



Prepared For:

ABC COMPANY, INC. PROFIT SHARING PLAN

THE RETIREMENT PLAN DIAGNOSTIC

Benchmarking Your Retirement Plan

The Retirement Plan Diagnostic is an analysis tool created by The Advisor Lab, LLC and is intended for review by retirement plan fiduciaries and their advisors. Form 5500 data is supplied by the United States Department of Labor and mutual fund information is derived from Morningstar, Inc. and supplied by Steele Systems, Inc. Accordingly, all data is derived from sources believed to be reliable but is not guaranteed or warranted by The Advisor Lab, LLC. The Retirement Plan Diagnostic is intended to be reviewed in its entirety and should not be distributed in any other manner. The Advisor Lab, LLC is not a fiduciary to the subject Plan and expressly disclaims all fiduciary liability for any decisions made by plan fiduciaries and others based on interpretation of the data and analytics contained in this report.

Presented By:



PLAN DETAILS



ABC COMPANY, INC. PROFIT SHARING PLAN

Plan Information

| | | | |
|----------------------|-------------|----------------------|----------------------|
| Plan Year | 12/31/2010 | Plan Type | Single-employer plan |
| Plan Effective Date | 10/1/1979 | Funding Arrangement | Insurance and Trust |
| Plan Year End Assets | \$9,810,741 | Fidelity Bond Amount | \$500,000 |

Plan Sponsor

ABC COMPANY, INC. (EIN 000000000; Plan # 001)
1600 MARKET STREET
PHILADELPHIA, PA 19102
555-555-5555

Plan Administrator

ABC COMPANY, INC.

Participant Information

| | | | |
|---------------------|-----|---|-----|
| Active Participants | 196 | Active Participants with Account Balances | 192 |
| Retired | 2 | Total Participants with Account Balances | 204 |
| Other | 10 | | |
| Deceased | 0 | | |
| Total Participants | 208 | | |

Plan Features

Age/Service Weighted or New Comparability or similar plan

Profit-sharing

ERISA section 404(c) plan - This plan, or any part of it is intended to meet the conditions of 29 CFR 2550.404c-1

Total participant-directed account plan

Code section 401(k) feature

Code section 401(m) arrangement - Employee contributions are allocated to separate accounts under the plan or employer contributions are based, in whole or in part, on employee deferrals or contributions to the plan

Pre-approved pension plan

PLAN ALERTS



The following notifications include operational and compliance items from the plan's most recent Form 5500 that may warrant particular attention.

- The opinion of an independent auditor is Disclaimer, which means the audit scope was not sufficient to form an opinion.
- The plan made corrective distributions in the amount of \$7006.00.

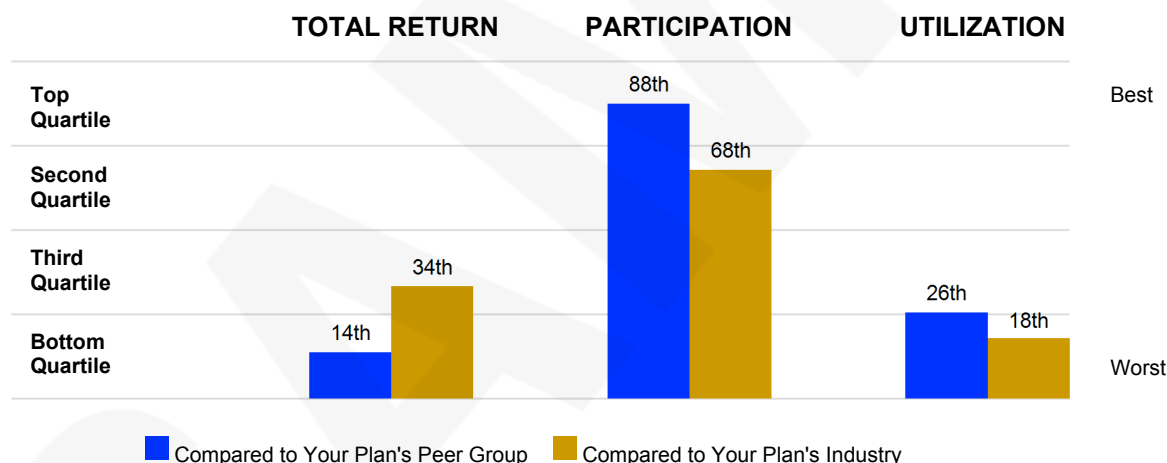


The Retirement Plan Diagnostic is a snapshot of your retirement plan based on the most currently available public information as contained in your Plan's Form 5500. The Retirement Plan Diagnostic ranks your plan against other plans of similar size, referred to as your Peer Group (plans consisting of participants and assets of 10% more and less than your plan¹) and against other plans reporting the same industry as your plan on IRS Form 5500, referred to as your Industry (limited to a maximum of 10,000 plans). The report also takes into account a plan's year end date so that an accurate comparison can be made against the peer group and industry.

| | Peer Group | Industry |
|--------------------------------------|----------------------------|-----------------------|
| Number of Plans | 316 | 5,035 |
| Average Plan Assets | \$9,767,505 | \$6,164,231 |
| Average Number of Total Participants | 206 | 98 |
| Asset Range | \$8,834,887 - \$10,791,165 | \$0 - \$1,481,333,743 |
| Participant Range | 188 - 228 | 0 - 18,200 |
| Your Business Code | | 541330 |
| Your Industry | | Engineering services |
| Number of Industries Represented | 133 | 1 |

Your Plan Ranking

5 year average for 2006, 2007, 2008, 2009 and 2010.



Total Return = average total rate of annualized return on investments

Participation = active participants with account balances divided by active participants

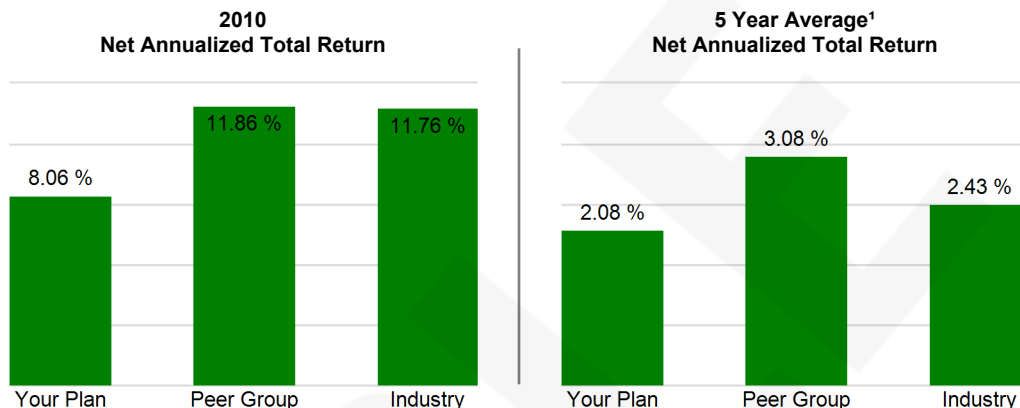
Utilization = total contributions divided by maximum allowable contributions

¹The percentage amount for the Peer Group will automatically increase starting at 10% until a minimum of 25 plans have been included in the sample set.



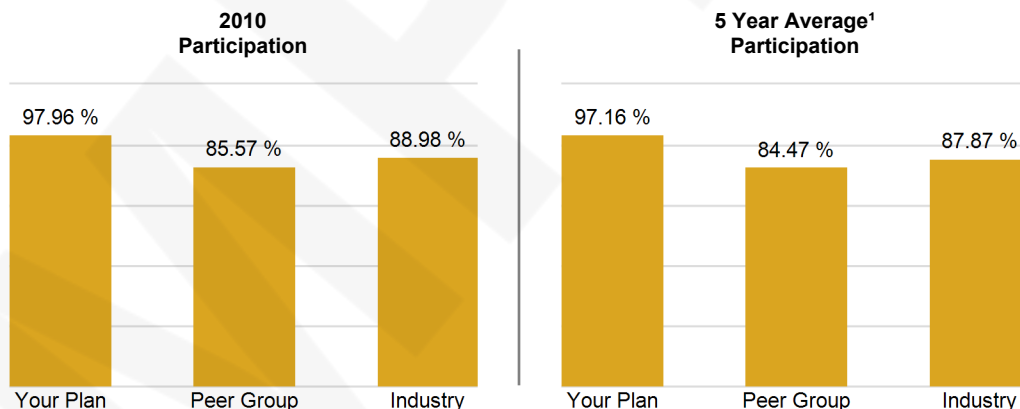
NET ANNUALIZED TOTAL RETURN

This chart compares your Plan's total return on investment as reported on Form 5500 for the most recent 5 year(s) against the average total rate of annualized return on investments of your Peer Group and Industry for the same period.



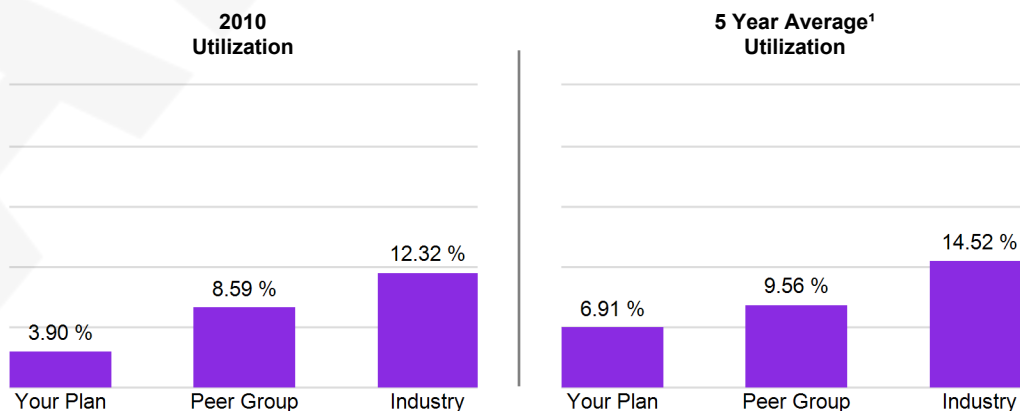
PLAN PARTICIPATION

This chart compares the participation rate (active participants with account balances divided by active participants) for your Plan as reported on the latest available Form 5500 against the participation rates of other companies in your Plan's Peer Group and Industry.



PLAN UTILIZATION

This chart compares the contribution rate (total contributions divided by maximum allowable contributions) for your Plan as reported on the latest available Form 5500 against the utilization rates of other companies in your Plan's Peer Group and Industry.



¹The 5 year average includes the following years: 2006, 2007, 2008, 2009 and 2010.



EMPLOYER CONTRIBUTION RATE

Employer Contributions \$159,674

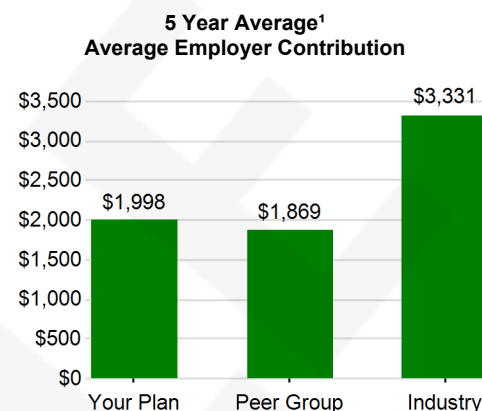
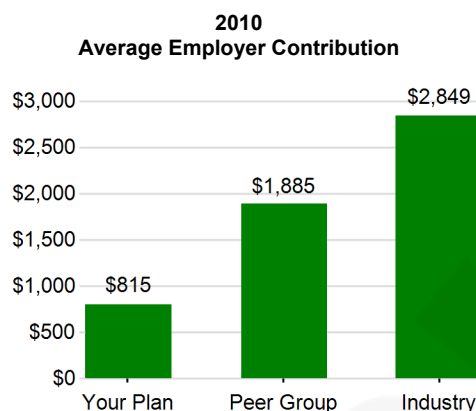
Active Participants 196

Average Per Participant \$815

Percentage making contributions in 2010:

Peer Group 86.39 %

Industry 78.03 %



PARTICIPANT CONTRIBUTION RATE

Participant Contributions \$237,348

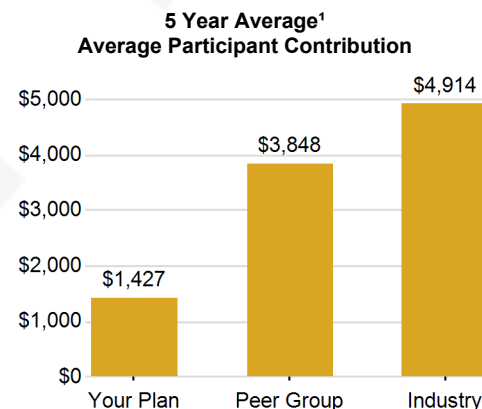
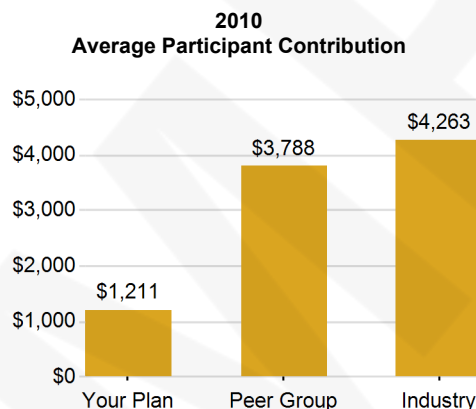
Active Participants 196

Average Per Participant \$1,211

Percentage making contributions in 2010:

Peer Group 99.37 %

Industry 96.68 %

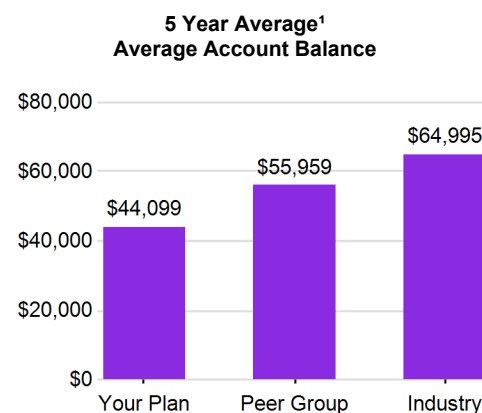
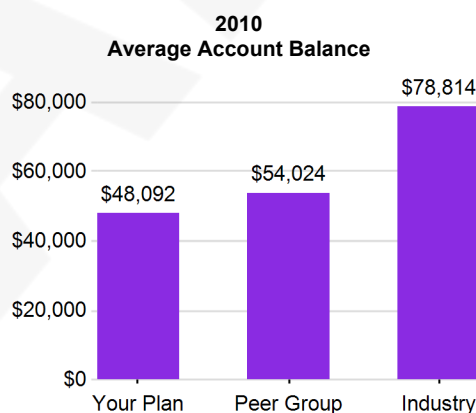


ACCOUNT BALANCE

Total Plan Assets \$9,810,741

Total Participants with Account Balances 204

Average Per Participant \$48,092



¹The 5 year average includes the following years: 2006, 2007, 2008, 2009 and 2010.

CURRENT INVESTMENTS



Below is a listing of your Plan's current investments based on the information that you provided. Please review the list for accuracy as it forms the basis for the investment analysis contained in this report. Are all of your investments listed? Are all of the share classes accurate? Each holding's performance is shown along with the difference between its return and that of its category average.

Performance

As of 3/31/2012

| Investment Name | Symbol | 1 yr | +/- Category | 3 yr | +/- Category | 5 yr | +/- Category | 10 yr | +/- Category | Turnover |
|--|--------|-----------------|-----------------|----------------|-----------------|----------------|-----------------|---------------|-----------------|----------|
| Aggressive Allocation | | 1.46 % | | 19.47 % | | 1.54 % | | 4.68 % | | |
| Russell LifePoints Growth Strategy R1 | RALRX | 0.10 % | -1.36 % | 19.63 % | 0.16 % | 0.81 % | -0.73 % | 5.03 % | 0.35 % | 7 % |
| <i>Idx: Morningstar Aggressive Target Risk</i> | | 1.54 % | 0.08 % | 22.48 % | 3.01 % | 2.14 % | 0.60 % | 6.55 % | 1.87 % | |
| Commodities Broad Basket | | -11.56 % | | 13.38 % | | -2.11 % | | 2.60 % | | |
| PIMCO Commodity Real Ret Strat Instl* | PCRIX | -10.98 % | 0.58 % | 18.66 % | 5.28 % | 1.93 % | 4.04 % | N/A | N/A | 198 % |
| <i>Idx: DJ UBS Commodity TR USD</i> | | -16.28 % | -4.72 % | 9.05 % | -4.33 % | -2.78 % | -0.67 % | 5.49 % | 2.89 % | |
| Conservative Allocation | | 4.15 % | | 13.89 % | | 3.80 % | | 5.01 % | | |
| Russell LifePoints Cnsvr Strat R1 | RCLRX | 4.28 % | 0.13 % | 13.21 % | -0.68 % | 4.53 % | 0.73 % | 4.66 % | -0.35 % | 19 % |
| <i>Idx: Morningstar Moderately Cons Target</i> | | 5.71 % | 1.56 % | 12.72 % | -1.17 % | 4.82 % | 1.02 % | 6.28 % | 1.27 % | |
| Foreign Large Growth | | -3.18 % | | 20.40 % | | -0.25 % | | 7.02 % | | |
| JH Funds2 Intl Opportunities 1 | JIOX | -5.60 % | -2.42 % | 17.73 % | -2.67 % | -2.26 % | -2.01 % | N/A | N/A | 106 % |
| <i>Idx: MSCI EAFE Growth NR USD</i> | | -3.71 % | -0.53 % | 17.74 % | -2.66 % | -1.89 % | -1.64 % | 5.51 % | -1.51 % | |
| Inflation-Protected Bond | | 10.25 % | | 8.57 % | | 6.57 % | | 6.96 % | | |
| PIMCO Real Return Admin* | PARRX | 11.03 % | 0.78 % | 10.80 % | 2.23 % | 7.90 % | 1.33 % | 7.62 % | 0.66 % | 174 % |
| <i>Idx: Barcap US Trsy InflationNote</i> | | 12.20 % | 1.95 % | 8.74 % | 0.17 % | 7.60 % | 1.03 % | 7.51 % | 0.55 % | |
| Intermediate-Term Bond | | 6.67 % | | 9.78 % | | 5.87 % | | 5.58 % | | |
| JH Funds2 Active Bond NAV | JHADX | 6.29 % | -0.38 % | 13.64 % | 3.86 % | 6.97 % | 1.10 % | N/A | N/A | 112 % |
| JH Funds2 Invest Quality Bond 1 | JIQBX | 8.33 % | 1.66 % | 9.24 % | -0.54 % | 6.30 % | 0.43 % | N/A | N/A | 70 % |
| <i>Idx: Barcap 5-10 Yr Govt/Credit</i> | | 11.07 % | 4.40 % | 9.57 % | -0.21 % | 7.65 % | 1.78 % | 7.01 % | 1.43 % | |
| Large Blend | | 5.45 % | | 22.19 % | | 1.34 % | | 4.00 % | | |
| American Funds Invmt Co of America R5 | RICFX | 4.91 % | -0.54 % | 19.16 % | -3.03 % | 1.29 % | -0.05 % | 4.60 % | 0.60 % | 28 % |
| <i>Idx: Russell 1000 TR</i> | | 7.86 % | 2.41 % | 24.03 % | 1.84 % | 2.19 % | 0.85 % | 4.53 % | 0.53 % | |
| Large Growth | | 7.18 % | | 23.20 % | | 3.78 % | | 4.30 % | | |
| American Funds Growth Fund of Amer R5 | RGAFX | 3.85 % | -3.33 % | 20.05 % | -3.15 % | 2.19 % | -1.59 % | 5.48 % | 1.18 % | 34 % |
| <i>Idx: Russell 1000 Growth TR</i> | | 11.02 % | 3.84 % | 25.28 % | 2.08 % | 5.10 % | 1.32 % | 4.28 % | -0.02 % | |
| Market Neutral | | 0.26 % | | 1.47 % | | 0.81 % | | 2.41 % | | |
| Managers AMG FQ Global Alternatives A* | MGAAX | -5.63 % | -5.89 % | -0.94 % | -2.41 % | 0.28 % | -0.53 % | N/A | N/A | 12 % |
| <i>Idx: ML USD LIBOR 3 Mon CM</i> | | 0.35 % | 0.09 % | 0.46 % | -1.01 % | 1.95 % | 1.14 % | 2.34 % | -0.07 % | |
| Mid-Cap Growth | | 2.14 % | | 26.10 % | | 4.26 % | | 6.34 % | | |
| Franklin Small-Mid Cap Growth A | FRSGX | 1.01 % | -1.13 % | 27.19 % | 1.09 % | 4.07 % | -0.19 % | 5.65 % | -0.69 % | 44 % |
| <i>Idx: Russell Mid Cap Growth TR</i> | | 4.43 % | 2.29 % | 29.16 % | 3.06 % | 4.44 % | 0.18 % | 6.92 % | 0.58 % | |
| Moderate Allocation | | 3.95 % | | 16.90 % | | 2.91 % | | 4.97 % | | |
| American Funds American Balanced R5 | RLBFX | 8.22 % | 4.27 % | 18.72 % | 1.82 % | 4.23 % | 1.32 % | 5.79 % | 0.82 % | 47 % |
| American Funds Inc Fund of Amer R5 | RIDFX | 6.16 % | 2.21 % | 19.30 % | 2.40 % | 2.54 % | -0.37 % | 6.66 % | 1.69 % | 38 % |
| JH Funds2 Core Diversified Gr & Inc 1 | JADOX | 5.53 % | 1.58 % | 18.09 % | 1.19 % | N/A | N/A | N/A | N/A | 14 % |
| Russell LifePoints Bal Strat R1 | RBLRX | 1.92 % | -2.03 % | 18.08 % | 1.18 % | 2.38 % | -0.53 % | 5.50 % | 0.53 % | 9 % |
| T. Rowe Price Capital Appreciation | PRWCX | 8.05 % | 4.10 % | 21.22 % | 4.32 % | 5.17 % | 2.26 % | 8.00 % | 3.03 % | 81 % |
| <i>Idx: Morningstar Moderately Aggr Target</i> | | 2.80 % | -1.15 % | 19.95 % | 3.05 % | 3.19 % | 0.28 % | 6.70 % | 1.73 % | |
| Small Blend | | -0.11 % | | 27.73 % | | 2.09 % | | 6.76 % | | |
| JH Funds2 Small Cap Opp 1 | JISOX | -1.00 % | -0.89 % | 29.94 % | 2.21 % | -0.03 % | -2.12 % | N/A | N/A | 34 % |
| <i>Idx: Russell 2000 TR</i> | | -0.18 % | -0.07 % | 26.90 % | -0.83 % | 2.13 % | 0.04 % | 6.45 % | -0.31 % | |
| Target Date 2026-2030 | | 2.80 % | | 19.59 % | | 1.09 % | | 4.34 % | | |
| JHancock2 Lifecycle 2030 R5 | JLFHX | 1.12 % | -1.68 % | 22.53 % | 2.94 % | 1.35 % | 0.26 % | N/A | N/A | 19 % |

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CURRENT INVESTMENTS



Below is a listing of your Plan's current investments based on the information that you provided. Please review the list for accuracy as it forms the basis for the investment analysis contained in this report. Are all of your investments listed? Are all of the share classes accurate? Each holding's performance is shown along with the difference between its return and that of its category average.

Performance

As of 3/31/2012

| Investment Name | Symbol | 1 yr | +/- Category | 3 yr | +/- Category | 5 yr | +/- Category | 10 yr | +/- Category | Turnover |
|--|---------|---------|-----------------|---------|-----------------|---------|-----------------|--------|-----------------|----------|
| Target Date 2026-2030 | | | | | | | | | | |
| JHFunds2 Retirement 2030 Portfolio 1 | JRHOX | 2.80 % | | 19.59 % | | 1.09 % | | 4.34 % | | |
| <i>Idx: Morningstar Lifetime Moderate 2030</i> | | 4.78 % | 1.98 % | N/A | N/A | N/A | N/A | N/A | N/A | 10 % |
| | | 3.45 % | 0.65 % | 21.87 % | 2.28 % | 3.09 % | 2.00 % | 7.35 % | 3.01 % | |
| Target Date 2031-2035 | | | | | | | | | | |
| JHancock2 Lifecycle 2035 R5 | JLHHX | 2.26 % | | 20.51 % | | 1.05 % | | 0.00 % | | |
| JHFunds2 Retirement 2035 Portfolio 1 | JRYOX | 1.09 % | -1.17 % | 22.75 % | 2.24 % | 1.45 % | 0.40 % | N/A | N/A | 17 % |
| <i>Idx: Morningstar Lifetime Moderate 2035</i> | | 4.49 % | 2.23 % | N/A | N/A | N/A | N/A | N/A | N/A | 13 % |
| | | 2.67 % | 0.41 % | 22.43 % | 1.92 % | 2.79 % | 1.74 % | 7.35 % | 7.35 % | |
| Target Date 2041-2045 | | | | | | | | | | |
| JHFunds2 Retirement 2045 Portfolio 1 | JRVOX | 2.03 % | | 21.06 % | | 0.86 % | | 0.00 % | | |
| <i>Idx: Morningstar Lifetime Moderate 2045</i> | | 4.45 % | 2.42 % | N/A | N/A | N/A | N/A | N/A | N/A | 5 % |
| | | 1.97 % | -0.06 % | 22.69 % | 1.63 % | 2.64 % | 1.78 % | 7.48 % | 7.48 % | |
| Target Date 2050+ | | | | | | | | | | |
| JHancock2 Lifecycle 2050 1 | JLKOX | 2.09 % | | 21.18 % | | 1.01 % | | 4.35 % | | |
| <i>Idx: Morningstar Lifetime Moderate 2050</i> | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4 % |
| | | 1.74 % | -0.35 % | 22.73 % | 1.55 % | 2.62 % | 1.61 % | 7.56 % | 3.21 % | |
| Technology | | | | | | | | | | |
| T. Rowe Price Science & Tech Adv | PASTX | 5.25 % | | 27.64 % | | 6.45 % | | 5.12 % | | |
| <i>Idx: Morningstar Technology Sector TR</i> | | 8.63 % | 3.38 % | 29.58 % | 1.94 % | 7.64 % | 1.19 % | 4.79 % | -0.33 % | 77 % |
| | | 16.54 % | 11.29 % | 29.02 % | 1.38 % | 8.67 % | 2.22 % | 5.62 % | 0.50 % | |
| World Allocation | | | | | | | | | | |
| PIMCO All Asset Admin* | PAALX | -0.17 % | | 15.80 % | | 2.73 % | | 6.84 % | | |
| <i>Idx: MSCI World NR USD</i> | | 5.03 % | 5.20 % | 15.70 % | -0.10 % | 6.16 % | 3.43 % | N/A | N/A | 77 % |
| | | 0.56 % | 0.73 % | 20.24 % | 4.44 % | -0.70 % | -3.43 % | 4.72 % | -2.12 % | |
| World Stock | | | | | | | | | | |
| Mutual Global Discovery Z | MDISX | -1.12 % | | 21.22 % | | 0.17 % | | 5.64 % | | |
| Russell LifePoints Eq Growth Strategy R1 | RELRX | 0.82 % | 1.94 % | 12.87 % | -8.35 % | 1.91 % | 1.74 % | 8.45 % | 2.81 % | 34 % |
| <i>Idx: MSCI World NR USD</i> | | -0.67 % | 0.45 % | 21.14 % | -0.08 % | -0.92 % | -1.09 % | 4.52 % | -1.12 % | 7 % |
| | | 0.56 % | 1.68 % | 20.24 % | -0.98 % | -0.70 % | -0.87 % | 4.72 % | -0.92 % | |
| Total Number of Funds: 27 | Average | 2.93 % | 0.47 % | 18.19 % | 0.52 % | 3.00 % | 0.41 % | 5.90 % | 0.71 % | 48 % |

Performance listed as "N/A" is not reported by Morningstar. Fund names ending with an asterisk "*" contain leveraged allocations and are excluded from cost calculations. Asset Category performance is based on the open-end funds database.

Money Market funds with the symbol "Cash" have been manually entered. The performance shown is representative of their category average and not the fund itself.

CURRENT INVESTMENTS



Below are the current fees for each of your investments. The Fund Expense Ratio ("FER"), also referred to as the internal expense ratio, is the sum of the fund's management fee, 12b-1 fee, and sub-transfer agent fee or shareholder servicing fee ("SubTA"). Your holdings may have additional costs embedded in their Total Expenses. These additional fees go by many different names but for purposes of this report the Platform Fee is the additional fee used to pay service providers such as a recordkeeper or platform provider, and the Advisor Fee is used to denote compensation to an insurance agent, advisor or broker.

Fees

As of 3/31/2012

| Investment Name | Components of Fund Expense Ratio | | | Components of Total Expense | | | Total Expense | Lowest Available Share Class | |
|--|----------------------------------|--------|--------|-----------------------------|----------|---------|---------------|------------------------------|--------|
| | Mgt Fee | 12b-1 | SubTA | FER | Platform | Advisor | | FER | Symbol |
| Aggressive Allocation | | | | | | | | | |
| Russell LifePoints Growth Strategy R1 | 0.81 % | N/A | 0.20 % | 1.01 % | 0.30 % | 0.37 % | 1.68 % | 1.01 % | RALRX |
| Commodities Broad Basket | | | | | | | | | |
| PIMCO Commodity Real Ret Strat Instl* | 0.74 % | N/A | N/A | 0.74 % | 0.50 % | 0.37 % | 1.61 % | 0.74 % | PCRIX |
| Conservative Allocation | | | | | | | | | |
| Russell LifePoints Cnsrv Strat R1 | 0.56 % | N/A | 0.20 % | 0.76 % | 0.30 % | 0.37 % | 1.43 % | 0.76 % | RCLRX |
| Foreign Large Growth | | | | | | | | | |
| JHFunds2 Intl Opportunities 1 | 0.97 % | 0.05 % | N/A | 1.02 % | 0.45 % | N/A | 1.47 % | 0.97 % | JHIOX |
| Inflation-Protected Bond | | | | | | | | | |
| PIMCO Real Return Admin* | 0.45 % | 0.25 % | N/A | 0.70 % | 0.25 % | 0.37 % | 1.32 % | 0.45 % | PRRIX |
| Intermediate-Term Bond | | | | | | | | | |
| JHFunds2 Active Bond NAV | 0.64 % | N/A | N/A | 0.64 % | 0.50 % | 0.37 % | 1.51 % | 0.64 % | JHADX |
| JHFunds2 Invest Quality Bond 1 | 0.63 % | 0.05 % | N/A | 0.68 % | 0.45 % | 0.37 % | 1.50 % | 0.63 % | JHQBX |
| Large Blend | | | | | | | | | |
| American Funds Invmt Co of America R5 | 0.30 % | N/A | 0.05 % | 0.35 % | 0.45 % | 0.37 % | 1.17 % | 0.30 % | RICGX |
| Large Growth | | | | | | | | | |
| American Funds Growth Fund of Amer R5 | 0.33 % | N/A | 0.05 % | 0.38 % | 0.45 % | 0.37 % | 1.20 % | 0.33 % | RGAGX |
| Market Neutral | | | | | | | | | |
| Managers AMG FQ Global Alternatives A* | 1.85 % | 0.25 % | N/A | 2.10 % | 0.25 % | 0.37 % | 2.72 % | 1.66 % | MGAIX |
| Mid-Cap Growth | | | | | | | | | |
| Franklin Small-Mid Cap Growth A | 0.60 % | 0.25 % | 0.15 % | 1.00 % | 0.10 % | 0.37 % | 1.47 % | 0.75 % | FSGAX |
| Moderate Allocation | | | | | | | | | |
| American Funds American Balanced R5 | 0.30 % | N/A | 0.05 % | 0.35 % | 0.45 % | 0.37 % | 1.17 % | 0.30 % | RLBGX |
| American Funds Inc Fund of Amer R5 | 0.31 % | N/A | 0.05 % | 0.36 % | 0.45 % | 0.37 % | 1.18 % | 0.31 % | RIDGX |
| JHFunds2 Core Diversified Gr & Inc 1 | 0.53 % | 0.05 % | N/A | 0.58 % | 0.45 % | 0.37 % | 1.40 % | 0.58 % | JADOX |
| Russell LifePoints Bal Strat R1 | 0.74 % | N/A | 0.20 % | 0.94 % | 0.30 % | 0.37 % | 1.61 % | 0.94 % | RBLRX |
| T. Rowe Price Capital Appreciation | 0.57 % | N/A | 0.15 % | 0.72 % | 0.35 % | 0.37 % | 1.44 % | 0.72 % | PRWCX |
| Small Blend | | | | | | | | | |
| JHFunds2 Small Cap Opp 1 | 0.99 % | 0.05 % | N/A | 1.04 % | 0.45 % | N/A | 1.49 % | 0.99 % | JHSOX |
| Target Date 2026-2030 | | | | | | | | | |
| JHancock2 Lifecycle 2030 R5 | 0.85 % | N/A | 0.05 % | 0.90 % | 0.45 % | N/A | 1.35 % | 0.85 % | JLFIx |
| JHFunds2 Retirement 2030 Portfolio 1 | 0.65 % | 0.05 % | N/A | 0.70 % | 0.45 % | 0.37 % | 1.52 % | 0.70 % | JRHGX |
| Target Date 2031-2035 | | | | | | | | | |
| JHancock2 Lifecycle 2035 R5 | 0.85 % | N/A | 0.05 % | 0.90 % | 0.45 % | N/A | 1.35 % | 0.86 % | JLHIX |
| JHFunds2 Retirement 2035 Portfolio 1 | 0.65 % | 0.05 % | N/A | 0.70 % | 0.45 % | 0.37 % | 1.52 % | 0.70 % | JRYOX |
| Target Date 2041-2045 | | | | | | | | | |
| JHFunds2 Retirement 2045 Portfolio 1 | 0.64 % | 0.05 % | N/A | 0.69 % | 0.45 % | 0.37 % | 1.51 % | 0.69 % | JRVOX |
| Target Date 2050+ | | | | | | | | | |
| JHancock2 Lifecycle 2050 1 | 0.96 % | 0.05 % | N/A | 1.01 % | 0.45 % | N/A | 1.46 % | 0.96 % | JLKRX |
| Technology | | | | | | | | | |
| T. Rowe Price Science & Tech Adv | 0.67 % | 0.25 % | 0.15 % | 1.07 % | 0.10 % | N/A | 1.17 % | 0.92 % | PRSCX |
| World Allocation | | | | | | | | | |
| PIMCO All Asset Admin* | 0.89 % | 0.25 % | N/A | 1.14 % | 0.25 % | N/A | 1.39 % | 0.89 % | PAAIX |

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CURRENT INVESTMENTS



Below are the current fees for each of your investments. The Fund Expense Ratio ("FER"), also referred to as the internal expense ratio, is the sum of the fund's management fee, 12b-1 fee, and sub-transfer agent fee or shareholder servicing fee ("SubTA"). Your holdings may have additional costs embedded in their Total Expenses. These additional fees go by many different names but for purposes of this report the Platform Fee is the additional fee used to pay service providers such as a recordkeeper or platform provider, and the Advisor Fee is used to denote compensation to an insurance agent, advisor or broker.

Fees

As of 3/31/2012

| Components of Fund Expense Ratio | | | | | | | | Components of Total Expense | | Lowest Available Share Class |
|--|---------|--------|--------|--------|----------|---------|---------------|-----------------------------|--------|------------------------------|
| Investment Name | Mgt Fee | 12b-1 | SubTA | FER | Platform | Advisor | Total Expense | FER | Symbol | |
| World Stock | | | | | | | | | | |
| Mutual Global Discovery Z | 0.89 % | N/A | 0.15 % | 1.04 % | 0.35 % | 0.37 % | 1.76 % | 1.04 % | MDISX | |
| Russell LifePoints Eq Growth Strategy R1 | 0.85 % | N/A | 0.20 % | 1.05 % | 0.30 % | 0.37 % | 1.72 % | 1.05 % | RELRX | |
| Total Number of Funds: 27 | Average | 0.71 % | 0.06 % | 0.06 % | 0.84 % | 0.38 % | 0.27 % | 1.49 % | 0.77 % | |

Amount Your Expenses Exceed The Lowest Available Share Class 0.72 %

Fees listed as "N/A" are not reported by Morningstar or your advisor based on the information furnished. Fund names ending with an asterisk "*" contain leveraged allocations and are excluded from cost calculations.

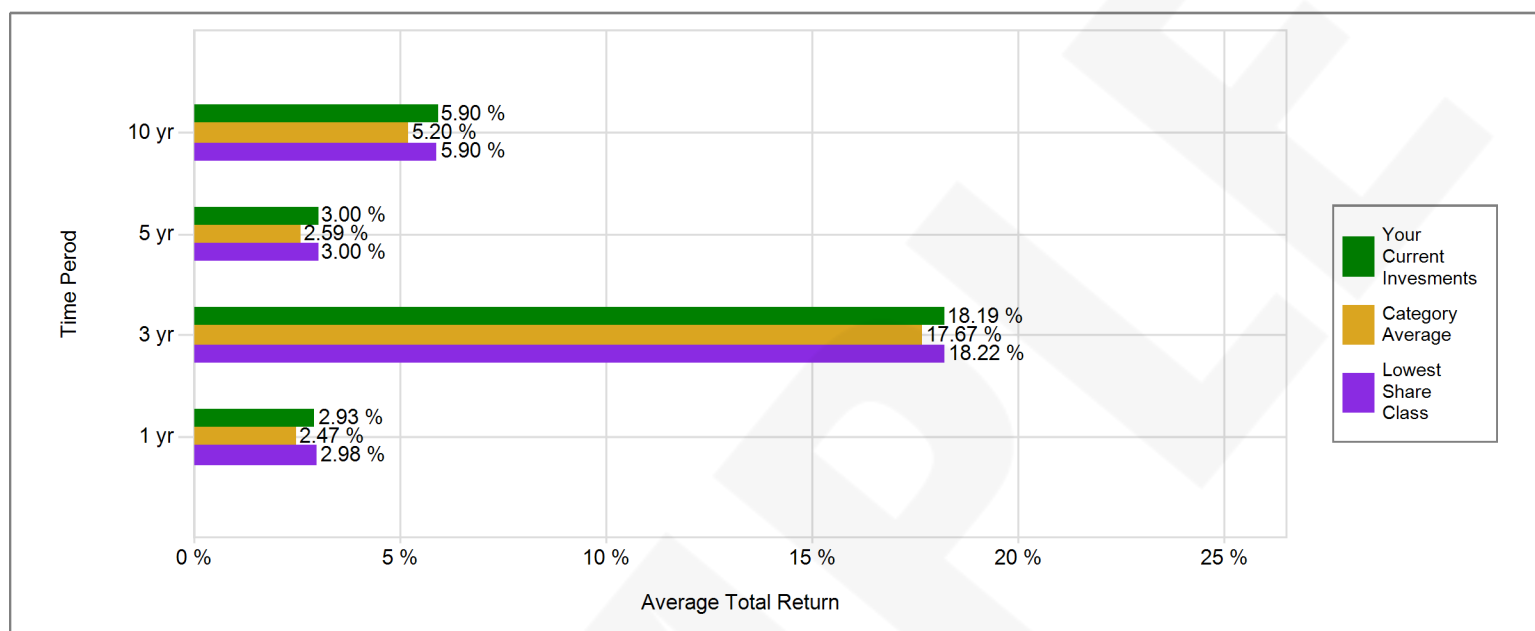
Lowest Available Share Class: Most mutual funds offer multiple share classes with differing internal cost structures layered onto a single investment management strategy. Some share classes include distribution and shareholder servicing fees used as revenue sharing components to compensate others. Higher internal costs translate to lower net fund performance to the shareholder. The Lowest Available Share Class information displays the least expensive investment option available for each fund selected. Please note that a minimum investment requirement and/or other restrictions may apply to utilize the Lowest Available Share Class.

CURRENT INVESTMENTS

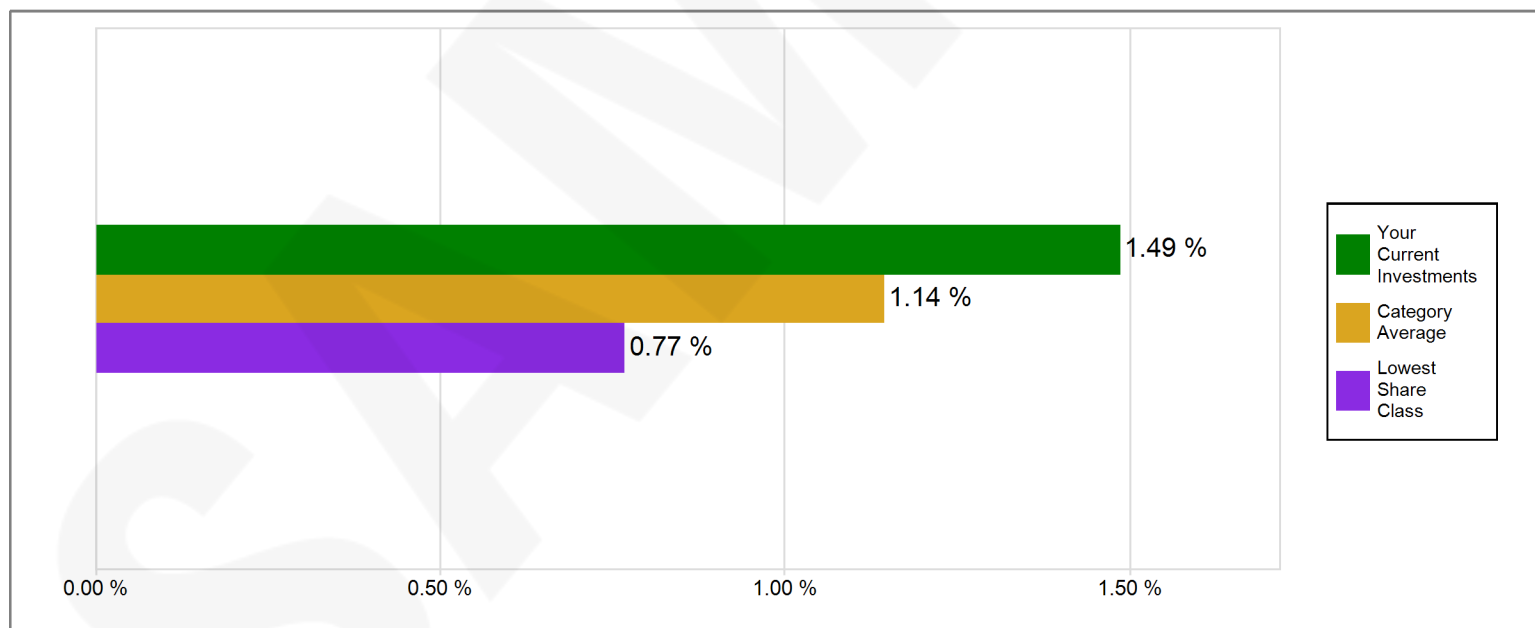


The charts below compare the average of your current investments against the average of all funds in their asset category and the average of the lowest investment share class available.

Performance



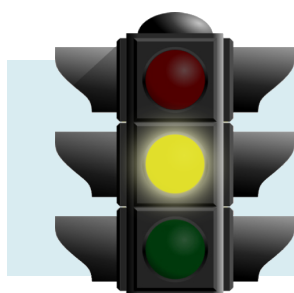
Fees





OPPORTUNITIES FOR DIVERSIFICATION

This illustration shows the underlying asset classes within your current menu. Asset classes represented as 2% or more of the total plan are summed in the Low, Moderate or High illustration. Any asset classes with less than a 2% allocation may indicate underutilization or opportunities for additional diversification within your Plan's current investment menu.



**YOUR PORTFOLIO HAS
MODERATE
DIVERSIFICATION**

- Low: < 6 Assets Classes
- Moderate: 6 - 11 Assets Classes
- High: > 11 Assets Classes

Diversification Scale based on a 2% or greater allocation to each asset class.

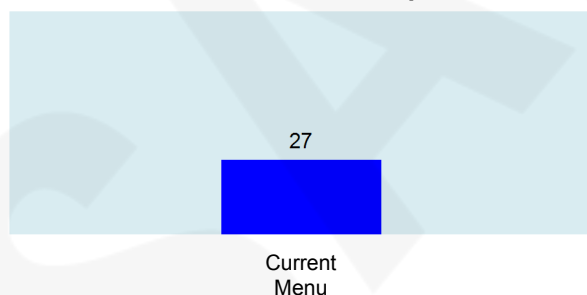
Your Asset Class Allocation

| | | | |
|----------------|---------|---------------------|---------|
| Domestic Stock | 43.30 % | International Stock | 17.49 % |
| Large Blend | 9.50 % | International Large | 16.71 % |
| Large Growth | 10.41 % | International Small | 0.78 % |
| Large Value | 8.71 % | Other | 39.05 % |
| Mid Blend | 3.05 % | Bonds/Other | 31.23 % |
| Mid Growth | 4.29 % | Cash | 7.82 % |
| Mid Value | 2.57 % | | |
| Small Blend | 1.54 % | | |
| Small Growth | 1.86 % | | |
| Small Value | 1.37 % | | |

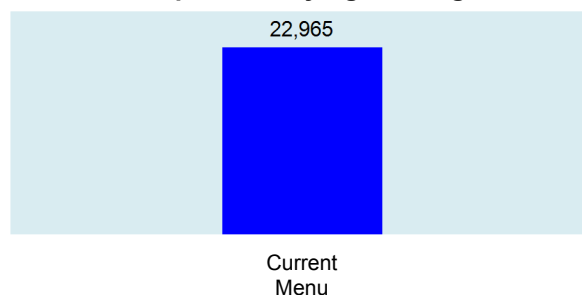
YOUR PLAN'S UNDERLYING HOLDINGS

Illustrated below are the total number of Investment Options (funds, sub accounts or collectives) in your investment menu and the total number of unique underlying holdings contained within those Investment Options. Underlying holdings will fluctuate over time. This sample represents a snapshot of the most-recently reported data available.

Available Investment Options



Unique Underlying Holdings

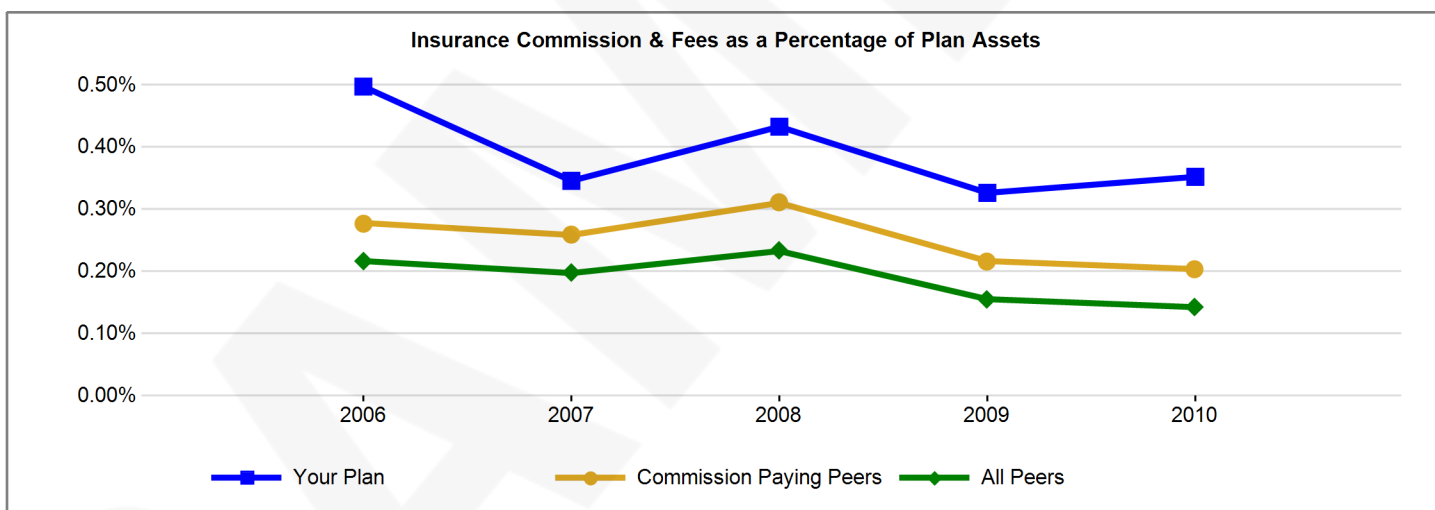
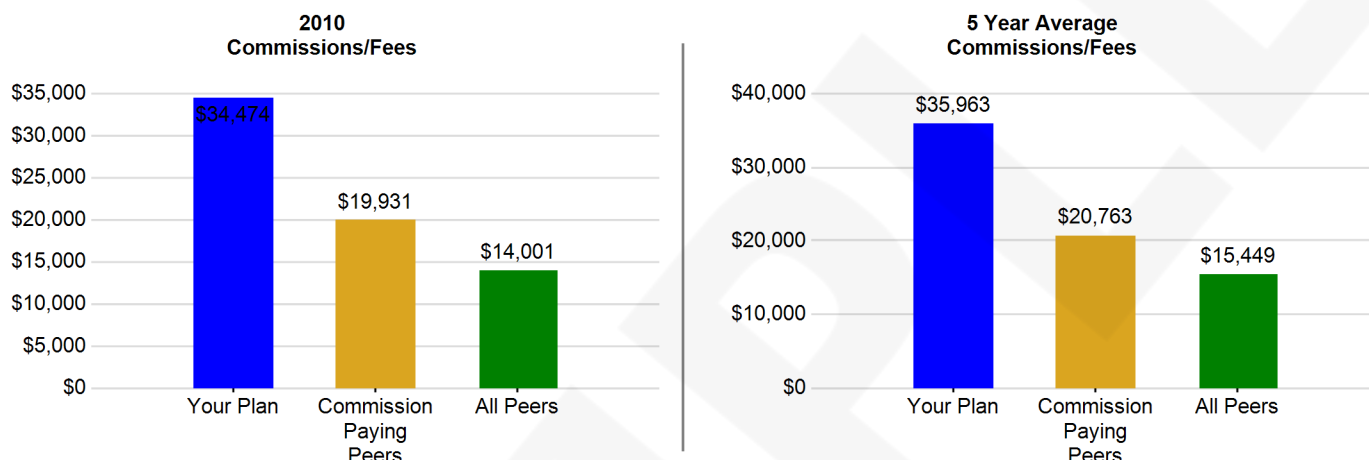




INSURANCE INFORMATION

Current Provider: JOHN HANCOCK

The total of all such commissions and fees paid to agents, brokers, and other persons listed on Form 5500, if a Schedule A was filed or question 10e if 5500 SF was filed. Commissions and fees include sales and base commissions and all other monetary and non-monetary forms of payment based in whole or in part on the value of the contracts or policies. The data is compared against its peer group for plans filing Form 5500 SF and peer group for plans filing Form 5500.



PARTIES RECEIVING COMPENSATION

| Name | Commission | Fee | Fee Purpose |
|----------------------------------|------------|---------|---------------------------|
| LINCOLN FINANCIAL ADVISORS, CO | \$22,414 | \$0 | NOT LISTED |
| MARTIN RETIREMENT SERVICES, INC. | \$0 | \$7,700 | LOAN AND DISTRIBUTION FEE |
| MARTIN RETIREMENT SERVICES, INC. | \$0 | \$4,360 | TPA FORUM COMPENSATION |

PLAN COSTS



Total Assets: \$9,810,741
Total Fees: \$175,566
Total Plan Cost (%): 1.79%

Fund Expenses

| Fee Category | Cost (\$) | Cost (%) |
|--|------------------|---------------|
| Management Fee | \$70,637 | 0.72 % |
| 12b-1 Fee (Paid to Advisor or Platform) | \$5,886 | 0.06 % |
| SubTA Fee (Paid to Recordkeeper or Platform) | \$5,886 | 0.06 % |
| Platform Fee (Paid to Recordkeeper/TPA as Indirect Compensation) | \$37,281 | 0.38 % |
| Advisor Fee (Paid to Advisor as Commission) | \$26,489 | 0.27 % |
| Total Fund Expenses | \$146,180 | 1.49 % |

Service Providers

| Service Provider | Cost (\$) | Cost (%) |
|------------------------------------|------------------|---------------|
| Accounting | \$0 | 0.00 % |
| Administration | \$21,686 | 0.22 % |
| Investment Advisory | \$0 | 0.00 % |
| Professional | \$7,700 | 0.08 % |
| Recordkeeping | \$0 | 0.00 % |
| Trustee / Custodian | \$0 | 0.00 % |
| Other | \$0 | 0.00 % |
| Total Service Provider Fees | \$29,386 | 0.30 % |
| Total Plan Costs | \$175,566 | 1.79 % |

| Estimated Implicit Costs | Cost (\$) | Cost (%) |
|--------------------------------------|------------------|---------------|
| Average Transaction Costs | \$35,319 | 0.36 % |
| Total Plan Costs (as detailed above) | \$175,566 | 1.79 % |
| | \$210,885 | 2.15 % |

What you should know about implicit costs:

When stocks and bonds are bought and sold within a mutual fund, costs are incurred in the form of bid/ask spread, commissions and/or exchange fees. These fees are commonly referred to as trading costs. Studies show that trading costs vary among asset categories. Turnover measures the replacement of holdings [trading] within a fund as a ratio of the total holdings. Regardless of the asset category, greater turnover equals greater costs. Unfortunately, a fund's turnover costs are not expressed as part its expense ratio, but rather, they are estimated as part of the fund's Statement of Additional Information (SAI) and are absorbed by the fund's shareholders in form of lower returns.

According to the Center For Retirement Research at Boston College, "about one-third of ... savings can be achieved by changing just the structure of plans' investment options to reduce the fees they pay their financial service providers. About two-thirds of this savings would result from reductions in trading costs made possible by restructuring."¹

¹ Kopcke, Richard W., Francis M. Vitagliano, and Zhenya S. Karamcheva. "Reducing Costs of 401(k) Plans With ETFs and Commingled Trusts." Center for Retirement Research at Boston College Number 10-11 (July 2010): 1.

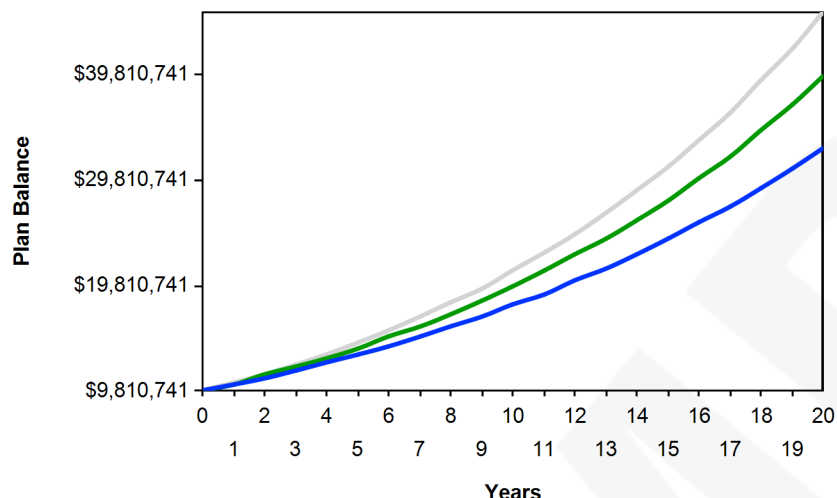
PLAN COSTS



The charts below demonstrate the hypothetical impact on your total plan balance and the balance of your average participant over the next twenty (20) years assuming an 8% rate of return each year (the grey line) and after all estimated fees and expenses have been deducted. Retirement plans can include high fees and expenses that quietly erode the plan's performance and ultimately the total value of the plan.

HYPOTHETICAL IMPACT ON YOUR PLAN

Potential Growth of Your Plan



Hypothetical Balance After 20 Years

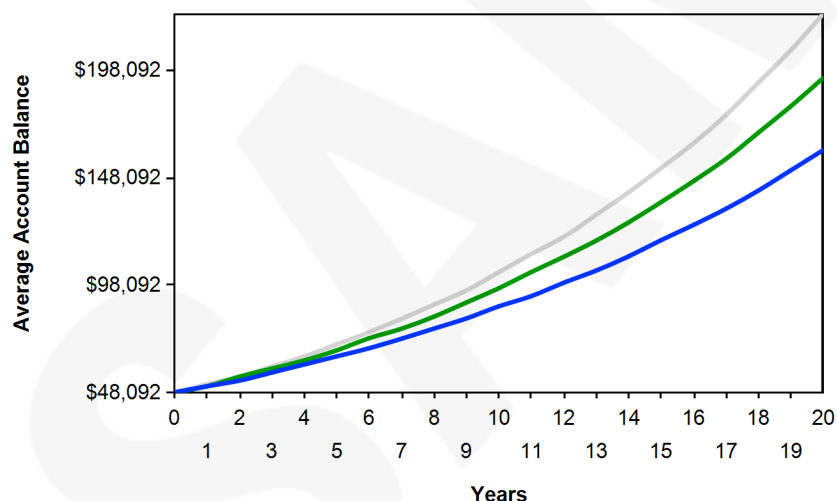
Net of Lowest Share Class **\$39,630,352**

Net of Total Cost **\$32,734,822**

The Difference **\$6,895,530**

HYPOTHETICAL IMPACT ON PARTICIPANTS

Potential Growth of Your Average Participant Balance



Hypothetical Balance After 20 Years

Net of Lowest Share Class **\$194,266**

Net of Total Cost **\$160,465**

The Difference **\$33,802**

These hypothetical Net performance calculations are for illustrative purposes only. They are calculated for the current retirement platform by reducing the assumed 8% rate of return by the total plan costs for the platform as listed on the preceding page. The compounding cost in both charts above are estimates based on the information entered and does not take into account new contributions, distributions or investment changes that may be made during the hypothetical twenty year period.

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Disclosures

The Retirement Plan Diagnostic is an analysis tool created by The Advisor Lab, LLC and is intended for review by retirement plan fiduciaries and their advisors. Form 5500 data is supplied by the United States Department of Labor and mutual fund information is derived from Morningstar, Inc. and supplied by Steele Systems, Inc. Accordingly, all data is derived from sources believed to be reliable but is not guaranteed or warranted by The Advisor Lab, LLC. The Retirement Plan Diagnostic is intended to be reviewed in its entirety and should not be distributed in any other manner. The Advisor Lab, LLC is not a fiduciary to the subject Plan and expressly disclaims all fiduciary liability for any decisions made by plan fiduciaries and others based on interpretation of the data and analytics contained in this report.

Expense Ratio

The expense ratio is the annual fee that all funds charge their shareholders. It expresses the percentage of assets deducted each fiscal year for the funds expenses, including 12b-1 fees, management fees, administrative and operating costs, and all other asset-based costs incurred by the fund. Transaction fees and brokerage costs, as well as initial and deferred sales charges, are not included in the expense ratios.

Net Annualized Total Return

The Net Total Return calculation is based on an Internal Rate of Return (IRR) formula that includes an estimate for the timing of contributions and distributions during each plan year. Each Plan year's annual change in total assets is divided by a weighted average of existing assets and net new cash flows as follows: $\text{End of Year Assets} - (\text{Beginning of Year Assets} + \text{Net Contributions}) / ((\text{Beginning of Year Assets} + (\text{Net Contributions} + \text{Beginning of Year Assets})) / 2)$. The annual calculation for multiple years are averaged for the average annualized return. The report excludes approximately 0.40% of returns in The Advisor Lab database because applying the formula above to the Form 5500 data on file for those plans would result in a return greater than 200% or less than -100%.

Transaction Costs

Transaction Costs are calculated by adding the Bid/Ask Spread Cost to the Trading Cost. This calculation is based on data from Reuters as of February 11, 2009 and from "Portfolio Transactions Costs at U.S. Equity Mutual Funds", which was funded by the Zero Alpha Group (ZAG). Bid/Ask Spread Cost is calculated by taking the Bid/Ask Spread Percentage from the chart below multiplied by the plan's average security turnover times two (multiplying by two represents both the buy and sale trade required to keep a mutual fund invested). Trading Cost is calculated by taking the plan's average security turnover times the average mutual fund trading cost. We use 1.44% for the average trading cost based on "Scale effects in mutual fund performance: The role of trading costs." written by Roger M. Edelen, Richard Evans, and Gregory B. Kadlec.

Bid/Ask Spread Percentages

| Average Market Cap Range (\$ millions) | Names | Percent of Market Cap | Average Price (\$) | Bid/Ask Spread (%) | Average Daily Trading Volume per Issue | |
|--|-------|-----------------------|--------------------|--------------------|--|--------------|
| | | | | | Shares | Dollars (\$) |
| 18,610-389,027 | 100 | 55.42 | 42.95 | 0.05 | 20,114,205 | 484,963,223 |
| 2,733-18,472 | 400 | 28.85 | 31.89 | 0.15 | 4,291,687 | 92,775,648 |
| 976-2731 | 500 | 8.84 | 27.59 | 0.19 | 1,803,414 | 27,360,505 |
| 243-975 | 1,000 | 5.37 | 14.78 | 0.48 | 783,047 | 7,202,271 |
| 64-242 | 1,000 | 1.36 | 8.63 | 1.71 | 268,361 | 1,420,909 |
| 10-61 | 1,094 | 0.35 | 3.20 | 6.26 | 146,814 | 346,279 |
| Bonds | | | | 0.04 | | |

Turnover Ratio

This is a measure of a fund's trading activity, which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by the average monthly net assets. A low turnover figure (20% to 30%) indicates a buy-and-hold strategy. High turnover (more than 100%) indicates an investment strategy involving considerable buying and selling of securities.

Unique Holdings

This calculation seeks to determine the unique stock and bond holdings within the entire investment menu. The total underlying holdings in each fund or sub account are compared against the other underlying holdings throughout the menu. Multiple instances of an individual stock or bond are counted once as a single, unique holding. In cases where a mutual fund holds an exchange traded fund (ETF) or another mutual fund, the individual securities within the ETF are further identified and screened against the entire menu. For example, let's say Target Date Mutual Fund XYZ reports only 2 holdings: Mutual Fund A and Mutual Fund B. Mutual Fund A has 300 individual stock and bond holdings. Mutual Fund B has 200 holdings and one of them is an ETF that is comprised of another 500 individual holdings. The 1,000 holdings will be compared to see how many unique holdings are contained within the Target Date Mutual Fund XYZ and then against the other funds within the investment menu to determine the total unique holdings for the menu.

Weighted Average Expense Ratio

This is the average of investments' reported expense ratios weighted in proportion to the investment in each underlying fund.

Weighted Turnover Ratio

This is the average of investments' reported turnover ratios weighted in proportion to the investment in each underlying fund.

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