

Advisor Fee Summary


 Advisor **TRK Consulting** Plan assets **\$15,000,000**

 Benchmark Group (BMG) **Plans \$15M–\$17.5M** · 1,337 plans from the FDI database

1

CONSIDER THE QUALITY, SERVICE & VALUE OF YOUR ADVISOR

What is Your Advisor's Quality, Service & Value worth?

FACTORS TO CONSIDER

- The People, Processes and Technology of your Advisor
- Consider the scope of services provided
- Value to you as Plan Sponsor
- Value to Participants

REGULATORY GUIDANCE

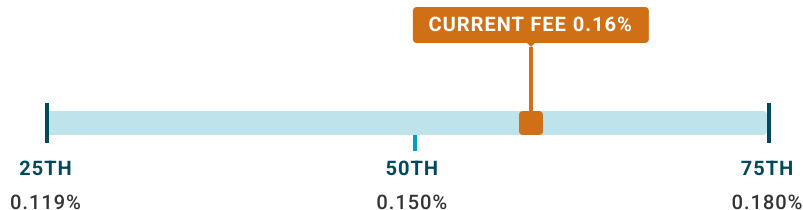
"Don't consider fees in a vacuum. They are only one part of the bigger picture including investment risk and returns and the extent and quality of services provided."

Source: A Look at 401(k) Plan Fees, U.S. Department of Labor, Oct. 2023

2

BENCHMARK ADVISOR FEE

CUSTOMIZED BENCHMARK GROUP



The Benchmark Group (BMG) starts with pricing for plans of similar size and is adjusted for FEEPOINT® Credits (+0.035%). Starting BMG Fees are: 25th 0.084% · Median 0.115% · 75th 0.145%.

FEEPOINT® CREDITS

3(38) investment management · 0.22% of assets	0.022%
Participant group meetings · 4 hrs	0.007%
Met with plan committee · 2 hrs	0.003%
Benchmark fees / value · 2 hrs	0.003%
TOTAL CREDITS	0.035%

FEEPOINT® is the value of non-standard service levels received by the plan. Hours shown are above the standard service level; credited at \$250 / hour.

FEE REFERENCE	% FEE	\$ / YEAR
Current fee	0.16%	\$24,000

Why TRK Consulting? Quality, Service and Value


Fiduciary Decisions

Independent • Comprehensive • Actionable

The information on this page is provided by your Advisor in support of your review of their fee.

As a plan sponsor fiduciary, your duty is to make sure the fee you pay to your provider is reasonable (and not necessarily low). The DOL has specifically noted in prior rulings that the quality of services can be considered when determining fee reasonableness.* Fiduciary Decisions has asked your Advisor to describe “quality”, along with a general scope of their services and value factors they believe have an important impact on you and your participants. Please be sure to examine the specific services and any applicable extras that your plan receives when assessing your fees.

PROVIDER QUALITY

TRK Consulting has been in the retirement business for

30+ years

With over

32,000 plans

3.1 million
participants serviced

Top 3

ranked retirement plan provider by PLANSPONSOR

We are unique and this sets us apart

SCOPE OF SERVICES

Your plan running smoothly

The expertise of our service team ensures plans are always running on time.

Flexible Investment Platform

Open architecture allows you flexibility to design investment menu to suit your unique needs:

- institutional share class
- collective investment trusts

Innovative Solutions

Our leading-edge solutions are designed to bring ease to your fiduciary responsibilities.

VALUE FOR SPONSORS

Our offering sets us apart because...

Our primary focus is retirement

- Dedicated team – our primary goal is to support you.
- On-demand plan reporting – access reports through our sponsor portal.
- Custom communications – available to you at all times.

We prioritize tech investments

- Tools & technology – enable you to set you and your participants on track for their financial future.

Our culture is about passion for innovation

- Thought leadership – we share insights with you to guide you through the industry environment.

VALUE FOR PARTICIPANTS

Your employees' retirement readiness is our top priority

We offer your participants a wealth of resources focused on assisting them with their overall financial wellness, including an assessment, on-demand individualized training, and help with retirement planning.

Save 29% more for retirement than non-users on average.

Our seamless enrollment experience leads to a **30% increase** in savings rates.

*DOL Information Letter to Theodore Konshak, December 1, 1977 (the “Konshak” letter).

Important Information and Disclaimers



NATURE OF REPORT AND FDI'S ROLE

- This report was prepared solely by Fiduciary Decisions (FDI) with data provided by the various Service Providers for your plan. FDI has provided the report to support the review of your plan's fees and services.
- This report is provided for educational and informational purposes only. You must decide yourself how to use and interpret the report, including whether you need a professional to assist you. Neither FDI nor any of your Service Providers are responsible for how you interpret or use the information. The report is a tool to aid you in evaluating your plan and should not be the sole source of information you use to evaluate your plan.
- This report is not investment advice and FDI does not act as an "investment adviser" as defined in the Investment Advisers Act of 1940. Nor is FDI a fiduciary to you under the Employee Retirement Income Security Act of 1974 ("ERISA") or any other law.
- FDI is not rendering legal, tax, or accounting services. Consult your tax or legal advisors before establishing a retirement plan and make sure you understand the tax, ERISA and related consequences of investments made under the plan.

INFORMATION DISCLAIMER

- 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").
- The report is provided on an "AS IS" and "AS AVAILABLE" basis and use of the information and data therein is solely at your risk. FDI has not verified the accuracy or completeness of the information in the report and FDI is not responsible for any data in the report, including any inaccuracies. FDI makes no representation or warranty, express or implied, of any kind to any person and expressly disclaims all warranties, including the implied warranties of title, non-infringement of third-party intellectual property rights, merchantability, fitness for a particular purpose, accuracy, timeliness or completeness. Furthermore, you should notify us if you believe that any of the assumptions or information reflected in this report is incorrect.
- This report was prepared as of the date shown on the cover and the data used in this report generally has been updated within 90 days of the report date. However, data is received from various sources and at different times. In addition, a lot of the information in the report is time-sensitive. Over time, different data will be available to FDI and enhancements may be made to the methodology and report and thus results may vary with each report generated. FDI is under no obligation to monitor or update this report in the future unless expressly engaged to do so. FDI may modify the content of the report at any time in its sole discretion.
- It may be that certain investment options have been made available under your plan and that certain fees have been charged in connection with your plan and/or the investment options offered thereunder, but they are not reflected in this report. Please refer to the separate disclosures from your plan provider regarding these investment options and fees and include them in your evaluation of your plan and its investment options.

METHODOLOGY

- This report is based on the methodology utilized by FDI to gather, compile and present information. 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.
- FEEPOINT® is a market-based proprietary estimate of the fee for the Advisor/Consultant, Recordkeeper, or TPA. Note that FEEPOINT® consists of two parts. The first part is a base fee estimated by using mathematical models that examine highly predictive fee variables such as plan assets or average account balance. The second part is a variable fee for "extra credit" items due to extra work/services/meetings or fiduciary status that are not typical for plans in the Benchmark Group. "Extra Credit" can be submitted in either hard dollar expenditures or hours. If hours are used, FDI requests the specific resource doing the work and allows the Service Provider to choose an hourly rate. Your Service Providers use the following hourly rates: Advisor/Consultant: \$275, Advisor/Consultant Staff: \$150, Recordkeeper RM: \$250, Recordkeeper Staff: \$200, TPA RM: \$150, TPA Staff: \$50.
- For Plan Sponsor Use Only - Not For Use with Participants or the General Public.