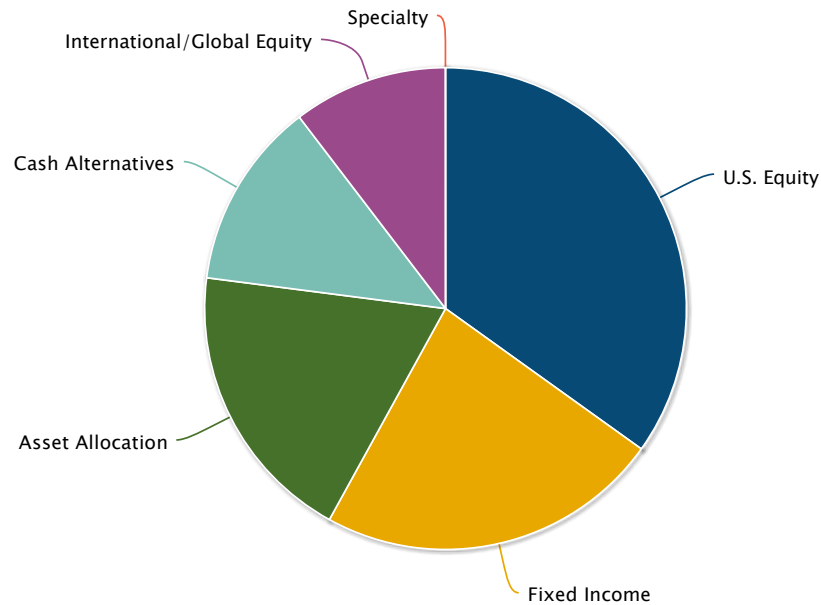




# Annual Plan Review

# Investment Report

# Plan Allocation by Investment Type



Investment Type	Assets	Percentage
U.S. Equity	\$372,457.61	34.9%
Fixed Income	\$246,711.98	23.1%
Asset Allocation	\$203,107.18	19.0%
Cash Alternatives	\$134,078.15	12.6%
International/Global Equity	\$110,897.68	10.4%
Specialty	\$0	0.0%
<b>Total</b>	<b>\$1,067,252.60</b>	<b>100%</b>

# Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
<b>U.S. Equity</b>		<b>\$372,458</b>		
DFA US Large Cap Value I	LCV	\$66,076	6.2%	5
JPMorgan US Equity R6	LCB	\$130,461	12.2%	10
Vanguard 500 Index Admiral	LCB-P	\$0	0.0%	10
AB Large Cap Growth Advisor	LCG	\$90,730	8.5%	9
Allspring Special Mid Cap Value R6	MCV	\$23,885	2.2%	10
Hartford MidCap Y	MCG	\$23,114	2.2%	5
Allspring Special Small Cap Value R6	SCV	\$0	0.0%	10
Allspring Special Small Cap Value A	SCV	\$0	0.0%	10
American Beacon Small Cp Val R5	SCV	\$0	0.0%	10
Fidelity Small Cap Index	SCB-P	\$0	0.0%	10
Janus Henderson Triton N	SMCG	\$38,192	3.6%	6
<b>Fixed Income</b>		<b>\$246,712</b>		
BlackRock Total Return K	CFI	\$0	0.0%	10
Vanguard Total Bond Market Index Adm	CFI-P	\$246,712	23.1%	9
Vanguard Interm-Term Treasury Adm	IG	\$0	0.0%	7
Lord Abbett High Yield R6	HY	\$0	0.0%	7
<b>Asset Allocation</b>		<b>\$203,107</b>		
American Funds American Balanced R6	MOD	\$203,107	19.0%	9
<b>Cash Alternatives</b>		<b>\$134,078</b>		
The Standard Stable Asset A	SV	\$134,078	12.6%	
<b>International/Global Equity</b>		<b>\$110,898</b>		
MFS Research International R6	ILCB	\$110,898	10.4%	10
American Funds Europacific Growth R6	ILCG	\$0	0.0%	6

# Plan Allocation by Investment Type

Investment Name	Asset Class	Amount	Percentage	Score
American Century Emerging Markets R6	EME	\$0	0.0%	7
American Funds New Perspective R6	GE	\$0	0.0%	10
Specialty		\$0		
Cohen & Steers Instl Realty Shares	REI	\$0	0.0%	10
Janus Henderson Glb Tech and Innovt I	TEC	\$0	0.0%	7
T. Rowe Price Health Sciences	HC	\$0	0.0%	7
Vanguard Utilities Index Adm	UTI-P	\$0	0.0%	10
DFA Commodity Strategy Institutional	CBB	\$0	0.0%	10
<b>Total</b>		<b>\$1,067,253</b>	<b>100.0%</b>	

# Returns Analysis

Performance as of 12/30/2022

## Core Lineup

Asset Allocation	Ticker/ I D	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
<b>Asset Allocation</b>												
Moderate												
American Funds American Balanced R6	RLBGX	-9.83	-13.38	-8.19	6.38	7.19	9.06	10.41	5/1/2009	7/25/1975	0.25	0.25
StyleBenchmark		-10.81	-14.86	-11.24	5.03	6.02	7.18	-	-	-	-	-
Active	Ticker/ I D	QTR	YTD	Annualized Returns				Since Incept.	Share Class Inception	Strategy Inception	Expense Ratio	
				1 Year	3 Year	5 Year	10 Year				Gross	Net
<b>U.S. Equity</b>												
Large Cap Value												
DFA US Large Cap Value I 🟡	DFLVX	-12.13	-12.44	-7.10	6.98	6.79	11.36	9.66	2/19/1993	2/19/1993	0.32	0.22
Russell 1000 Value Index		-12.21	-12.86	-6.82	6.87	7.17	10.50	-	-	-	-	-
Large Cap Blend												
JPMorgan US Equity R6	JUEMX	-16.26	-20.07	-9.56	13.25	12.64	13.97	13.34	11/30/2010	9/17/1993	0.47	0.44
Russell 1000 Index		-16.67	-20.94	-13.04	10.17	11.00	12.82	-	-	-	-	-
Large Cap Growth												
AB Large Cap Growth Advisor	APGYX	-17.93	-28.28	-19.73	11.29	13.92	15.83	9.53	10/1/1996	9/28/1992	0.59	0.59
Russell 1000 Growth Index		-20.92	-28.07	-18.77	12.58	14.29	14.80	-	-	-	-	-
Mid Cap Value												
Allspring Special Mid Cap Value R6	WFPRX	-10.19	-12.23	-4.17	9.03	8.12	12.35	10.31	6/28/2013	4/8/2005	0.70	0.70
Russell Mid-Cap Value Index		-14.68	-16.23	-10.00	6.70	6.27	10.62	-	-	-	-	-
Mid Cap Growth												
Hartford MidCap Y 🟡	HMDYX	-17.87	-26.39	-25.32	2.16	6.68	11.34	11.47	12/31/1997	12/31/1997	0.84	0.79
JPMorgan Mid Cap Growth R6 🟢	JMGMX	-20.60	-29.94	-28.46	7.67	11.48	13.38	13.29	11/1/2011	3/2/1989	0.74	0.70
Russell Mid-Cap Growth Index		-21.07	-31.00	-29.57	4.25	8.88	11.50	-	-	-	-	-
Small Cap Value												
Allspring Special Small Cap Value A	ESPAX	-12.08	-15.72	-12.54	5.87	5.68	9.90	10.51	5/7/1993	5/7/1993	1.28	1.28
American Beacon Small Cp Val R5 🟡	AVFIX	-14.62	-15.31	-11.44	6.88	4.92	9.51	9.50	12/31/1998	12/31/1998	0.81	0.81
Allspring Special Small Cap Value R6	ESPRX	-12.01	-15.55	-12.16	6.32	6.12	10.26	7.58	10/31/2014	5/7/1993	0.85	0.85
American Century Small Cap Value R6 🟢	ASVDX	-12.02	-16.28	-12.82	11.11	8.48	11.46	9.36	7/26/2013	7/31/1998	0.84	0.84
Russell 2000 Value Index		-15.28	-17.31	-16.28	6.18	4.89	9.05	-	-	-	-	-
Small Cap Growth												
American Century Small Cap Growth R6 🟢	ANODX	-18.90	-28.55	-28.79	7.45	11.35	12.64	10.65	7/26/2013	6/1/2001	0.82	0.82
Russell 2000 Growth Index		-19.25	-29.45	-33.43	1.40	4.80	9.30	-	-	-	-	-
SMid Cap Growth												

# Executive Summary Report

# **ACME Corporation 401(k) Plan**

## **Executive Summary**

**July 1, 2021 to March 31, 2022**





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# Plan Summary

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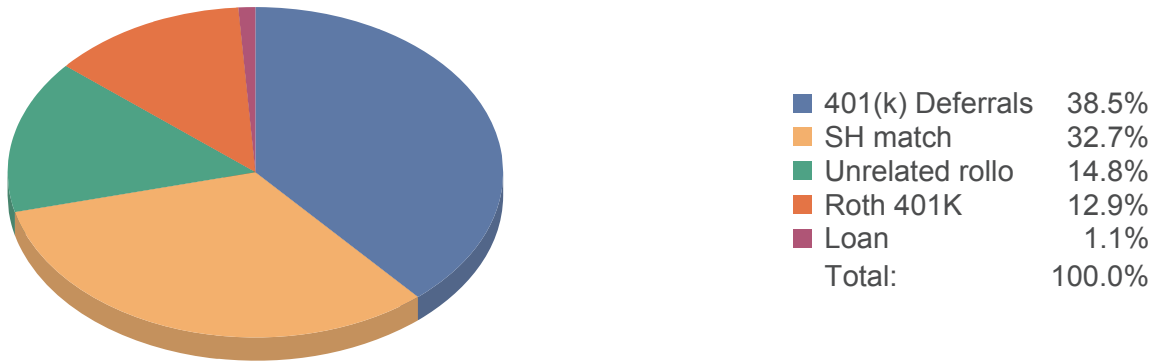
## High Level Summary of Plan Activity

<b>Beginning Balance as of July 1, 2021</b>	<b>\$2,302,394.17</b>
Employee Contributions	245,710.61
Employer Contributions	163,727.62
Transfers and Rollovers	163.01
Withdrawals	(172,301.47)
Forfeitures	0.00
Unrealized Gain / Loss	(16,911.29)
Loan Interest	900.05
<b>Ending Balance as of March 31, 2022</b>	<b>\$2,523,682.70</b>
<b>Vested Balance as of March 31, 2022</b>	<b>\$2,523,682.70</b>
<b>Average Participant Balance as of March 31, 2022</b>	<b>\$20,029.23</b>
Number of participants at the beginning of the period:	121
Number of participants who made contributions:	113
Number of new participants in the plan:	13
Number of participants who left the plan:	8
Number of participants with balances at the end of the period:	126

# Account Totals

## Market Value of Accounts as of March 31, 2022

**\$2,523,682.70**



<u>Account Type</u>	<u>Amount</u>	<u>Percent</u>
401(k) Deferrals	\$971,263.72	38.5 %
Roth 401K	\$325,758.12	12.9 %
SH match	824,389.69	32.7 %
Unrelated rollo	374,434.23	14.8 %
Loan	27,836.94	1.1 %
<b>Total:</b>	<b>\$2,523,682.70</b>	<b>100.0 %</b>

This chart represents the dollar value of participant accounts held in each account type as a percentage of the total of all participant accounts as of March 31, 2022.

## Forfeiture Account Analysis

### Forfeiture account activity during the period ending March 31, 2022

<u>Accounts</u>	<u>Beginning Balance</u>	<u>Participant Forfeitures</u>	<u>Reallocated Forfeitures</u>	<u>Gains/ Losses/Fees</u>	<u>Adjustments/ Transfers</u>	<u>Ending Balance</u>
<b>401(k) Deferrals</b>						
AB Government Money Market A	\$23.26	\$0.00	\$0.00	\$0.00	\$0.00	\$23.26
<b>Source Total</b>	<b>\$23.26</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$23.26</b>
<b>Roth 401K</b>						
AB Government Money Market A	\$337.79	\$0.00	\$0.00	\$0.01	\$0.00	\$337.80
<b>Source Total</b>	<b>\$337.79</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.01</b>	<b>\$0.00</b>	<b>\$337.80</b>
<b>SH match</b>						
AB Government Money Market A	\$391.81	\$0.00	\$0.00	\$0.01	\$0.00	\$391.82
<b>Source Total</b>	<b>\$391.81</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.01</b>	<b>\$0.00</b>	<b>\$391.82</b>
<b>Totals</b>	<b>\$752.86</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.02</b>	<b>\$0.00</b>	<b>\$752.88</b>

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## Participant Overview

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### Market Value of Accounts as of March 31, 2022

**\$2,523,682.70**

	<b>Participant Count</b>	<b>Average Balance</b>	<b>Total Balance</b>
<b>Active</b>			
Active participants with account balances:	116	\$ 20,203.68	\$2,343,626.94
<b>Terminated</b>			
Terminated participants with remaining account balances:	10	18,005.58	180,055.76
<b>Grand totals for all participants with account balances:</b>	<b>126</b>	<b>\$ 20,029.23</b>	<b>\$ 2,523,682.70</b>

# Investment Options

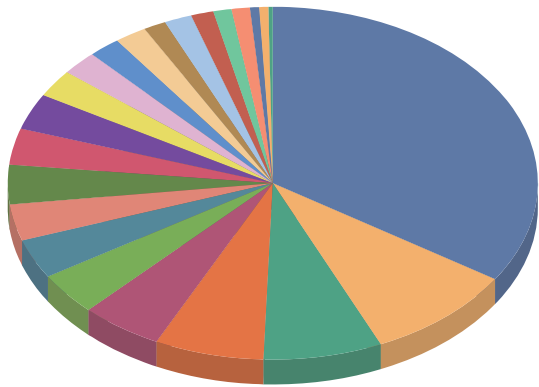
<u>Investment Name</u>	<u>Asset Class</u>	<u>3 Year Risk Level</u>	<u>Investment ID</u>
Vanguard Intermediate-Term Bond ETF	Intermediate Core Bond	High	BIV
DFA US Large Cap Value III	Large Value	High	DFUVX
Fidelity Inflation-Prot Bd Index	Inflation-Protected Bond	NA	FIPDX
Fidelity Small Cap Index	Small Blend	NA	FSSNX
iShares Core MSCI Emerging Market	Diversified Emerging Mkts	NA	IEMG
iShares Core S-P Mid-Cap ETF	Mid-Cap Blend	Average	IJH
Lord Abbett High Yield R6	High Yield Bond	NA	LHYVX
MassMutual Select Mid Cap Growth I	Mid-Cap Growth	NA	MEFZX
FIDELITY NASDAQ COMPOSITE TR STK ETF	Large Growth	NA	ONEQ
American Funds American Balanced R6	Allocation--50% to 70% Equity	Average	RLBGX
American Funds New Perspective R6	World Large-Stock Growth	NA	RNPGX
Vanguard Selected Value Inv	Mid-Cap Value	Below Average	VASVX
Vanguard Small Cap Value ETF	Small Value	Average	VBR
Vanguard Short-Term Corporate Bond ETF	Short-Term Bond	NA	VCSH
Vanguard Explorer Inv	Small Growth	Average	VEXPX
Vanguard Target Retirement 2055 Inv	Target-Date 2055	Low	VFFVX
Vanguard Federal Money Market Investor	Money Market - Taxable	NA	VMFXX
Vanguard Target Retirement Income Inv	Target-Date Retirement	Below Average	VTINX
Vanguard Target Retirement 2045 Inv	Target-Date 2045	Below Average	VTIVX
Vanguard Total Stock Mkt Idx Adm	Large Blend	Average	VTSAX
Vanguard Target Retirement 2035 Inv	Target-Date 2035	Average	VTTHX
Vanguard Target Retirement 2025 Inv	Target-Date 2025	Average	VTTVX
Vanguard Wellesley Income Inv	Allocation--30% to 50% Equity	Below Average	VWINX

*The Asset Class and 3 Year Risk values were obtained from Morningstar.*

# Investment Option Totals

## Market Value of Investment Options as of March 31, 2022

**\$2,523,682.70**



American Funds American Balanced R6	34.2%
Vanguard Total Stock Mkt Idx Adm	9.3%
Vanguard Target Retirement 2035 Inv	7.2%
FIDELITY NASDAQ COMPOSITE TR STK ETF	6.6%
Vanguard Target Retirement 2055 Inv	5.0%
Vanguard Small Cap Value ETF	3.9%
Vanguard Wellesley Income Inv	3.7%
DFA US Large Cap Value III	3.5%
Vanguard Selected Value Inv	3.4%
American Funds New Perspective R6	3.4%
iShares Core S-P Mid-Cap ETF	3.3%
Vanguard Target Retirement 2045 Inv	2.6%
iShares Core MSCI Emerging Market	2.2%
Vanguard Explorer Inv	2.0%
Fidelity Inflation-Prot Bd Index	1.8%
MassMutual Select Mid Cap Growth I	1.6%
Vanguard Short-Term Corporate Bond ETF	1.5%
Total:	100.0%

<u>Investment Option</u>	<u>Amount</u>	<u>Percent</u>
Vanguard Intermediate-Term Bond ETF	\$ 17,762.49	0.7 %
DFA US Large Cap Value III	87,684.80	3.5 %
Fidelity Inflation-Prot Bd Index	44,544.21	1.8 %
Fidelity Small Cap Index	33,815.00	1.3 %
iShares Core MSCI Emerging Market	55,202.49	2.2 %
iShares Core S-P Mid-Cap ETF	82,647.65	3.3 %
Lord Abbett High Yield R6	7,706.14	0.3 %
Loan Fund	27,836.94	1.1 %
MassMutual Select Mid Cap Growth I	39,532.69	1.6 %
FIDELITY NASDAQ COMPOSITE TR STK ETF	166,228.68	6.6 %
American Funds American Balanced R6	862,109.60	34.2 %
American Funds New Perspective R6	85,237.89	3.4 %
Vanguard Selected Value Inv	85,998.56	3.4 %
Vanguard Small Cap Value ETF	97,406.89	3.9 %
Vanguard Short-Term Corporate Bond ETF	38,587.72	1.5 %
Vanguard Explorer Inv	49,977.11	2.0 %
Vanguard Target Retirement 2055 Inv	125,968.60	5.0 %
Vanguard Federal Money Market Investor	8,916.03	0.4 %
Vanguard Target Retirement Income Inv	2,437.39	0.1 %
Vanguard Target Retirement 2045 Inv	66,735.69	2.6 %
Vanguard Total Stock Mkt Idx Adm	234,083.15	9.3 %
Vanguard Target Retirement 2035 Inv	181,268.96	7.2 %
Vanguard Target Retirement 2025 Inv	29,716.67	1.2 %
Vanguard Wellesley Income Inv	92,277.35	3.7 %

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## Investment Option Totals - Continued

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### Market Value of Investment Options as of March 31, 2022

**\$2,523,682.70**

**Total:**

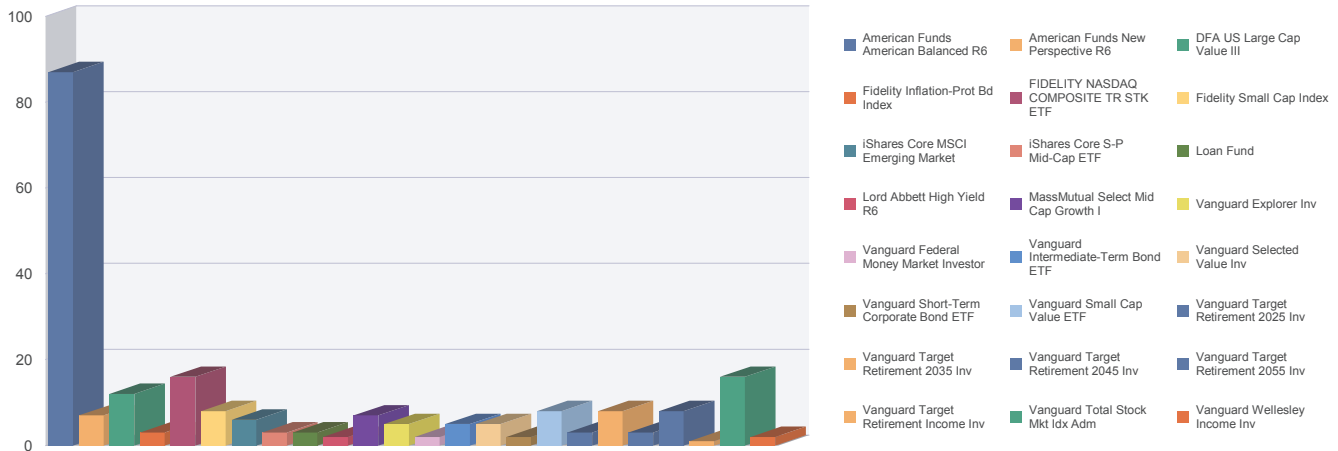
\$ 2,523,682.70

100.0 %

The chart on the preceding page represents the dollar value of investment options held as of March 31, 2022. These values are displayed as a percentage of the total of all participant accounts.

# Investment Option Totals

## Participation by Option as of March 31, 2022



### Investment Option

### Participants in Investment

Investment Option	Participants in Investment
American Funds American Balanced R6	87
American Funds New Perspective R6	7
DFA US Large Cap Value III	12
Fidelity Inflation-Prot Bd Index	3
FIDELITY NASDAQ COMPOSITE TR STK ETF	16
Fidelity Small Cap Index	8
iShares Core MSCI Emerging Market	6
iShares Core S-P Mid-Cap ETF	3
Loan Fund	3
Lord Abnett High Yield R6	2
MassMutual Select Mid Cap Growth I	7
Vanguard Explorer Inv	5
Vanguard Federal Money Market Investor	2
Vanguard Intermediate-Term Bond ETF	5
Vanguard Selected Value Inv	5
Vanguard Short-Term Corporate Bond ETF	2
Vanguard Small Cap Value ETF	8
Vanguard Target Retirement 2025 Inv	3
Vanguard Target Retirement 2035 Inv	8
Vanguard Target Retirement 2045 Inv	3
Vanguard Target Retirement 2055 Inv	8
Vanguard Target Retirement Income Inv	1
Vanguard Total Stock Mkt Idx Adm	16
Vanguard Wellesley Income Inv	2

This chart represents the total number of participants with account balances in each investment option as of March 31, 2022.



# Investment Option Transfers

## Elected transfers during the period ending March 31, 2022

<u>Investment Option</u>	<u>Dollar amount transferred</u>	<u>Participants involved</u>
Vanguard Intermediate-Term Bond ETF	(149.20)	4
DFA US Large Cap Value III	826.25	3
Fidelity Inflation-Prot Bd Index	(2,720.02)	2
Fidelity Small Cap Index	(3,390.84)	2
iShares Core S-P Mid-Cap ETF	(3,471.70)	2
FIDELITY NASDAQ COMPOSITE TR STK ETF	17.12	3
American Funds American Balanced R6	2,767.14	3
American Funds New Perspective R6	174.13	3
Vanguard Selected Value Inv	63.16	3
Vanguard Small Cap Value ETF	(4.49)	3
Vanguard Explorer Inv	(3,530.69)	2
Vanguard Target Retirement 2055 Inv	7,715.20	1
Vanguard Federal Money Market Investor	2,031.88	3
Vanguard Total Stock Mkt Idx Adm	(327.94)	3
	<u>\$0.00</u>	

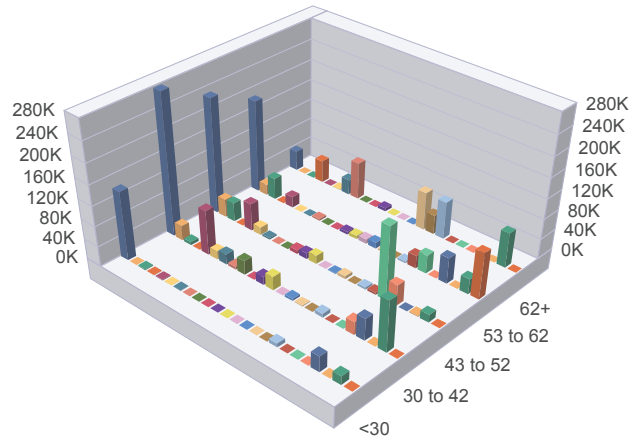
This chart represents the total dollars transferred amongst the available investment options and the number of transfers involved.

# Investment Option Balances by Age

Market Value of Investment Funds as of March 31, 2022

**\$2,523,682.70**

## Balance by fund and age

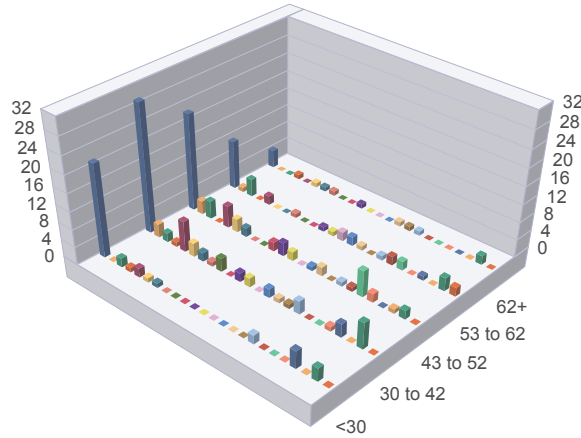


Option / Age Range	<30	30 to 42	43 to 52	53 to 62	62+	Total
American Funds American Balance	135,981.17	277,638.12	227,391.57	182,480.49	38,618.25	<b>862,109.60</b>
American Funds New Perspective R	0.00	28,977.58	35,435.88	20,824.43	0.00	<b>85,237.89</b>
DFA US Large Cap Value III	2,099.26	6,097.60	36,969.37	42,518.57	0.00	<b>87,684.80</b>
Fidelity Inflation-Prot Bd Index	393.63	182.11	0.00	0.00	43,968.47	<b>44,544.21</b>
FIDELITY NASDAQ COMPOSIT	1,536.85	88,467.17	54,283.68	21,940.98	0.00	<b>166,228.68</b>
Fidelity Small Cap Index	399.86	16,615.81	15,180.94	0.00	1,618.39	<b>33,815.00</b>
iShares Core MSCI Emerging Mark	1,097.55	20,709.77	3,216.58	0.00	30,178.59	<b>55,202.49</b>
iShares Core S-P Mid-Cap ETF	0.00	5,851.15	0.00	3,484.67	73,311.83	<b>82,647.65</b>
Loan Fund	0.00	27,836.94	0.00	0.00	0.00	<b>27,836.94</b>
Lord Abbett High Yield R6	0.00	0.00	7,706.14	0.00	0.00	<b>7,706.14</b>
MassMutual Select Mid Cap Grow	0.00	16,535.02	11,401.31	5,107.01	6,489.35	<b>39,532.69</b>
Vanguard Explorer Inv	0.00	26,761.44	16,404.23	6,811.44	0.00	<b>49,977.11</b>
Vanguard Federal Money Market I	0.00	0.00	0.00	8,916.03	0.00	<b>8,916.03</b>
Vanguard Intermediate-Term Bond	0.00	4,506.05	1,124.17	12,132.27	0.00	<b>17,762.49</b>
Vanguard Selected Value Inv	0.00	1,529.22	5,981.11	3,715.25	74,772.98	<b>85,998.56</b>
Vanguard Short-Term Corporate B	0.00	798.79	0.00	0.00	37,788.93	<b>38,587.72</b>
Vanguard Small Cap Value ETF	7,770.39	7,694.38	4,201.79	3,729.05	74,011.28	<b>97,406.89</b>
Vanguard Target Retirement 2025	0.00	0.00	4,368.24	25,348.43	0.00	<b>29,716.67</b>
Vanguard Target Retirement 2035	0.00	0.00	145,213.06	36,055.90	0.00	<b>181,268.96</b>
Vanguard Target Retirement 2045	0.00	25,738.41	40,997.28	0.00	0.00	<b>66,735.69</b>
Vanguard Target Retirement 2055	30,920.43	43,599.45	0.00	51,448.72	0.00	<b>125,968.60</b>
Vanguard Target Retirement Incom	0.00	0.00	2,437.39	0.00	0.00	<b>2,437.39</b>
Vanguard Total Stock Mkt Idx Adm	17,247.90	101,243.38	15,438.75	30,472.11	69,681.01	<b>234,083.15</b>
Vanguard Wellesley Income Inv	0.00	0.00	0.00	92,277.35	0.00	<b>92,277.35</b>
<b>Total</b>	<b>197,447.04</b>	<b>700,782.39</b>	<b>627,751.49</b>	<b>547,262.70</b>	<b>450,439.08</b>	<b>2,523,682.70</b>

# Investment Option Participants by Age

Participants with balances as of March 31, 2022

## Participants by fund and age



<u>Option / Age Range</u>	<u>&lt;30</u>	<u>30 to 42</u>	<u>43 to 52</u>	<u>53 to 62</u>	<u>62+</u>	<u>Total</u>
American Funds American Balanced	21	29	22	11	4	87
American Funds New Perspective R	0	3	3	1	0	7
DFA US Large Cap Value III	2	2	4	4	0	12
Fidelity Inflation-Prot Bd Index	1	1	0	0	1	3
FIDELITY NASDAQ COMPOSITE	2	7	5	2	0	16
Fidelity Small Cap Index	1	3	3	0	1	8
iShares Core MSCI Emerging Mark	1	2	2	0	1	6
iShares Core S-P Mid-Cap ETF	0	1	0	1	1	3
Loan Fund	0	3	0	0	0	3
Lord Abbett High Yield R6	0	0	2	0	0	2
MassMutual Select Mid Cap Growth	0	2	3	1	1	7
Vanguard Explorer Inv	0	2	2	1	0	5
Vanguard Federal Money Market In	0	0	0	2	0	2
Vanguard Intermediate-Term Bond E	0	2	1	2	0	5
Vanguard Selected Value Inv	0	1	2	1	1	5
Vanguard Short-Term Corporate Bo	0	1	0	0	1	2
Vanguard Small Cap Value ETF	2	3	1	1	1	8
Vanguard Target Retirement 2025 In	0	0	1	2	0	3
Vanguard Target Retirement 2035 In	0	0	6	2	0	8
Vanguard Target Retirement 2045 In	0	1	2	0	0	3
Vanguard Target Retirement 2055 In	4	3	0	1	0	8
Vanguard Target Retirement Income	0	0	1	0	0	1
Vanguard Total Stock Mkt Idx Adm	3	6	2	3	2	16
Vanguard Wellesley Income Inv	0	0	0	2	0	2
<b>Total</b>	<b>25</b>	<b>42</b>	<b>32</b>	<b>19</b>	<b>8</b>	<b>126</b>

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# Participation Statistics

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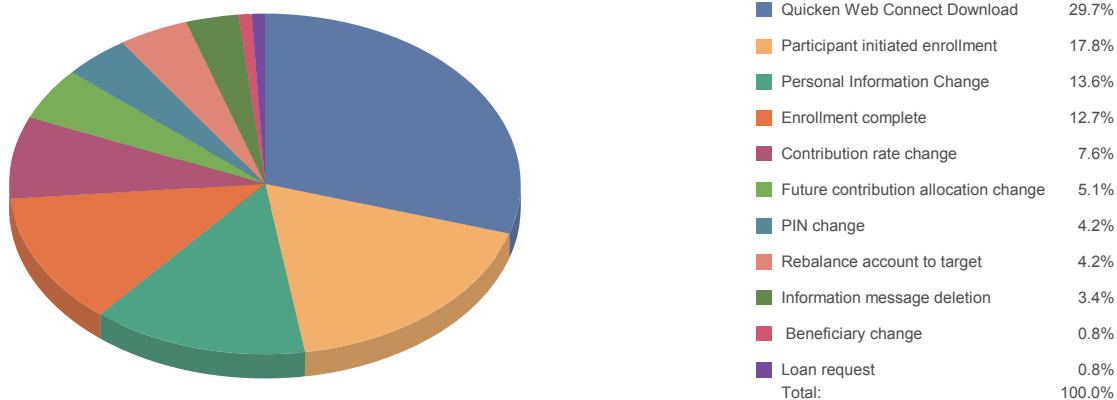
## Participation Overview as of March 31, 2022

	<u>Total With Balances</u>	<u>Total Contributing</u>
<b>Plan Grand Totals</b>	<b>126</b>	<b>113</b>

The information illustrates participant counts for those with balances and those contributing.

# Hotline/Internet Activity Summary

## Transactions from July 1, 2021 through March 31, 2022



<u>Transaction Description</u>	<u>Number of Participants</u>	<u>Number of Transactions</u>	<u>Percent of Total</u>
Beneficiary change	1	1	0.8 %
Contribution rate change	7	9	7.6 %
Enrollment complete	15	15	12.7 %
Future contribution allocation change	3	6	5.1 %
Information message deletion	4	4	3.4 %
Loan request	1	1	0.8 %
Participant initiated enrollment	16	21	17.8 %
Personal Information Change	12	16	13.6 %
PIN change	4	5	4.2 %
Quicken Web Connect Download	3	35	29.7 %
Rebalance account to target	2	5	4.2 %
<b>Total:</b>	<b>68</b>	<b>118</b>	<b>100.0 %</b>

This chart represents participant initiated Hotline and Internet transactions from July 1, 2021 through March 31, 2022 as a percentage of all participant initiated transactions.

# Plan Specs Report

# ACME Corporation 401(k) Plan

## Plan Specification Report

### Plan Eligibility

Age	Service	Hours	Note
18	3 Months		

### Entry Date

Period	Note
Monthly	First of the month following eligibility

### Safe Harbor

Type	Note
Matching SH	100% of first 1% then 50% up to 6% of the EE compensation

### Auto Enrollment

Auto Enrollment	Deferral Amount	Auto Escalation	Note
Yes	6%	No	

### Loans

Allowed	#	Note
Yes	2	No Refinance - Interest Prime + 1%

### Hardship

Allowed	Note
Yes	





# Benchmarking Report

Prepared for: **ACME CORPORATION**

Plan Name: **ACME CORP SAMPLE 401k Plan**

Month Ending: **June 30, 2023**

**Prepared By:**

Jeff Atwell FiduciaryxChange  
jatwell@americantrust.com

**Plan Contact:**

Wile E. Coyote  
General Manager  
ACME Corporation  
19499Looney Toon Lane  
RoadRunner, AZZ 123455

## How to use this Report

This report compares your expense by service category to a universe of similar peers ranked by asset size. In addition to benchmarking the fees paid for each service category, this report provides a break-down of the services rendered under each service category and where data exists the cost some providers charge for the service on an a la carte basis. Also, this report provides a fiduciary with an indication whether the fee is paid from plan assets which reduce participant returns or if the plan sponsor pays the cost. Finally, the fiduciary will be informed via the "Cost Identifier" either what, who, or how a particular fee is paid.

## SERVICE LINES BENCHMARK BY ASSET SIZE

Your Plan of **\$9,991,677** in assets is Benchmarked against **458** Plans within an Asset range of **\$5 to \$10 million**

Investment Management	Universe 433	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Net Weighted Operating Expense Ratio		0.17%	Investment Mgmt Fee	433	100%	126	29%	0.43%	0.35%	0.26%	0.17%	0.11%	0.27%
Other		0.04%	Investment Mgmt Fee	238	55%	180	76%	0.10%	0.05%	0.03%	0.01%	0.00%	0.04%
Designated Investment Manager		0.30%	Investment Mgmt Fee	3	1%	2	67%	1.00%	0.80%	0.50%	0.25%	0.04%	0.57%
		<b>0.51%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.45%</b>	<b>0.36%</b>	<b>0.27%</b>	<b>0.17%</b>	<b>0.11%</b>	<b>0.29%</b>
Custody/Trust Services	Universe 322	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Custody of Plan Assets		0.04%	Custody/Trustee Fee	300	93%	100	33%	0.08%	0.05%	0.03%	0.02%	0.02%	0.04%
Value the holdings		-	Included In Custody/TR	56	17%	-	-	-	-	-	-	-	-
Periodic Trust Statements		-	Included In Custody/TR	17	5%	-	-	-	-	-	-	-	-
Annual Certified Trust Reports		-	Included In Custody/TR	50	16%	-	-	-	-	-	-	-	-
Mail Proxy Statements to Fiduciary		-	Included In Custody/TR	15	5%	-	-	-	-	-	-	-	-
Unitized Managed Account Fee		0.04%	Custody/Trustee Fee	8	2%	1	13%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Collect all income and dividends owed to the Plan		-	Included In Custody/TR	54	17%	-	-	-	-	-	-	-	-
Settle all transactions (buy-sell orders)		-	Included In Custody/TR	59	18%	-	-	-	-	-	-	-	-
Withhold Federal & State Tax		-	Included In Custody/TR	37	11%	-	-	-	-	-	-	-	-
Preparation of 1099s		-	Included In Custody/TR	34	11%	-	-	-	-	-	-	-	-
		<b>0.08%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.09%</b>	<b>0.05%</b>	<b>0.03%</b>	<b>0.02%</b>	<b>0.02%</b>	<b>0.05%</b>
Recordkeeping/Admin	Universe 442	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
ERISA 3(16) Plan Administrator		0.03%	Fiduciary Fee	24	5%	17	71%	0.16%	0.10%	0.05%	0.02%	0.02%	0.10%
ERISA 3(21)(A)(iii) Admin Support		0.03%	Fiduciary Fee	8	2%	3	38%	0.30%	0.03%	0.03%	0.02%	0.02%	0.12%

### Benchmarking Analysis

Prepared for: ACME CORP SAMPLE 401k Plan  
 Month Ending: June 30, 2023

Recordkeeping/Admin	Universe 442	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Recordkeeping		0.17%	Recordkeeping Fee	439	99%	419	95%	0.40%	0.31%	0.22%	0.12%	0.05%	0.23%
TPA Administration		0.02%	Administrative Fees	298	67%	242	81%	0.10%	0.06%	0.04%	0.02%	0.01%	0.06%
Allocate Payroll Deferrals		-	Included in RK Fee	215	49%	1	-	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
Processing Trading/Transfers		-	Included in RK Fee	218	49%	-	-	-	-	-	-	-	-
Daily Reconciliation with Custodian		-	Included in RK Fee	204	46%	-	-	-	-	-	-	-	-
Daily VRU/Internet Access		-	Included in RK Fee	211	48%	-	-	-	-	-	-	-	-
Daily Values & Balance Inquiry		-	Included in RK Fee	209	47%	-	-	-	-	-	-	-	-
Maintenance of Participant Information		-	Included in RK Fee	75	17%	2	3%	0.15%	0.15%	0.00%	0.00%	0.00%	0.08%
Participant Statements		-	Included in RK Fee	235	53%	1	-	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Participant Statements Mailed		-	Included in RK Fee	182	41%	-	-	-	-	-	-	-	-
Participant Statements Online Any Time		-	Included in RK Fee	70	16%	-	-	-	-	-	-	-	-
Participant Support		-	Included in RK Fee	231	52%	2	1%	0.08%	0.08%	0.03%	0.03%	0.03%	0.05%
Phone Access to Live Help Desk		-	Included in RK Fee	199	45%	-	-	-	-	-	-	-	-
Plan Sponsor Internet Access		-	Included in RK Fee	211	48%	-	-	-	-	-	-	-	-
Plan Sponsor Reports		-	Included in RK Fee	210	48%	-	-	-	-	-	-	-	-
General Consulting		-	Included in Admin Fee	62	14%	-	-	-	-	-	-	-	-
Plan Design		-	Included in Admin Fee	77	17%	2	3%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Roth Option		-	Included in RK Fee	71	16%	1	1%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Plan Amendments		-	Included in Admin Fee	73	17%	1	1%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
404(c) Consulting		-	Included in RK Fee	39	9%	-	-	-	-	-	-	-	-
404(a)(5) Reporting		-	Included in RK Fee	82	19%	-	-	-	-	-	-	-	-
5500 Preparation		-	Included in Admin Fee	234	53%	109	47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IRS & DOL Audit Support		-	Included in Admin Fee	209	47%	1	-	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Calc Employer Contribution		-	Included in Admin Fee	57	13%	1	2%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Cross-Testing		-	Administrative Fees	45	10%	3	7%	0.02%	0.02%	0.02%	0.01%	0.01%	0.02%
Compliance & Testing		-	Included in Admin Fee	237	54%	8	3%	0.21%	0.21%	0.04%	0.02%	0.01%	0.11%
ADP/ACP Testing Failure Refund		-	Included in RK Fee	66	15%	-	-	-	-	-	-	-	-
Prepare QDIA Notices		-	Included in RK Fee	58	13%	1	2%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Prepare Blackout Notices		-	Included in RK Fee	55	12%	-	-	-	-	-	-	-	-
Monitor and Track Eligibility		-	Included in Admin Fee	50	11%	-	-	-	-	-	-	-	-
Evaluate/Design SPD		-	Included in Admin Fee	47	11%	-	-	-	-	-	-	-	-
		<b>0.24%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.45%</b>	<b>0.34%</b>	<b>0.25%</b>	<b>0.15%</b>	<b>0.09%</b>	<b>0.26%</b>
Advisor Services	Universe 330	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
ERISA 402(a) Named Fiduciary		0.03%	Fiduciary Fee	33	10%	28	85%	0.35%	0.35%	0.29%	0.13%	0.05%	0.25%
ERISA 3(21)(A)(ii) Fiduciary Advisor		0.23%	RIA - Paid from Assets	156	47%	126	81%	0.37%	0.30%	0.25%	0.20%	0.15%	0.25%
ERISA 3(16) Plan Administrator		-	Included in Fiduciary Fee	18	5%	5	28%	0.10%	0.09%	0.05%	0.02%	0.02%	0.06%
ERISA 3(21)(A)(iii) Admin Support		-	Included in Fiduciary Fee	8	2%	2	25%	0.32%	0.32%	0.10%	0.10%	0.10%	0.21%
ERISA 3(21)(A)(i) Discretionary Fiduciary		-	Included in Fiduciary Fee	11	3%	8	73%	0.20%	0.07%	0.02%	0.01%	0.01%	0.08%
IPS Recommendations		-	Included in RIA Fee	92	28%	4	4%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Establish Investment Objectives		-	Included in RIA Fee	94	28%	3	3%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%
Investment Menu Design		0.02%	RIA - Paid from Assets	131	40%	7	5%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%

### Benchmarking Analysis

Prepared for: ACME CORP SAMPLE 401k Plan  
 Month Ending: June 30, 2023

Advisor Services	Universe 330	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Investment Manager Search		0.02%	RIA - Paid from Assets	119	36%	7	6%	0.02%	0.02%	0.02%	0.01%	0.01%	0.02%
Investment Monitoring & Reporting		0.03%	RIA - Paid from Assets	135	41%	10	7%	0.03%	0.03%	0.02%	0.02%	0.01%	0.02%
Review 404a-5 Reporting		-	Included in Fiduciary Fee	34	10%	-	-	-	-	-	-	-	-
Prepare 404a-5 Reporting		-	Included in RK Fee	23	7%	-	-	-	-	-	-	-	-
Expense Analysis		-	Included in Fiduciary Fee	119	36%	2	2%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Expense Benchmarking		-	Included in Fiduciary Fee	120	36%	6	5%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Compliance Review		-	Included in Fiduciary Fee	62	19%	-	-	-	-	-	-	-	-
Develop procedures for Participant Inquiries		-	Included in Fiduciary Fee	46	14%	-	-	-	-	-	-	-	-
Design Enrollment Materials		-	Included in RK Fee	40	12%	-	-	-	-	-	-	-	-
Prepare QDIA Notice		-	Included in RK Fee	13	4%	1	8%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Attend Periodic Plan Committee Meeting		-	Included in Fiduciary Fee	113	34%	9	8%	0.09%	0.06%	0.04%	0.02%	0.01%	0.05%
Maintain Meeting Minutes		-	Included in Fiduciary Fee	72	22%	-	-	-	-	-	-	-	-
Establish & Monitor Plan Success		-	Included in Fiduciary Fee	43	13%	-	-	-	-	-	-	-	-
Establish Fiduciary Governance System		-	Included in Fiduciary Fee	53	16%	-	-	-	-	-	-	-	-
Prepare 408b2 Compliance Assessment		-	Included in Fiduciary Fee	46	14%	-	-	-	-	-	-	-	-
Establish & Maintain Fiduciary Audit File		-	Included in Fiduciary Fee	65	20%	-	-	-	-	-	-	-	-
Provide 408b2 Disclosures		-	Included in RK Fee	28	8%	-	-	-	-	-	-	-	-
Develop Procedures to Track 408b2 Disclosures		-	Included in Fiduciary Fee	35	11%	-	-	-	-	-	-	-	-
Vendor Mgmt & Oversight		-	Included in Fiduciary Fee	72	22%	-	-	-	-	-	-	-	-
Vendor Search/RFP or RFI		-	Included in Fiduciary Fee	68	21%	-	-	-	-	-	-	-	-
Group Enrollment		-	Included in RIA Fee	84	25%	-	-	-	-	-	-	-	-
Employee Dishonesty Bond		-	Included in Fiduciary Fee	49	15%	-	-	-	-	-	-	-	-
E&O \$1 million in coverage		-	Included in Fiduciary Fee	17	5%	-	-	-	-	-	-	-	-
Designated Investment Manager		-	Included In IM Fee	2	1%	-	-	-	-	-	-	-	-
		<b>0.33%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.48%</b>	<b>0.36%</b>	<b>0.30%</b>	<b>0.25%</b>	<b>0.15%</b>	<b>0.30%</b>
Communication/Education	Universe 228	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Evaluate/Design SPD		-	Included in Admin Fee	45	20%	-	-	-	-	-	-	-	-
Evaluate/Design Enrollment Materials		-	Included in RK Fee	193	85%	1	1%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Evaluate/Design Communication Materials		-	Included in RK Fee	193	85%	-	-	-	-	-	-	-	-
Group Enrollment		-	Included in RIA Fee	203	89%	6	3%	0.04%	0.04%	0.04%	0.04%	0.02%	0.04%
Individual Enrollment		-	Included in RIA Fee	61	27%	3	5%	0.08%	0.07%	0.07%	0.04%	0.04%	0.06%
		<b>0.00%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.11%</b>	<b>0.07%</b>	<b>0.04%</b>	<b>0.04%</b>	<b>0.04%</b>	<b>0.06%</b>

### Benchmarking Analysis

Prepared for: ACME CORP SAMPLE 401k Plan  
 Month Ending: June 30, 2023

Implementation/Termination	Universe 18	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Service Provider Termination Fees		0.01%	Recordkeeping Fee	8	44%	2	25%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
		<b>0.01%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.02%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.01%</b>
Legal/Auditing & Other	Universe 54	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Draft Plan Document		0.01%	Administrative Fees	44	81%	2	5%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Draft SPD		-	Included in Admin Fee	45	83%	-	-	-	-	-	-	-	-
Draft Plan Amendments		0.00%	Administrative Fees	42	78%	2	5%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
Representation before IRS or DOL		-	Included in Fiduciary Fee	18	33%	-	-	-	-	-	-	-	-
Prepare IRS Form 5500		-	Included in Admin Fee	49	91%	1	2%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Confirm Permissible Investments		-	Included in Fiduciary Fee	37	69%	-	-	-	-	-	-	-	-
		<b>0.01%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.17%</b>	<b>0.05%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.05%</b>
Transaction Fees	Universe 26	Total	Cost Identifier	Sample Size	% Utilize	# Charging	% Charging	90%	75%	50%	25%	10%	Mean
Loan Set Up Fee		0.00%	Participant Paid	17	65%	10	59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Loan Maintenance Fee		0.00%	Participant Paid	14	54%	8	57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hardship Distribution		0.00%	Participant Paid	13	50%	6	46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
QDRO Processing Fee		0.00%	Participant Paid	14	54%	7	50%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Plan Distribution Fee		0.00%	Participant Paid	14	54%	6	43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		<b>0.01%</b>	<b>CATEGORY BENCHMARK AVG</b>					<b>0.01%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.01%</b>

# Year End Compliance Assessment

# ACME Corporation 401(k) Plan

Annual Compliance Assessment for Period: 1/1/22-12/31/22

<b>Plan Details</b>	
Affiliated entities?	No
Controlled group analysis suggested	No
The Plan Administrator is	<b>TRG Fiduciary Services, LLC</b>
Validation Letter Received	6/1/2021
Plan Document Reviewed	Yes
Plan and SPD provisions appear to be consistent	Yes
Hardship Dist. Allowed	Yes
Loans Allowed	Yes
Automatic Enrollment	Yes
Automatic Escalation	No
Plan contains safe harbor provisions	Yes
Trust Provisions Are	Standard
The plan has annuity provisions	No
Corresponding written notices exist	N/A
Recordkeeper/Custodian Contracts Reviewed	Yes
<b>Investments</b>	
Core Fund Line-up Reviewed	Yes
Unusual Investments	No
Revenue Sharing Reviewed	Yes
Expense Ratios/Share Classes	Yes
Appropriate for Assets Involved	Yes
Investment Policy Statement	Yes
Broker Compensation Agreement	No
If Agreement are services described?	N/A
<b>Source of Advisor Compensation</b>	
Advisor Fee	No
Advisor Commission	Yes



Validation Letter Received	6/3/2021
Outside Fiduciary: Limited Scope 3(21)	Yes
Discretionary 3(38)	Yes
Service Agreement Reviewed	Yes
<b>Compensation Paid to TPA</b>	
From Plan Assets	No
By Plan Sponsor	Yes
ASF From Recordkeeper	Yes
<b>Compliance Review</b>	
Plan Year End	9/30/2021
5500 and Schedules Reviewed	Yes
Allocation of Contributions	Yes
Vesting	Yes
Mandatory Cash Outs	Yes
Eligibility	Yes
RMD's	Yes
Loans	Yes
408(b)(2) Benchmarking Assessment	Yes
<b>Notices and Disclosures</b>	
Summary Annual Report	Yes
Safe Harbor Notice	Yes
QDIA Notices	Yes
Automatic Enrollment	Yes
404(a)(5) Disclosures Reviewed	Yes
404(c) Disclosures Reviewed	Yes
QJSA Notices	N/A
Pre-retirement Survivor Annuity Notice	N/A



## ABOUT AMERICANTCS

For almost 50 years, the businesses that comprise AmericanTCS<sup>SM</sup> – American Trust Custody, American Trust Retirement, American Trust Wealth, American Technology Automation and FiduciaryxChange – have been collaborating with financial intermediaries to provide successful financial outcomes for them and their clients. AmericanTCS is dedicated to delivering exceptional customer service and innovative technology to create operational efficiencies and competitive advantages. By prioritizing strong relationships and continuous collaboration, AmericanTCS aims to establish itself as the go-to services partner in today's ever-evolving marketplace, fulfilling its mission of creating financial security for all Americans.

