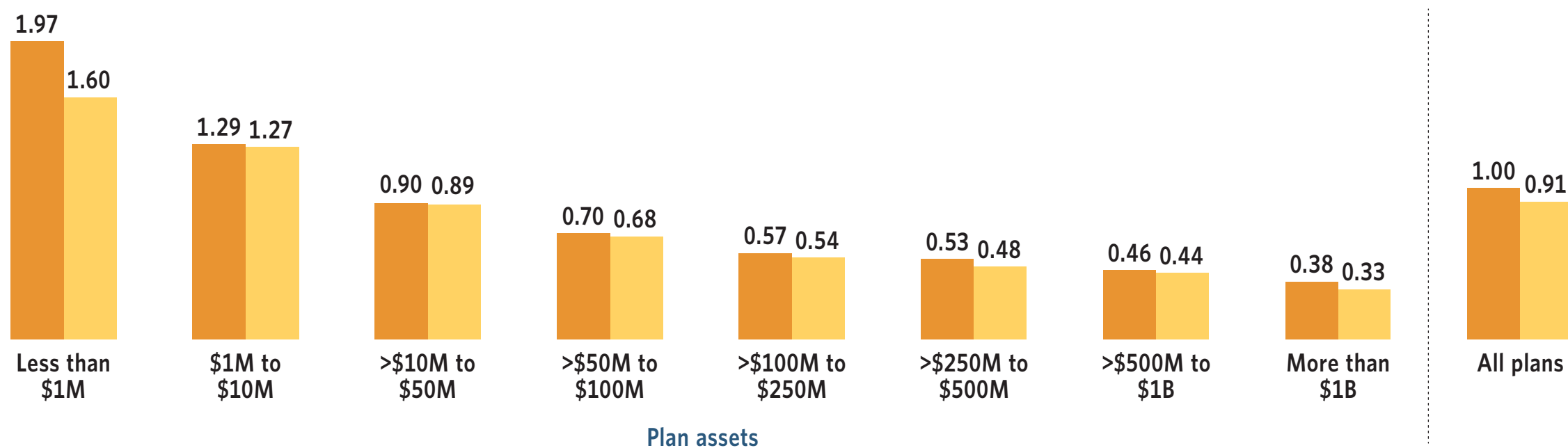


Total Plan Cost by Plan Assets

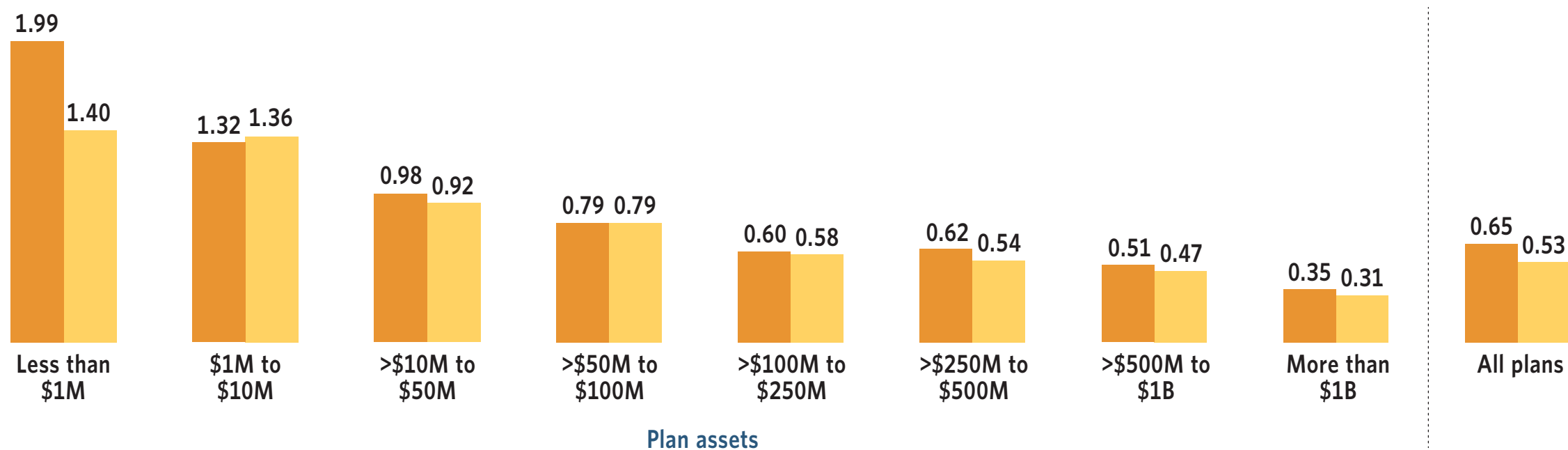
Total plan cost* as a percentage of assets among plans with audited 401(k) filings in the BrightScope database (by plan assets, 2009 and 2012)

2009
2012

Plan-weighted



Participant-weighted



Asset-weighted



* Total plan cost is BrightScope's measure of the total cost of operating the 401(k) plan and includes asset-based investment management fees, asset-based administrative and advice fees, and other fees (including insurance charges) from the Form 5500 and audited financial statements of ERISA-compliant 401(k) plans. Total plan cost is computed only for plans with sufficiently complete information.

Note: The samples are 25,002 plans with \$2.1 trillion in assets in 2009 and 14,020 plans with \$2.5 trillion in assets in 2012. Audited DC/401(k) filings generally include plans with 100 or more participants. Plans with fewer than four investment options or more than 100 investment options are excluded from this analysis.

Sources: BrightScope Defined Contribution Plan Database and Lipper