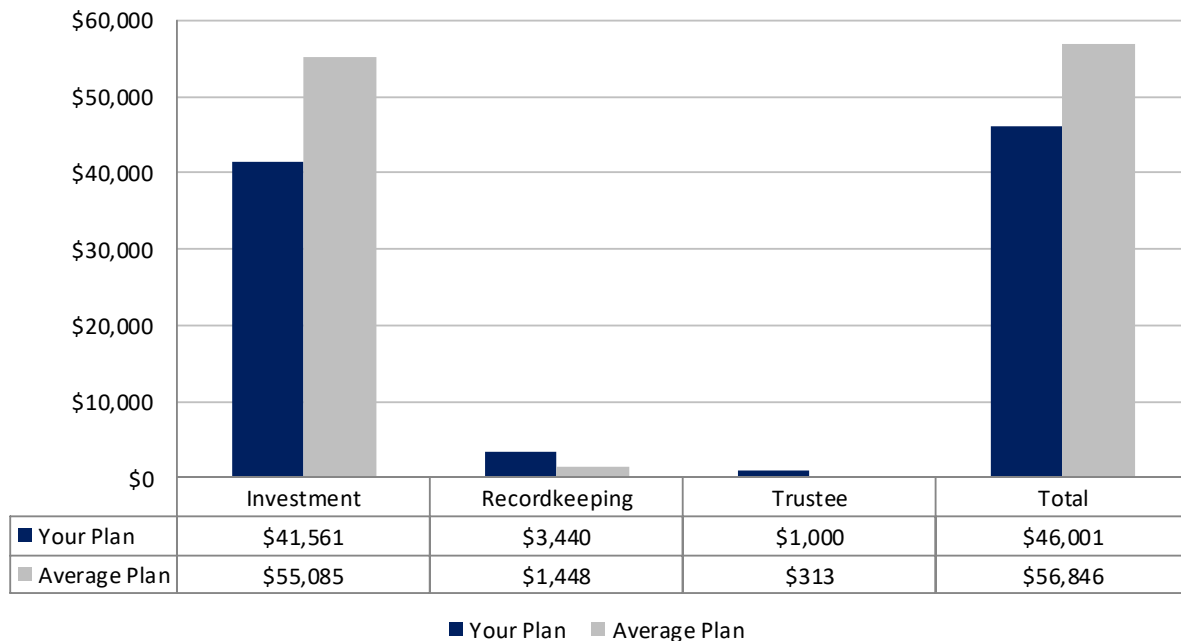
Plan Assets	Current Plan
Stable Asset/Money Market	\$ 230,000
Fixed Income	\$ 460,000
Balanced	\$ 0
Large US Equity	\$ 690,000
Mid US Equity	\$ 690,000
Small US Equity	\$ 690,000
International/Global Equity	\$ 460,000
Target Date	\$ 1,380,000
Specialty	\$ 0
<i>Total</i>	\$ 4,600,000

Total Plan Cost Comparison (%)



Universe Information: This benchmarking report was run with the 401k Comparator. The comparative universe for the Average Plan benchmark in this scenario consists of 65 401(k) products. 401k Averages Book shall not be liable for any errors in content or for any actions taken in reliance thereon. © 401k Averages Book All rights reserved.

Total Plan Cost Comparison (\$)



Universe Information: This benchmarking report was run with the 401k Comparator. The comparative universe for the Average Plan benchmark in this scenario consists of 65 401(k) products. 401k Averages Book shall not be liable for any errors in content or for any actions taken in reliance thereon. © 401k Averages Book All rights reserved.

Frequently Asked Questions

Where does the benchmark data in this report come from?

Published since 1995, the 401k Averages Book is the leading source of 401(k) fee benchmarking data. This benchmarking report was generated using the 401kComparator, which is based on the 401kAverages Book database. The database is comprised of 199 product offerings from 69 providers. Products are placed in the appropriate universe based on their target market. Fee data has been updated through September 30, 2017.

How is the custom Average Plan fee benchmark calculated?

Your Plan's characteristics (Average Account Balance, Total Plan Assets and Number of Participants) are used to form a comparable subset of the 199 products in the 401kComparator database. This subset is used to calculate your Plan's average plan fee benchmark. The universe used to calculate the Average Plan fee benchmark is based on tables that incorporate various average account balance sizes and participant accounts. Because every plan has a unique asset allocation the Average Plan benchmark reflects your Plan's specific asset allocation. If your Plan has an asset allocation of 40% Large Cap, 5% Mid Cap, 5% Small Cap, 10% International and 40% Fixed Income, then the Average Plan fee benchmark will reflect that same allocation. Thus, the Average Plan fee benchmark is customized to reflect your Plan's asset allocation, average account balance, total plan assets and number of participants. The number of products included in your benchmark universe is identified below each chart.