

Fees and Expenses Report Card

Note: Investment Providers were asked to disclose fees applicable to their Investment Products available to MRIC participants. This fee comparison is not intended to recommend or guarantee any performance of these investments. Net expense ratios and other fees may not have been audited by a third party. All fees were obtained from Morningstar, portfolio prospectuses, or correspondence with the Investment Providers. Its accuracy is not guaranteed but is a compilation of fee data, to help guide MRIC participants with knowledge before investing. Please see below for footnotes and additional fee disclosures.

Investment Provider	Name of Investment Product or Advisory Service	Internal Fund Management Net Expense Ratio	Annual Advisory, Participant, Custodial, Separate Account, Wrap, Asset, M&E Fee, and all other Fees.	Third Party Administration Fee from TSA	Estimated Annual Fees \$10,000 Portfolio ⁸ (Overall fee varies based on fund selection)
Single Source Provider					
Managed Mutual Fund Portfolios and/or Investment Advisory Services⁹					
Midwest Capital Advisors Fee-Only Registered Investment Advisor	MCA Active Mutual Fund Portfolios	0.42% to 0.58%	0.45% ¹ (Asset fee)	\$16.50	\$103.50 to \$118.50
	MCA Index Mutual Fund Portfolios	0.07%			\$68.50
	MCA Select Mutual Funds ²	0.04% to 1.13%			\$65.50 to \$174.50
Core Providers					
Managed Mutual Fund Portfolios and/or Investment Advisory Services⁹					
MEA Financial Services ³ (See additional footnotes section-MEA)	Plan 7000 Mutual Fund Program	0.24% to 1.73%	MEA FS is able to offer Plan 7000 without these fees as part of a compensation arrangement with investment product partners that includes numerous, other non-related MRIC programs offered by MEA FS.	\$16.50	\$40.50 to \$189.50
AAS -GLP ¹³	AAS(b) - Index	0.06% to 0.33%	1% (Investment Advisory Fee), 0.20% Custodial Fee, \$25 Annual Account Fee	TPA fees paid by GLP	\$151 to \$178
	AAS(b) - Blended	0.64% to 0.80%			\$209 to \$225
PlanMember	Elite Index Portfolios	0.07% to 0.09%	1% - 1.50% (Investment Advisory Fee) \$50 plus 0.025% (Account service fee if under \$150k, maximum fee \$65)	TPA fees paid by PlanMember	\$159.43 to \$211.39
	Elite Hybrid Portfolios	0.14% to 0.32%			\$166.36 to \$234.29
	Elite Active Portfolios	0.29% to 0.40%			\$181.20 to \$242.06
	Strategist - CLS Portfolios	0.66% to 0.74%			\$217.82 to \$275.49
	Strategist - Dimensional Portfolios	0.22% to 0.330%			\$174.27 to \$232.16
	Strategist - Russell Portfolios	0.66% to 0.98%			\$217.82 to \$299.49
Lincoln Investment	Retirement Solutions PREMIER (RSP) - JP Morgan ⁴	0.60% to 0.88%	Maximum Annual Advisor Fee (1.25%) & Asset Management Program Fee (0.30%): 1.55% Total; Custodial Fee: \$15.00/Quarterly	TPA Fees Paid by Lincoln Investment	\$273.63 to \$301.77
	Retirement Solutions PREMIER (RSP) - Lincoln Strategic Vanguard 10 ⁴	0.07% to 0.08%			\$221.79 to \$222.83
	Retirement Solutions PREMIER (RSP) - Meeder ⁴	1.20% to 1.45%			\$332.96 to \$357.62
	Retirement Solutions PREMIER (RSP) - Progressive 5 ⁴	0.51% to 0.54%			\$265.34 to \$266.59
VALIC	Guided Portfolio Services - GPS Portfolio Advisor Investment Advisory Service	N/A	\$0.00 (on-line advisory support at no cost to the participant)	N/A	\$0.00 Online Advisory Service Only
	Guided Portfolio Services - GPS Portfolio Manager Investment Advisory Service		0.45% - 0.60% (Advisory Fee depending on account size)		\$45.00 to \$60.00 Service Only

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Investment Provider	Name of Investment Product or Advisory Service	Internal Fund Management Net Expense Ratio	Annual Advisory, Participant, Custodial, Separate Account, Wrap, Asset, M&E Fee, and all other Fees.	Third Party Administration Fee from TSA	Estimated Annual Fees \$10,000 Portfolio ⁸ (Overall fee varies based on fund selection)
Annuities¹⁰					
ME Financial Services ³ (See additional footnotes section-MEA)	Program 6978 Group Annuity Contract ⁷	0.35% to 1.05%	1% ⁵ (Mortality and Expense Fee) \$30 Annual Account Charge	\$16.50	\$181.50 to \$235
GLP and Associates, Inc	Voya Quintaflex II	0%	Interest rate bonus in the 1st 12 months. Nursing Home Waiver: Yes, if annuitant confined to qualified facility for at least 60 days after contract (or certificate) issue date. Free Withdrawal Provision: Available every 12 months, the greater of 10% of the unloaned Contract Value or the Purchase Payments no longer subject to withdrawal charges. 5 Year Withdraw charge 7% -0%	TPA Fees Paid by GLP	\$0.00
	National Life Group Paramount 5	0%	5% Immediate Interest Credit on all net premiums received in the first seven Policy Years. 10% of accumulation value available after the first policy year as permitted by law. You must maintain at least \$2,500 in the annuity to keep it in force. Guaranteed Lifetime Income Rider, for an additional cost (0.70%) Nursing Care Benefit Rider at no additional cost. Surrender Fees - 10 year 10%-0%	TPA Fees Paid by GLP	\$70.00 with GLIR
	National Life Group Marquee 8	0%	8% Immediate Interest Credit on all net premiums received in the first seven Policy Years. 10% of accumulation value available after the first policy year as permitted by law. You must maintain at least \$2,500 in the annuity to keep it in force. Guaranteed Lifetime Income Rider, for an additional cost (0.90%) Nursing Care Benefit Rider at no additional cost. Surrender Fees - 10 year 10%-0%	TPA Fees Paid by GLP	\$90.00 with GLIR
PlanMember	AXA Equitable EQUI-VEST® Series 201 Variable Annuity	0.59% to 1.45%	0.95% Mortality and Expense. 0.25% Other Expenses Lower of \$30 or 2% of account value (see fact sheet) waived at \$25,000 (Administrative fee) 5% over free withdrawal amount, waivers may apply (Withdrawal Charge)	TPA Fees Paid by PlanMember	\$208.29 to \$293.26
	Annuity Investors Life GreatFlex 6 SM Fixed Annuity	N/A	Six Year Withdrawal Charge 9% - 0% Benefit responsive (no withdrawal charge) if 7 years in contact, age 55, separated from service.		Not able to be reported
	Standard Stable Asset Fund III	N/A	N/A		
	Symetra Daily Value Fixed Annuity	N/A	N/A		
VALIC	Portfolio Director Fixed and Variable Annuity	0.00% to 1.19%	0.75% - 1.25% (Separate Acct Fee includes mortality guarantee, amount varies by fund and does not apply to fixed account investments) - Surrender charge of 5% of last 5 years deposits for internal exchanges with other MRIC vendors ⁶	\$16.50	\$16.50 to \$264.94
*Mutual Fund Platforms - Fee Range of Mutual Funds available to MRIC participants offered through the Investment Provider's Mutual Fund Platform as of 3/31/19.^{11,12} May not be suitable for all participants					
Midwest Capital Advisors	MCA Mutual Fund Platform ²	0.04% to 1.13%	0.45% ¹ (Asset fee)	\$16.50	\$65.50 to \$174.50
ME Financial Services ³	Plan 7000 Mutual Fund Program	0.24% to 1.73%	MEA FS is able to offer Plan 7000 without these fees as part of a compensation arrangement with investment product partners that includes numerous, other non-related MRIC programs offered by MEA FS.	\$16.50	\$40.50 to \$189.50
GLP and Associates ¹³	GLP RAMP Mutual Fund Program	0.38% to 1.92%	0.20% Recordkeeping Fee, \$25 Custodial Fee	TPA Fees Paid by GLP	\$82.92 to \$236.92
PlanMember	PlanMember Retirement Select	0.61% to 2.45	\$50 (Account service fee if under \$100,000) 0.10% (Custody & Administration Fee)	TPA Fees Paid by PlanMember	\$120.94 to \$304.76
	PlanMember Participant Choice	0.04% to 0.97	\$50 (Account service fee if under \$100,000) 0.35% (Custody & Administration Fee)		\$88.79 to \$181.66
Lincoln Investment	Lincoln Investment's Retirement Solutions (RS)	0.55% to 2.04%	Maximum Mutual Fund Sales Charge: 5.75%; Custodial Fee: \$15.00/Quarter	TPA Fees Paid by Lincoln Investment	\$686.84 to \$827.27 yr. 1; \$115 to \$264 subsequent yrs.
VALIC	VALIC Profile Mutual Funds	0% to 1.47%	\$40 (Custodial fee)	\$16.50	\$56.50 to \$208.50

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Investment Provider Fee and Expense Footnotes:

Note 1. Includes deduction for mutual funds average expense rebates.

Note 2. Overall fee varies based on fund selection.

Note 3. Securities offered through Paradigm Equities, Inc. a wholly owned subsidiary of MEA Financial Services. (See Additional Footnote Section-MEA)

Note 4. This list represents only a subset of the Managed Mutual Fund Portfolios available to participants. For additional offerings, consult with your Lincoln Investment financial advisor.

Note 5. Listed as a Gross Expense Ratio which includes the 1% M&E Fee. (See Additional Footnote Section-MEA)

Note 6. Surrender charge is waived for non-in plan exchange distributions. Waivers may apply for surrender charges incurred for internal exchanges with other MRIC vendors, please contact VALIC.

Note 7. Variable Annuities are long-term investments and access may be limited if surrender charges apply and as a result of a 10% tax penalty on certain withdrawals. (See Additional Footnote Section-MEA)

Note 8. Annual Cost of a \$10,000 portfolio or mutual fund investment was calculated by: Multiplying the \$10,000 investment by the highest and lowest internal fund management net expense ratios to determine the fund expenses in dollars and subtracting the fund expenses in dollars from \$10,000. The resulting number was then multiplied by all applicable fees reported by each provider. These included the following fees: advisory, participant, custodial, separate account, wrap, asset, M&E fee, and all other fees to determine the fees in dollars. Lastly the Third Party Administration fee was added to all other fees calculated to get a total estimate of annual fees charged on a \$10,000 portfolio. (e.g., \$10,000 investment * 0.10% internal management net expense ratio = \$10 fund expenses; \$10,000 investment - \$10 fund expenses = \$9,990 investment net of fund fees * 1.00% annual advisory fee = \$99.90 annual advisory fee; + \$50 for account service fee; \$10 internal management net expense ratio + \$99.90 advisory fee + \$50 account service fee = **\$159.90 annual cost of a \$10,000 portfolio**).

Note 9. Managed portfolios are diversified long-term investment strategies with an advisor who oversees the portfolio. Consider your risk tolerance goals when choosing a managed portfolio.

Note 10. Participants invested in an Annuity platform are advised to consider the benefits of an Annuity investment in accordance with their goals and risk tolerance. Participants selecting the Annuity should read the Annuity product information or prospectus for a full understanding of the costs, return guarantees, and the claims-paying ability of the issuing Annuity company, associated with variable and fixed annuities.

Note 11. Participants utilizing this self-directed mutual fund platform are advised to consider the benefits of constructing a well-diversified portfolio in accordance with their goals and risk tolerance. Participants selecting this option should be satisfied that they alone or with professional guidance possess adequate levels of investment knowledge and experience to make choices that are appropriate for their particular circumstances.

Note 12. Mutual Fund Platforms - These Represent the fee range of mutual funds available to MRIC participants offered through the Investment Provider's Mutual Fund platform as of 3/31/19.

Note 13. GLP-See Additional Footnote Section located at the back of the Report Card

Loan Application & Processing Fees:

Midwest Capital Advisors: \$75

MEA Financial Services: \$75

GLP: \$100

PlanMember: \$100

Lincoln Investment: Initial - \$60; Annual - up to \$60.

VALIC: \$60

Account Termination & Hardship Withdrawal Fees:

Midwest Capital Advisors: \$25

MEA Financial Services: \$0

GLP: \$0

PlanMember: \$95

Lincoln Investment: Platform Fee \$15/quarterly, Account Termination Fee - \$60, Hardship Withdrawal Fee - \$0

VALIC: \$0

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