



Fiduciary Decisions

Independent · Comprehensive · Actionable

Investment Expense by Segment

Company ABC's 401(k) Plan

PRESENTED BY

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PLAN ASSETS

\$11,914,485

DATA AS OF

Mar 31, 2026

REPORT GENERATED

Apr 15, 2026

REPORT ID

548676

Benchmark Group

The **benchmark group (BMG)** is the basis for every comparison in this report. The peer universe is drawn from the FDI database using four data-quality standards that govern how plan data is sourced, reviewed, and maintained.

1

HIGH-QUALITY DATA SOURCES
Data collected directly from recordkeepers and service-provider fee disclosures, ensuring accuracy and reliability.

2

REGULAR UPDATES
Monthly data collection with quarterly benchmark updates to maintain current insights.

3

SUPERIOR DATA STANDARDS
Form 5500 / public-filing data not considered, to maintain higher accuracy standards in the FDI data set.

4

RIGOROUS REVIEW PROCESS
Comprehensive review and normalization process ensures proper comparisons across all data points.

FDI PLAN DATABASE

TOTAL PLANS IN DATABASE

375,000

FDI sources plan-level data directly from recordkeepers and service-provider fee disclosures.

BENCHMARK GROUP CHARACTERISTICS

\$84.4B

COMBINED BENCHMARK-GROUP ASSETS

SAMPLED PLANS	NUMBER OF FIRMS	NUMBER OF OPTIONS
7,048	312	78,540
PLAN ASSETS – LOW	PLAN ASSETS – MID	PLAN ASSETS – HIGH
\$10.0MM	\$12.4MM	\$15.0MM

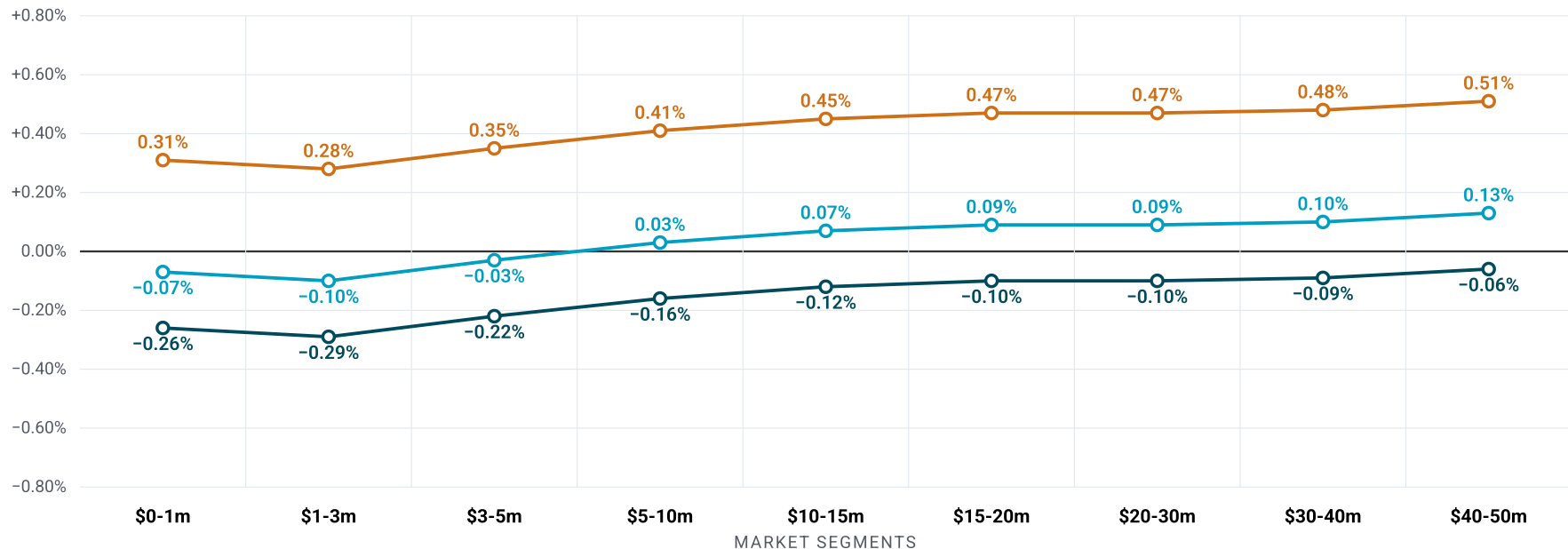


Investment Expense Comparison

The chart below shows the **excess fee** of each investment choice — its Total Expense Ratio relative to the BMG 50th-percentile fee — across each market segment.

Fees Difference by Market Segment

Segments \$0M – \$50M



1 Harbor Capital Appreciation Inv

CURRENT INVESTMENT

Large Growth

STRATEGY

Active

EXPENSE RATIO

1.01%

REVENUE SHARING

No

WEIGHTED RETURN

17.91%

2 American Funds Growth Fund of America R4

COMPARISON INVESTMENT

Large Growth

STRATEGY

Active

EXPENSE RATIO

0.63%

REVENUE SHARING

Yes

WEIGHTED RETURN

16.96%

3 JPMorgan Large Cap Growth R6

COMPARISON INVESTMENT

Large Growth

STRATEGY

Active

EXPENSE RATIO

0.44%

REVENUE SHARING

No

WEIGHTED RETURN

16.61%

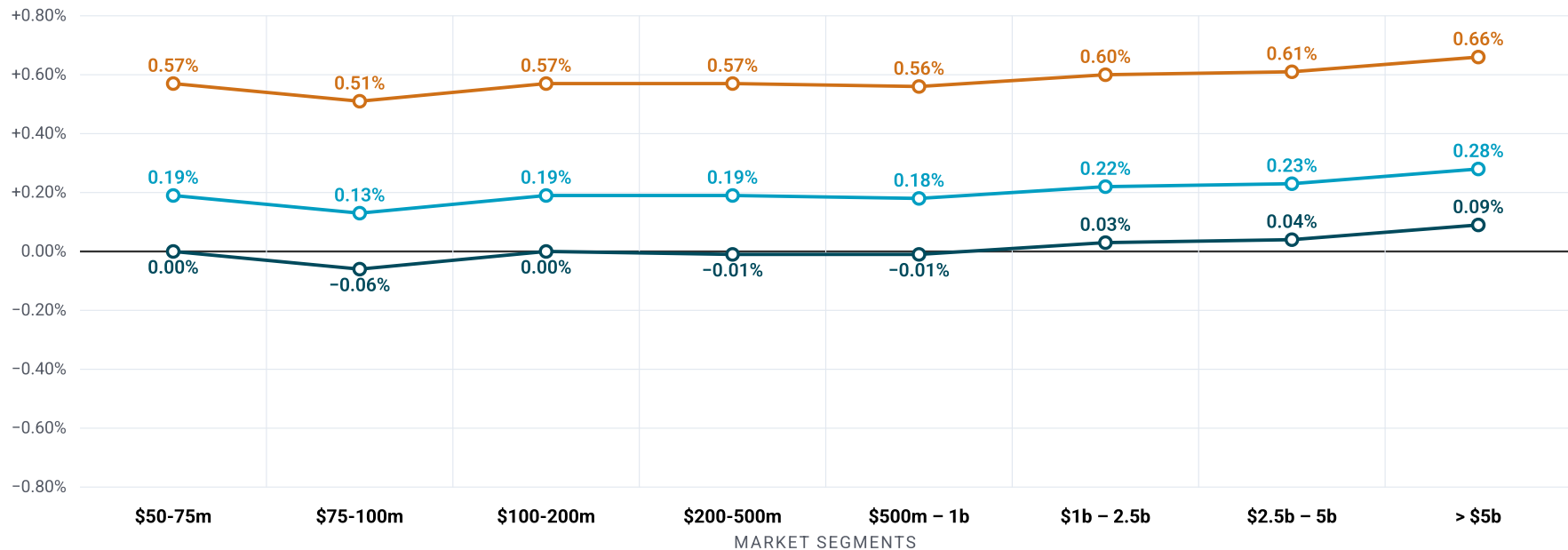


Investment Expense Comparison

The chart below shows the **excess fee** of each investment choice — its Total Expense Ratio relative to the BMG 50th-percentile fee — across each market segment.

Fees Difference by Market Segment

Segments \$50M and above



1 Harbor Capital Appreciation Inv

CURRENT INVESTMENT

Large Growth

STRATEGY

Active

REVENUE SHARING

No

EXPENSE RATIO

1.01%

WEIGHTED RETURN

17.91%

2 American Funds Growth Fund of America R4

COMPARISON INVESTMENT

Large Growth

STRATEGY

Active

REVENUE SHARING

Yes

EXPENSE RATIO

0.63%

WEIGHTED RETURN

16.96%

3 JPMorgan Large Cap Growth R6

COMPARISON INVESTMENT

Large Growth

STRATEGY

Active

REVENUE SHARING

No

EXPENSE RATIO

0.44%

WEIGHTED RETURN

16.61%



Expense Details by Segment — Current Investment

Current Investment: **Harbor Capital Appreciation Inv**

FEE DATA

Market Segment	% BMG	Rev Share Applies?	Active or Index?	Total Expense Ratio	Total Expense Ratio Comparison [^]				Money Mgr. Fee	Money Manager Expense Comparison [^]			
					25th	50th	75th	Diff. from 50th		25th	50th	75th	Diff. from 50th
\$0-1m	92%	No	Active	1.01%	0.48%	0.70%	1.18%	0.31%	1.01%	0.48%	0.70%	1.18%	0.31%
\$1-3m	94%	No	Active	1.01%	0.48%	0.73%	1.21%	0.28%	1.01%	0.48%	0.73%	1.21%	0.28%
\$3-5m	94%	No	Active	1.01%	0.45%	0.66%	1.10%	0.35%	1.01%	0.45%	0.66%	1.10%	0.35%
\$5-10m	95%	No	Active	1.01%	0.44%	0.60%	0.84%	0.41%	1.01%	0.44%	0.60%	0.84%	0.41%
\$10-15m	94%	No	Active	1.01%	0.40%	0.56%	0.75%	0.45%	1.01%	0.40%	0.56%	0.75%	0.45%
\$15-20m	94%	No	Active	1.01%	0.38%	0.54%	0.67%	0.47%	1.01%	0.38%	0.54%	0.67%	0.47%
\$20-30m	94%	No	Active	1.01%	0.37%	0.54%	0.65%	0.47%	1.01%	0.37%	0.54%	0.65%	0.47%
\$30-40m	95%	No	Active	1.01%	0.35%	0.53%	0.65%	0.48%	1.01%	0.35%	0.53%	0.65%	0.48%
\$40-50m	94%	No	Active	1.01%	0.38%	0.50%	0.62%	0.51%	1.01%	0.38%	0.50%	0.62%	0.51%
\$50-75m	94%	No	Active	1.01%	0.35%	0.44%	0.56%	0.57%	1.01%	0.35%	0.44%	0.56%	0.57%
\$75-100m	93%	No	Active	1.01%	0.35%	0.50%	0.61%	0.51%	1.01%	0.35%	0.50%	0.61%	0.51%
\$100-200m	93%	No	Active	1.01%	0.35%	0.44%	0.57%	0.57%	1.01%	0.35%	0.44%	0.57%	0.57%
\$200-500m	91%	No	Active	1.01%	0.36%	0.45%	0.56%	0.57%	1.01%	0.36%	0.45%	0.56%	0.57%
\$500m-1b	84%	No	Active	1.01%	0.36%	0.45%	0.54%	0.56%	1.01%	0.36%	0.45%	0.54%	0.56%
\$1-2.5b	83%	No	Active	1.01%	0.36%	0.41%	0.45%	0.60%	1.01%	0.36%	0.41%	0.45%	0.60%
\$2.5-5b	74%	No	Active	1.01%	0.35%	0.40%	0.41%	0.61%	1.01%	0.35%	0.40%	0.41%	0.61%
> \$5b	68%	No	Active	1.01%	0.32%	0.35%	0.40%	0.66%	1.01%	0.32%	0.35%	0.40%	0.66%

PERFORMANCE DATA

Investment Name	Investment Performance						Asset Class Performance ^{^^}					Difference ^{**}
	1 yr	3 yr	5 yr	10 yr	Inception	Weighted [*]	1 yr	3 yr	5 yr	10 yr	Weighted [*]	
Harbor Capital Appreciation Inv	22.33%	24.51%	11.74%	17.37%	12.38%	17.91%	26.82%	24.52%	11.89%	16.31%	18.44%	-0.53%

[^] Comparison illustrates the range of expense for investments having the same asset category and revenue-sharing characteristics as the plan investment in question. Shown are the 25th, 50th and 75th percentiles for the BMG.

^{^^} Asset Class Performance data is the Morningstar Category Average, as provided by Morningstar.

^{*} Weightings for investments and their related asset classes are calculated as follows: (1) 1yr, 3yr & 5yr data available: (1yr × 10%) + (3yr × 40%) + (5yr × 50%); (2) 1yr and 3yr data available: (1yr × 33%) + (3yr × 67%); (3) only 1yr data available: (1yr × 100%).

^{**} Excess Annualized Return is the difference between the investment's weighted performance versus the category's weighted performance.



Expense Details by Segment — Comparison Investment

Comparison Investment: **American Funds Growth Fund of America R4**

FEE DATA

Market Segment	% BMG	Rev Share Applies?	Active or Index?	Total Expense Ratio	Total Expense Ratio Comparison [^]				Money Mgr. Fee	Money Manager Expense Comparison [^]			
					25th	50th	75th	Diff. from 50th		25th	50th	75th	Diff. from 50th
\$0-1m	92%	Yes	Active	0.63%	0.48%	0.70%	1.18%	-0.07%	0.63%	0.48%	0.70%	1.18%	-0.07%
\$1-3m	94%	Yes	Active	0.63%	0.48%	0.73%	1.21%	-0.10%	0.63%	0.48%	0.73%	1.21%	-0.10%
\$3-5m	94%	Yes	Active	0.63%	0.45%	0.66%	1.10%	-0.03%	0.63%	0.45%	0.66%	1.10%	-0.03%
\$5-10m	95%	Yes	Active	0.63%	0.44%	0.60%	0.84%	0.03%	0.63%	0.44%	0.60%	0.84%	0.03%
\$10-15m	94%	Yes	Active	0.63%	0.40%	0.56%	0.75%	0.07%	0.63%	0.40%	0.56%	0.75%	0.07%
\$15-20m	94%	Yes	Active	0.63%	0.38%	0.54%	0.67%	0.09%	0.63%	0.38%	0.54%	0.67%	0.09%
\$20-30m	94%	Yes	Active	0.63%	0.37%	0.54%	0.65%	0.09%	0.63%	0.37%	0.54%	0.65%	0.09%
\$30-40m	95%	Yes	Active	0.63%	0.35%	0.53%	0.65%	0.10%	0.63%	0.35%	0.53%	0.65%	0.10%
\$40-50m	94%	Yes	Active	0.63%	0.38%	0.50%	0.62%	0.13%	0.63%	0.38%	0.50%	0.62%	0.13%
\$50-75m	94%	Yes	Active	0.63%	0.35%	0.44%	0.56%	0.19%	0.63%	0.35%	0.44%	0.56%	0.19%
\$75-100m	93%	Yes	Active	0.63%	0.35%	0.50%	0.61%	0.13%	0.63%	0.35%	0.50%	0.61%	0.13%
\$100-200m	93%	Yes	Active	0.63%	0.35%	0.44%	0.57%	0.19%	0.63%	0.35%	0.44%	0.57%	0.19%
\$200-500m	91%	Yes	Active	0.63%	0.36%	0.45%	0.56%	0.19%	0.63%	0.36%	0.45%	0.56%	0.19%
\$500m-1b	84%	Yes	Active	0.63%	0.36%	0.45%	0.54%	0.18%	0.63%	0.36%	0.45%	0.54%	0.18%
\$1-2.5b	83%	Yes	Active	0.63%	0.36%	0.41%	0.45%	0.22%	0.63%	0.36%	0.41%	0.45%	0.22%
\$2.5-5b	74%	Yes	Active	0.63%	0.35%	0.40%	0.41%	0.23%	0.63%	0.35%	0.40%	0.41%	0.23%
> \$5b	68%	Yes	Active	0.63%	0.32%	0.35%	0.40%	0.28%	0.63%	0.32%	0.35%	0.40%	0.28%

PERFORMANCE DATA

Investment Name	Investment Performance						Asset Class Performance ^{^^}					Difference ^{**}
	1 yr	3 yr	5 yr	10 yr	Inception	Weighted [*]	1 yr	3 yr	5 yr	10 yr	Weighted [*]	
American Funds Growth Fund of Am...	18.83%	23.37%	11.45%	16.12%	11.14%	16.96%	26.82%	24.52%	11.89%	16.31%	18.44%	-1.48%

[^] Comparison illustrates the range of expense for investments having the same asset category and revenue-sharing characteristics as the plan investment in question. Shown are the 25th, 50th and 75th percentiles for the BMG.

^{^^} Asset Class Performance data is the Morningstar Category Average, as provided by Morningstar.

^{*} Weightings for investments and their related asset classes are calculated as follows: (1) 1yr, 3yr & 5yr data available: (1yr × 10%) + (3yr × 40%) + (5yr × 50%); (2) 1yr and 3yr data available: (1yr × 33%) + (3yr × 67%); (3) only 1yr data available: (1yr × 100%).

^{**} Excess Annualized Return is the difference between the investment's weighted performance versus the category's weighted performance.



Expense Details by Segment — Comparison Investment

Comparison Investment: JPMorgan Large Cap Growth R6

FEE DATA

Market Segment	% BMG	Rev Share Applies?	Active or Index?	Total Expense Ratio	Total Expense Ratio Comparison [^]				Money Mgr. Fee	Money Manager Expense Comparison [^]			
					25th	50th	75th	Diff. from 50th		25th	50th	75th	Diff. from 50th
\$0-1m	92%	No	Active	0.44%	0.48%	0.70%	1.18%	-0.26%	0.44%	0.48%	0.70%	1.18%	-0.26%
\$1-3m	94%	No	Active	0.44%	0.48%	0.73%	1.21%	-0.29%	0.44%	0.48%	0.73%	1.21%	-0.29%
\$3-5m	94%	No	Active	0.44%	0.45%	0.66%	1.10%	-0.22%	0.44%	0.45%	0.66%	1.10%	-0.22%
\$5-10m	95%	No	Active	0.44%	0.44%	0.60%	0.84%	-0.16%	0.44%	0.44%	0.60%	0.84%	-0.16%
\$10-15m	94%	No	Active	0.44%	0.40%	0.56%	0.75%	-0.12%	0.44%	0.40%	0.56%	0.75%	-0.12%
\$15-20m	94%	No	Active	0.44%	0.38%	0.54%	0.67%	-0.10%	0.44%	0.38%	0.54%	0.67%	-0.10%
\$20-30m	94%	No	Active	0.44%	0.37%	0.54%	0.65%	-0.10%	0.44%	0.37%	0.54%	0.65%	-0.10%
\$30-40m	95%	No	Active	0.44%	0.35%	0.53%	0.65%	-0.09%	0.44%	0.35%	0.53%	0.65%	-0.09%
\$40-50m	94%	No	Active	0.44%	0.38%	0.50%	0.62%	-0.06%	0.44%	0.38%	0.50%	0.62%	-0.06%
\$50-75m	94%	No	Active	0.44%	0.35%	0.44%	0.56%	0.00%	0.44%	0.35%	0.44%	0.56%	0.00%
\$75-100m	93%	No	Active	0.44%	0.35%	0.50%	0.61%	-0.06%	0.44%	0.35%	0.50%	0.61%	-0.06%
\$100-200m	93%	No	Active	0.44%	0.35%	0.44%	0.57%	0.00%	0.44%	0.35%	0.44%	0.57%	0.00%
\$200-500m	91%	No	Active	0.44%	0.36%	0.45%	0.56%	-0.01%	0.44%	0.36%	0.45%	0.56%	-0.01%
\$500m-1b	84%	No	Active	0.44%	0.36%	0.45%	0.54%	-0.01%	0.44%	0.36%	0.45%	0.54%	-0.01%
\$1-2.5b	83%	No	Active	0.44%	0.36%	0.41%	0.45%	0.03%	0.44%	0.36%	0.41%	0.45%	0.03%
\$2.5-5b	74%	No	Active	0.44%	0.35%	0.40%	0.41%	0.04%	0.44%	0.35%	0.40%	0.41%	0.04%
> \$5b	68%	No	Active	0.44%	0.32%	0.35%	0.40%	0.09%	0.44%	0.32%	0.35%	0.40%	0.09%

PERFORMANCE DATA

Investment Name	Investment Performance						Asset Class Performance ^{^^}					Difference ^{**}
	1 yr	3 yr	5 yr	10 yr	Inception	Weighted [*]	1 yr	3 yr	5 yr	10 yr	Weighted [*]	
JPMorgan Large Cap Growth R6	15.56%	21.81%	12.66%	20.30%	16.95%	16.61%	26.82%	24.52%	11.89%	16.31%	18.44%	-1.83%

[^] Comparison illustrates the range of expense for investments having the same asset category and revenue-sharing characteristics as the plan investment in question. Shown are the 25th, 50th and 75th percentiles for the BMG.

^{^^} Asset Class Performance data is the Morningstar Category Average, as provided by Morningstar.

^{*} Weightings for investments and their related asset classes are calculated as follows: (1) 1yr, 3yr & 5yr data available: (1yr × 10%) + (3yr × 40%) + (5yr × 50%); (2) 1yr and 3yr data available: (1yr × 33%) + (3yr × 67%); (3) only 1yr data available: (1yr × 100%).

^{**} Excess Annualized Return is the difference between the investment's weighted performance versus the category's weighted performance.

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METHODOLOGY

- This report is based on the methodology utilized by FDI to gather, compile and present information. You should review the description of this methodology in the page titled Fiduciary Decisions' Evaluation Process in order to understand the approaches taken by FDI in preparing this report in order to properly evaluate the report and the information in the report. FDI may modify its methodology to gather, compile and present information at any time in its sole discretion as well as modify the content of the report at any time in its sole discretion.
- There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential generally is accompanied by higher risk.
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EXCESS FEES & PERFORMANCE – A HYPOTHETICAL EXAMPLE

Measure	Investment	Category	Excess	Weight	Result
◆ CALCULATING EXCESS PERFORMANCE					
1-year Return	7.00%	8.00%	-1.00%	10%	-0.10%
3-year Return	6.50%	4.00%	+2.50%	40%	+1.00%
5-year Return	6.00%	5.00%	+1.00%	50%	+0.50%
EXCESS PERFORMANCE					+1.40%
● CALCULATING EXCESS FEES					
Total Exp. Ratio	0.64%	0.60%	+0.04%	—	
EXCESS FEES					+0.04%

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- The information in this report is based upon data received from (1) you and your agents and Service Providers regarding your retirement plan and the investment options offered thereunder ("Subject Plan") and (2) plan sponsors of other retirement plans that have certain similarities to your plan and their agents and Service Providers ("Benchmark Group").
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