

Investment List

Company ABC's 401(k) Plan

PRESENTED BY

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DCIO Company

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PLAN ASSETS

\$11,914,485

DATA AS OF

March 31, 2026

REPORT GENERATED

April 15, 2026

REPORT ID

548676

Benchmark Group

BMG: 7,048 Plans · \$10–\$15MM in Assets

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 is not considered, maintaining higher accuracy standards in the FDI data set.

4

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

FDI PLAN DATABASE

TOTAL PLANS IN DATABASE

375,000

defined-contribution plans

The benchmark group is filtered from this database to plans of comparable asset size.

BENCHMARK GROUP CHARACTERISTICS

\$84.2B

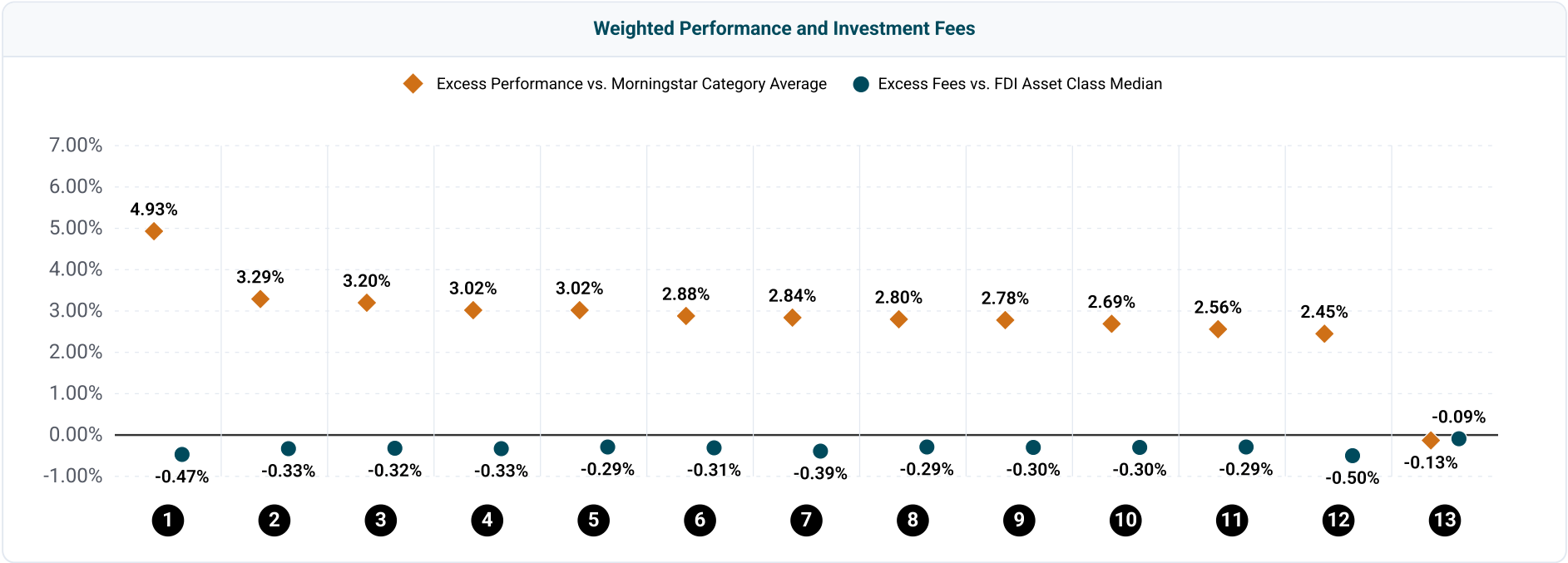
COMBINED BENCHMARK-GROUP ASSETS

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

Investments: "Help" Options

BMG: 7,048 Plans · \$10–\$15MM in Assets

The chart below shows the tradeoff between performance and fees. Per the DOL: “cheaper is not necessarily better.” **This information is NOT DEFINITIVE, but it does illustrate investments that should receive further scrutiny in terms of their organization, money manager, investment process and risk-adjusted performance.**



TARGET DATE AND/OR RISK BASED INVESTMENTS

1	Dodge & Cox Balanced I	8	T. Rowe Price Retirement 2010
2	T. Rowe Price Retirement 2025	9	T. Rowe Price Retirement 2045
3	T. Rowe Price Retirement 2030	10	T. Rowe Price Retirement 2050
4	T. Rowe Price Retirement 2020	11	T. Rowe Price Retirement 2055
5	T. Rowe Price Retirement 2035	12	T. Rowe Price Retirement Bal.
6	T. Rowe Price Retirement 2040	13	Goldman Sachs Satellite Strategies
7	T. Rowe Price Retirement 2015		

* Passive option † Fee data not available

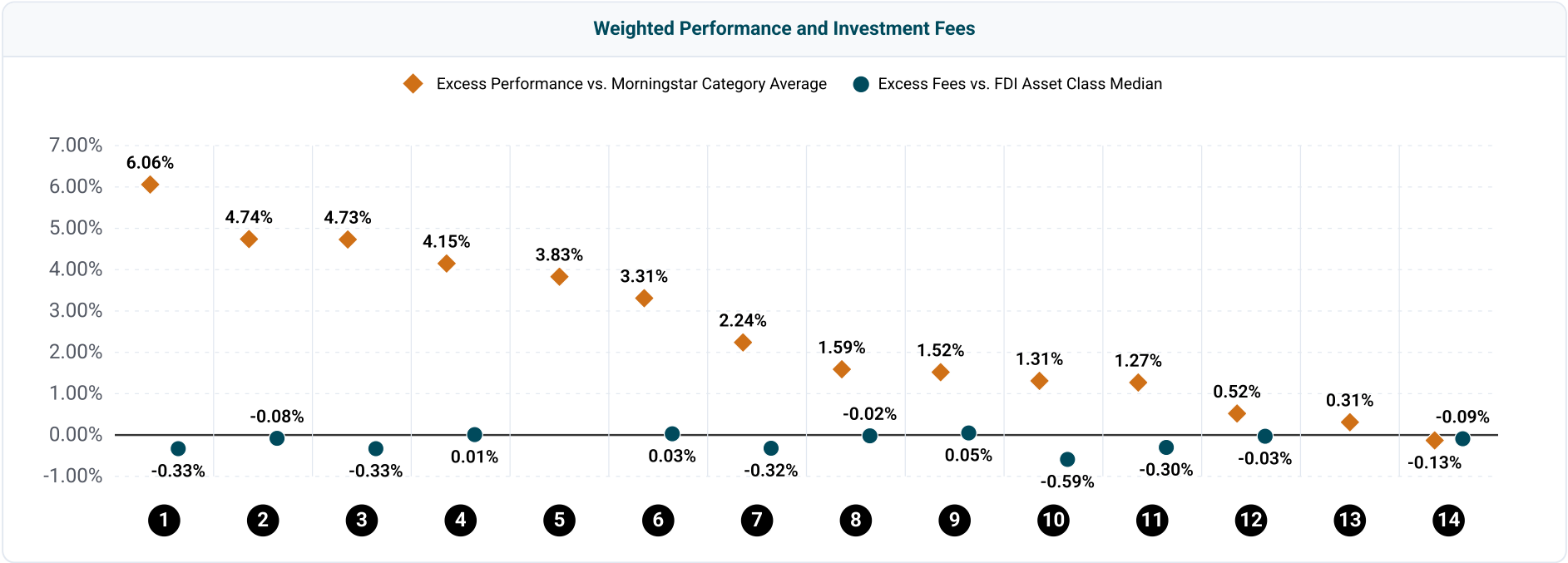
EXCESS FEES & PERFORMANCE - A HYPOTHETICAL EXAMPLE

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%

Investments: Core Options

BMG: 7,048 Plans · \$10–\$15MM in Assets

The chart below shows the tradeoff between performance and fees. Per the DOL: “cheaper is not necessarily better.” **This information is NOT DEFINITIVE, but it does illustrate investments that should receive further scrutiny in terms of their organization, money manager, investment process and risk-adjusted performance.**



NON-HELP INVESTMENTS

1	Cohen & Steers Realty Shares L	8	Harbor International Institutional
2	Vanguard Total Stock Mkt Adm *	9	PIMCO Total Return Instl
3	T. Rowe Price Small-Cap Stock	10	DFA Emerging Markets I
4	AMG River Road Mid Cap Value	11	BlackRock Equity Dividend Instl
5	Vanguard Ext Market Index Adm *	12	Metropolitan West Low Duration
6	Harbor Capital Appreciation Inv	13	Templeton Global Bond A
7	BlackRock High Yield Bond Instl	14	GS Satellite Strategies Instl

* Passive option † Fee data not available

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%

Supplemental Details

BMG: 7,048 Plans · \$10–\$15MM in Assets

The supplemental detail pages that follow provide the underlying investment-level fee and performance data supporting the summary charts in this report.

PAGE	TITLE	DESCRIPTION
5	Investment Fees: "Help" Options	Fee details for each "Help" investment option, with peer benchmark comparisons on both total expense ratio and money-manager fee.
6	Investment Fees: Core Options	Fee details for each core and other investment option, including stable value, fixed income, US and non-US equity.
7	Investment Performance: "Help" Options	Performance details for each "Help" investment option — 1, 3, 5, 10-year, inception and weighted return vs. category average.
8	Investment Performance: Core Options	Performance details for each core and other investment option — 1, 3, 5, 10-year, inception and weighted return vs. category average.
9	Important Information & Disclosures	Required legal information and disclosures from Fiduciary Decisions regarding the nature of this report, methodology, and limitations.

Investment Fees: "Help" Options



BMG: 7,048 Plans · \$10–\$15MM in Assets

■ Your Plan

■ Benchmark Group

The fee information below should be considered in concert with the **"Value Delivered"** — the investment organization, money manager, investment process, risk-adjusted performance, and compliance with the plan's Investment Policy Statement.

Investment Name	Asset Class	% BMG	Rev Share?	Active/ Passive	Tot. Exp. Ratio	Total Expense Ratio Comparison [^]				Money Mgr. Fee	Money Manager Expense Comparison [^]			
						25th	50th	75th	Diff vs 50th		25th	50th	75th	Diff vs 50th
Dodge & Cox Balanced I	Moderate Allocation	61%	Yes	Active	0.52%	0.78%	0.99%	1.24%	-0.47%	0.42%	0.37%	0.50%	0.63%	-0.08%
T. Rowe Price Retirement Bal.	Retirement Income	61%	Yes	Active	0.49%	0.78%	0.99%	1.24%	-0.50%	0.34%	0.37%	0.50%	0.63%	-0.16%
T. Rowe Price Retirement 2010	Target Date 2000–2010	51%	Yes	Active	0.49%	0.60%	0.78%	0.97%	-0.29%	0.34%	0.23%	0.33%	0.36%	+0.05%
T. Rowe Price Retirement 2015	Target Date 2011–2015	53%	Yes	Active	0.50%	0.71%	0.89%	1.10%	-0.39%	0.35%	0.32%	0.38%	0.42%	-0.04%
T. Rowe Price Retirement 2020	Target Date 2016–2020	79%	Yes	Active	0.53%	0.65%	0.86%	1.05%	-0.33%	0.38%	0.32%	0.38%	0.44%	—
T. Rowe Price Retirement 2025	Target Date 2021–2025	82%	Yes	Active	0.54%	0.72%	0.87%	1.11%	-0.33%	0.39%	0.33%	0.38%	0.47%	+0.01%
T. Rowe Price Retirement 2030	Target Date 2026–2030	85%	Yes	Active	0.57%	0.71%	0.89%	1.07%	-0.32%	0.42%	0.38%	0.40%	0.50%	+0.02%
T. Rowe Price Retirement 2035	Target Date 2031–2035	82%	Yes	Active	0.59%	0.70%	0.88%	1.09%	-0.29%	0.44%	0.35%	0.43%	0.50%	+0.01%
T. Rowe Price Retirement 2040	Target Date 2036–2040	85%	Yes	Active	0.60%	0.74%	0.91%	1.09%	-0.31%	0.45%	0.40%	0.45%	0.50%	+0.01%
T. Rowe Price Retirement 2045	Target Date 2041–2045	82%	Yes	Active	0.62%	0.71%	0.92%	1.12%	-0.30%	0.47%	0.37%	0.45%	0.50%	+0.02%
T. Rowe Price Retirement 2050	Target Date 2046–2050	85%	Yes	Active	0.63%	0.75%	0.93%	1.14%	-0.30%	0.48%	0.39%	0.45%	0.50%	+0.03%
T. Rowe Price Retirement 2055	Target Date 2051+	85%	Yes	Active	0.64%	0.75%	0.93%	1.17%	-0.29%	0.49%	0.43%	0.48%	0.55%	+0.03%
TOTAL: ASSET-WEIGHTED — "HELP" OPTIONS					0.56%	0.71%	0.89%	1.10%	-0.33%	0.41%	0.37%	0.44%	0.49%	-0.01%

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

Investment Fees: Core Options



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Investment Name	Asset Class	% BMG	Rev Share?	Active/ Passive	Tot. Exp. Ratio	Total Expense Ratio Comparison ^				Money Mgr. Fee	Money Manager Expense Comparison ^			
						25th	50th	75th	Diff vs 50th		25th	50th	75th	Diff vs 50th
Metropolitan West Low Duration	Short-Term Bond	31%	Yes	Active	0.64%	0.50%	0.67%	0.93%	-0.03%	0.35%	0.24%	0.28%	0.38%	+0.07%
PIMCO Total Return Instl	Intermediate-Term Bond	95%	No	Active	0.46%	0.30%	0.41%	0.55%	+0.05%	0.46%	0.30%	0.41%	0.55%	+0.05%
BlackRock High Yield Bond Instl	High Yield Bond	44%	Yes	Active	0.60%	0.74%	0.92%	1.12%	-0.32%	0.45%	0.45%	0.50%	0.58%	-0.05%
BlackRock Equity Dividend Instl	Large Value	78%	Yes	Active	0.69%	0.78%	0.99%	1.21%	-0.30%	0.44%	0.39%	0.50%	0.61%	-0.06%
Vanguard Total Stock Mkt Adm	Large Blend	98%	No	Passive	0.04%	0.04%	0.12%	0.20%	-0.08%	0.04%	0.04%	0.12%	0.20%	-0.08%
Harbor Capital Appreciation Inv	Large Growth	94%	Yes	Active	1.03%	0.81%	1.00%	1.21%	+0.03%	0.68%	0.40%	0.52%	0.63%	+0.16%
AMG River Road Mid Cap Value	Mid-Cap Value	54%	Yes	Active	1.10%	0.89%	1.09%	1.26%	+0.01%	0.71%	0.50%	0.62%	0.71%	+0.09%
Vanguard Ext Market Index Adm	Mid-Cap Blend	67%	No	Passive	0.06%	0.04%	0.06%	0.32%	—	0.06%	0.04%	0.06%	0.32%	—
T. Rowe Price Small-Cap Stock	Small Growth	57%	Yes	Active	0.91%	1.11%	1.24%	1.46%	-0.33%	0.76%	0.66%	0.74%	0.85%	+0.02%
Templeton Global Bond A	World Bond	41%	Yes	Active	0.96%	0.80%	0.96%	1.21%	—	0.46%	0.44%	0.50%	0.57%	-0.04%
Harbor International Institutional	Foreign Large Blend	69%	No	Index	0.77%	0.58%	0.79%	1.04%	-0.02%	0.77%	0.58%	0.79%	1.04%	-0.02%
DFA Emerging Markets I	Diversified Emerging M...	68%	No	Other	0.36%	0.68%	0.95%	1.14%	-0.59%	0.36%	0.68%	0.95%	1.14%	-0.59%
Cohen & Steers Realty Shares L	Real Estate	48%	Yes	Active	0.88%	1.00%	1.21%	1.46%	-0.33%	0.63%	0.33%	0.42%	0.58%	-0.08%
GS Satellite Strategies Instl	World Allocation	23%	Yes	Active	1.01%	0.90%	1.10%	1.37%	-0.09%	0.91%	0.49%	0.68%	0.79%	+0.23%
TOTAL: ASSET-WEIGHTED — CORE OPTIONS					0.53%	0.53%	0.68%	1.48%	-0.15%	0.41%	0.36%	0.46%	0.59%	-0.04%
TOTAL: ASSET-WEIGHTED — ALL OPTIONS					0.54%	0.59%	0.75%	1.35%	-0.21%	0.41%	0.36%	0.46%	0.55%	-0.03%

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

Investment Performance: "Help" Options



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Investment Name	Asset Class	Investment Performance						Asset Class Performance [^]					Weighted Difference ^{**}
		1 Yr	3 Yr	5 Yr	10 Yr	Incep.	Weighted [*]	1 Yr	3 Yr	5 Yr	10 Yr	Weighted [*]	
Putnam Dynamic Risk Allocatio...	Conservative Allocati...	3.70%	6.20%	8.90%	7.78%	10.94%	7.30%	5.30%	9.10%	9.38%	7.45%	8.86%	-1.56%
Dodge & Cox Balanced I	Moderate Allocation	13.77%	7.96%	10.17%	8.53%	9.72%	9.65%	10.58%	3.65%	4.41%	7.43%	4.72%	+4.93%
T. Rowe Price Retirement Bal.	Retirement Income	11.32%	6.18%	4.69%	5.50%	6.22%	11.32%	7.25%	1.00%	2.60%	4.62%	7.25%	+2.45%
T. Rowe Price Retirement 2010	Target Date 2000–20...	12.46%	1.70%	6.45%	5.84%	7.15%	5.15%	7.45%	0.45%	2.86%	4.98%	2.36%	+2.80%
T. Rowe Price Retirement 2015	Target Date 2011–20...	12.97%	2.03%	7.02%	6.25%	6.58%	5.62%	8.40%	0.97%	3.10%	5.34%	2.78%	+2.84%
T. Rowe Price Retirement 2020	Target Date 2016–20...	13.45%	2.27%	7.64%	6.72%	8.14%	6.07%	9.05%	1.35%	3.23%	5.79%	3.06%	+3.02%
T. Rowe Price Retirement 2025	Target Date 2021–20...	14.57%	2.63%	8.44%	7.26%	7.39%	6.73%	9.84%	1.76%	3.50%	6.30%	3.44%	+3.29%
T. Rowe Price Retirement 2030	Target Date 2026–20...	16.30%	3.11%	9.25%	7.88%	9.10%	7.50%	11.52%	2.73%	4.10%	6.94%	4.30%	+3.20%
T. Rowe Price Retirement 2035	Target Date 2031–20...	18.08%	3.66%	10.03%	8.49%	8.23%	8.28%	13.68%	3.90%	4.68%	7.71%	5.27%	+3.02%
T. Rowe Price Retirement 2040	Target Date 2036–20...	19.53%	4.11%	10.69%	9.01%	9.79%	8.94%	15.44%	4.83%	5.16%	8.38%	6.06%	+2.88%
T. Rowe Price Retirement 2045	Target Date 2041–20...	20.46%	4.53%	11.18%	9.38%	8.88%	9.45%	16.84%	5.56%	5.52%	8.79%	6.67%	+2.78%
T. Rowe Price Retirement 2050	Target Date 2046–20...	20.78%	4.64%	11.25%	9.45%	8.31%	9.56%	17.47%	5.80%	5.61%	8.98%	6.87%	+2.69%
T. Rowe Price Retirement 2055	Target Date 2051+	20.82%	4.60%	11.21%	9.43%	8.30%	9.53%	17.68%	5.91%	5.67%	9.04%	6.97%	+2.56%

* Weighted return combines available data: **1.)** 1yr, 3yr & 5yr available — Active: $(1\text{yr} \times 10\%) + (3\text{yr} \times 40\%) + (5\text{yr} \times 50\%)$; Passive: $(1\text{yr} \times 25\%) + (3\text{yr} \times 25\%) + (5\text{yr} \times 50\%)$. **2.)** 1yr & 3yr available: $(1\text{yr} \times 33\%) + (3\text{yr} \times 67\%)$. **3.)** Only 1yr available: $(1\text{yr} \times 100\%)$.

[^] Asset Class Performance data is sourced from Morningstar. ^{**} Excess Annualized Return is the difference between the investment's weighted performance and its category's weighted performance.

Each fund's total expenses (including management fees, distribution and/or service (12b-1) fees, and other expenses) are determined as a percentage of the fund's average net assets and shown on other pages in this report. The performance data reflects the reinvestment of dividends and capital gains and is net of management fees and other fund expenses but does not reflect the effect of sales charges, if applicable. If sales charges were included, the returns would be lower. Investment in the funds is subject to market risk, including possible loss of principal. The funds' investments in [specific types of securities or sectors] may be subject to additional risks. Please see the plan's fund prospectuses for more detailed information about risks.

Past performance does not guarantee future results. The performance data quoted represents weighted past performance; current returns may be lower or higher. Investment return and principal value fluctuate, so shares when redeemed may be worth more or less than original cost. To obtain performance current to the most recent month-end, contact the plan's advisor or recordkeeper.

Investment Performance: Core Options



BMG: 7,048 Plans · \$10–\$15MM in Assets

■ Your Plan

■ Benchmark Group

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Investment Name	Asset Class	Investment Performance						Asset Class Performance ^					Weighted Difference **
		1 Yr	3 Yr	5 Yr	10 Yr	Incep.	Weighted *	1 Yr	3 Yr	5 Yr	10 Yr	Weighted *	
Standard Stable Asset Fund	Stable Value	—	—	—	—	—	—	—	—	—	—	—	—
Metropolitan West Low Duration	Short-Term Bond	5.57%	0.00%	1.48%	1.86%	3.33%	1.30%	3.60%	-0.59%	1.31%	2.22%	0.78%	+0.52%
PIMCO Total Return Instl	Intermediate-Term B...	6.30%	-3.25%	1.31%	2.02%	6.25%	-0.02%	1.28%	-4.48%	0.26%	2.01%	-1.54%	+1.52%
BlackRock High Yield Bond Instl	High Yield Bond	13.57%	2.51%	5.62%	5.37%	6.87%	5.17%	9.49%	1.80%	2.51%	4.63%	2.92%	+2.24%
BlackRock Equity Dividend Instl	Large Value	12.69%	9.20%	11.53%	10.10%	10.16%	10.72%	14.87%	11.84%	6.45%	9.34%	9.45%	+1.27%
Vanguard Total Stock Mkt Adm	Large Blend	26.01%	8.43%	15.07%	12.97%	8.86%	16.14%	19.13%	9.31%	8.60%	12.06%	11.41%	+4.74%
Harbor Capital Appreciation Inv	Large Growth	33.60%	3.11%	14.55%	15.23%	12.18%	11.88%	23.46%	4.26%	9.04%	14.23%	8.57%	+3.31%
AMG River Road Mid Cap Value	Mid-Cap Value	22.64%	14.07%	12.22%	8.35%	11.29%	14.00%	14.25%	13.89%	5.74%	8.29%	9.85%	+4.15%
Vanguard Ext Market Index Adm	Mid-Cap Blend	25.38%	1.21%	11.91%	9.46%	8.72%	12.60%	14.02%	9.74%	5.67%	8.95%	8.77%	+3.83%
T. Rowe Price Small-Cap Stock	Small Growth	17.43%	1.72%	11.96%	9.47%	12.62%	8.41%	9.12%	2.25%	3.74%	8.45%	3.68%	+4.73%
Templeton Global Bond A	World Bond	2.43%	-3.00%	-2.57%	-0.81%	5.56%	-2.24%	4.13%	-5.42%	-1.61%	1.17%	-2.56%	+0.31%
Harbor International Institutional	Foreign Large Blend	16.12%	3.11%	8.33%	5.20%	9.88%	7.02%	22.92%	4.33%	2.81%	6.01%	5.43%	+1.59%
DFA Emerging Markets I	Diversified Emerging ...	13.08%	-1.22%	4.95%	6.45%	7.10%	3.30%	13.97%	-0.35%	1.45%	5.39%	1.98%	+1.31%
Cohen & Steers Realty Shares L	Real Estate	12.67%	6.43%	9.25%	6.82%	10.48%	8.47%	0.51%	3.20%	2.15%	4.86%	2.41%	+6.06%
GS Satellite Strategies Instl	World Allocation	10.55%	0.68%	4.72%	14.63%	11.26%	3.69%	10.64%	3.50%	2.71%	—	3.82%	-0.13%

* Weighted return combines available data: **1.)** 1yr, 3yr & 5yr available — Active: $(1\text{yr} \times 10\%) + (3\text{yr} \times 40\%) + (5\text{yr} \times 50\%)$; Passive: $(1\text{yr} \times 25\%) + (3\text{yr} \times 25\%) + (5\text{yr} \times 50\%)$. **2.)** 1yr & 3yr available: $(1\text{yr} \times 33\%) + (3\text{yr} \times 67\%)$. **3.)** Only 1yr available: $(1\text{yr} \times 100\%)$.

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Important Information & Disclaimers

**Fiduciary Decisions**

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NATURE OF REPORT AND FDIS ROLE

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