



The comparison detailed below is based on the following criteria:

COMPANY NAME: **ABC Company**
 TAX CODE: **401(k)**
 INDUSTRY: **Agriculture**
 NUMBER OF PARTICIPANTS: **50**
 RANGE: **Less than 100**
 TOTAL PLAN ASSETS: **\$1,500,000**
 RANGE: **\$1 to \$5 Million**

Data Sources:

All data provided by *PLANSPONSOR 2007 DC Survey Database* (November 2007), unless otherwise noted.

* 50th Annual Survey of Profit Sharing and 401(k) Plans, Reflecting 2006 Plan Experience, Profit Sharing/401(k) Council of America.

Description	Your Plan as of 6/18/08	All 401(k) Plans	401(k) Plans by Assets	401(k) Plans by Participants	401(k) Plans by Industry
Plan Design Data					
1) Percentage of plans that match participant contributions	Provided	71.40%	65.30%	59.00%	85.20%
2) Of the plans providing a fixed match, amount of match provided:					
<input type="checkbox"/> MORE than 100% of 6% salary <input type="checkbox"/> 100% of 6% of salary <input type="checkbox"/> BETWEEN 51-99% of 6% of salary <input type="checkbox"/> 50% of 6% of salary (effective 3%) <input type="checkbox"/> LESS than 50% of 6% of salary					
		4.30%	3.90%	5.30%	2.20%
		8.50%	7.00%	8.70%	8.70%
	x	22.50%	16.20%	18.80%	10.90%
		28.50%	27.40%	26.60%	39.10%
		31.50%	40.70%	35.70%	32.60%
3. Length of time before participants are 100% vested in the match:					
<input type="checkbox"/> Immediately on enrollment <input type="checkbox"/> 6 months <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> After more than 5 years					
		28.40%	21.90%	25.30%	30.40%
		0.70%	0.70%	1.00%	2.20%
		5.10%	4.10%	5.60%	4.30%
		1.80%	1.60%	1.60%	2.20%
		12.50%	7.90%	7.20%	10.90%
		4.80%	4.40%	4.00%	8.70%
		25.90%	31.40%	28.80%	19.60%
	x	19.10%	26.50%	25.10%	21.70%
4) Percentage of plans providing a profit sharing contribution	Not provided	38.10%	36.20%	41.10%	37.00%
5) Percentage of plans providing a Safe Harbor match only	Not provided	38.40%	38.90%	43.00%	50.00%
6) Percentage of plans permitting hardship withdrawals	Permitted	72.70%	66.50%	62.90%	61.10%
7) Percentage of plans permitting in-service withdrawals	Not permitted	70.3%*	N/A	54.7%*	N/A
8) Percentage of plans offering loans	Offered	78.90%	71.60%	70.20%	79.60%

9) Percentage of plans using automatic enrollment	Offered	23.30%	13.20%	12.40%	18.50%
10) Of the plans offering automatic enrollment, percentage using the following funds as a default investment option:					
<input type="checkbox"/> Stable Value Fund		17.80%	16.20%	15.00%	10.00%
<input type="checkbox"/> Target Date Funds	x	30.50%	10.80%	9.90%	40.00%
<input type="checkbox"/> Risk-Based Funds		7.20%	4.20%	3.30%	0.00%
<input type="checkbox"/> Company Stock		0.00%	0.00%	0.00%	0.00%
<input type="checkbox"/> Balanced Fund		14.00%	16.20%	13.10%	10.00%
<input type="checkbox"/> Managed Accounts		3.80%	4.80%	4.70%	10.00%
<input type="checkbox"/> Money Market Fund		7.90%	15.60%	17.40%	10.00%
<input type="checkbox"/> Other		7.50%	9.60%	8.90%	0.00%
11) Of the plans offering automatic enrollment, average default contribution rate as % of salary	3%	3.30%	4.10%	4.20%	2.50%
12) When automatic enrollment was first implemented:					
<input type="checkbox"/> Less than 1 year		28.90%	4.20%	17.40%	20.00%
<input type="checkbox"/> 1 – 2 years ago	x	23.20%	89.20%	47.40%	0.00%
<input type="checkbox"/> 2 – 3 years ago		7.70%	2.40%	3.80%	0.00%
<input type="checkbox"/> More than 3 years ago		19.90%	4.20%	13.60%	30.00%
13) Percentage of plans that have implemented automatic deferral increases/contribution acceleration for participants	Not offered	11.20%	6.00%	5.90%	18.50%
14) Of the plans offering automatic deferral increases/contribution acceleration, average increase rate per year		1.10%	1.10%	1.30%	1.60%
15) Percentage of plans offering automated rebalancing for participants	Offered	57.70%	49.70%	48.20%	59.30%
16) Percentage of plans offering participants financial education when taking a pre-retirement distribution from their plan	Not offered	50.4%*	N/A	54.8%*	N/A
17) Percentage of plans offering participants financial education when taking a retirement distribution from their plan	Not offered	51.5%*	N/A	56.9%*	N/A
18) Percentage of plans that currently have a written statement of investment policy for their plan	Written	49.90%	33.70%	31.40%	66.70%
Participant Activity Data					
19) Average participation rate among eligible employees	75%	73.00%	72.70%	74.90%	73.60%
20) Average rate of pre-tax deferral among eligible employees:					
<input type="checkbox"/> Non-highly compensated employees	4%	5.4%*	N/A	5.9%*	N/A
<input type="checkbox"/> Highly compensated employees	6%	6.9%*	N/A	7.1%*	N/A
21) Percentage of plans offering financial/investment advice to participants	Offered	46.70%	48.10%	43.60%	55.60%
22) Percentage of participants who take advantage of financial/investment advice when offered	10%	24.5%*	N/A	31.1%*	N/A
23) Of the plans that offer investment advice, manner in which advice is made available:					
<input type="checkbox"/> Phone		65.40%	62.50%	60.90%	70.00%
<input type="checkbox"/> Internet	x	56.50%	45.60%	48.00%	56.70%
<input type="checkbox"/> In person		68.40%	76.60%	76.30%	83.30%

Plan Investment Activity Data						
24) Average number of investment options offered in plan		14	20	20.9	21.6	19
25) Average number of investment options held by participants		4	5.2	5.7	5.8	6
26) Percentage of plans that offer the following types of investment options						
Self-Directed Brokerage Option			12.80%	5.60%	7.80%	14.80%
Target Date Funds	x		32.30%	22.90%	20.10%	31.50%
Risk-Based Funds	x		19.50%	16.10%	14.70%	24.10%
Managed Accounts			20.30%	20.60%	19.60%	20.40%
27) Percentage of participants who use Self-Directed Brokerage Accounts			0.6%*	N/A	1.3%*	N/A

SAMPLE