

ABC, Inc. 401(k) Plan 401(k) Investment Selection and Fees

Effective Date: 1/1/2006

The following investment fee information is being provided in connection with the ABC, Inc. 401(k) Plan's as of [DATE]. The source of this investment fee information is [Morningstar/sec name/mutual fund company(ies)]. Additional fees may apply to specific transactions, such as loans or distributions. Please refer to your SPD or Plan Administrator to review any applicable fees. For additional information regarding this disclosure, please contact [CONTACT NAME] at [CONTACT PHONE NUMBER and/or EMAIL ADDRESS]. [We recommend that the fees offered by the plans be grouped into separate types of investments (e.g., insurance products, mutual fund options, individually-directed brokerage accounts).]

[Delete if not applicable] If the Plan offers individually-directed accounts (also known as self-directed accounts or self-directed brokerage accounts), which may contain mutual funds traded securities, your investment in these accounts may result in the payment of investment expenses to the fund companies and/or the payment of additional service or transaction fees to the custodian, or the plan's recordkeeper or consultant. Please read and review your account documents as well as applicable prospectuses for fees that you may pay associated with the

Morningstar Category	Prospectus Objective	401(k) Investments	Ticker	Expense Ratio ¹	Net Asset Charge/ Net Wrap Fee ^{2,3}
Money Market/ Stable Value		Fund A Money Market		[list if applicable -- in basis points per year]	
Fixed Income-Bond					
Short Government	Government Bond-Mortgage	Fund B Government Income Inv	Fund B	[list if applicable -- in basis points per year]	
Intermediate Term Bond	Corporate Bond-General	Fund C Bond	Fund C		
Intermediate Term Bond	Corporate Bond-High Quality	Fund D Bond Index	Fund D		
Long Government	Government Bond-Treasury	Fund E 2015 Inv	Fund E		
Domestic Equity					
Large Cap Value/	Growth & Income	Fund F Equity	Fund F		
Large Cap Blend/INDEX	Growth & Income	Fund G S&P 500 Fund Inv	Fund G		
Large Cap Growth	Growth	Fund H Growth	Fund H		
Mid Cap Value	Growth	Fund I Value	Fund I		
Mid Cap Blend	Growth	Fund J Mid Cap Index	Fund J		
Mid Cap Growth	Equity Income	Fund K Managed	Fund K		
Small Cap Blend	Small Company	Fund L Small Cap Value	Fund L		
Small Cap Growth	Small Company	Fund M Small Cap	Fund M		

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Foreign/Global Equity

World Stock	World Stock	Fund N World Growth & Income	Fund N		
Foreign Large Blend	Foreign Stock	Fund O Worldwide	Fund O		

Asset Allocation

Conservative Allocation	Growth & Income	Fund P 2015	Fund P		
Moderate Allocation	Growth & Income	Fund Q 2025	Fund Q		
Large Blend	Growth & Income	Fund R 2035	Fund R		
Large Blend	Growth & Income	Fund S 2045	Fund S		

AVERAGE

[Average total fees in each column; basis points per y

The purchase of mutual funds involves risk. Please read prospectuses carefully before investing.

1) The Expense Ratio is the mutual fund expenses expressed as a percentage of the fund's assets. The expense ratio includes the fund's management charge, any 12b-1 fee if applicable, and other fund expenses. Mutual fund performance is expressed net of the expense ratio.

2) The Net Asset Charge/Wrap Fee is the asset based charge that wraps around all the assets in the plan. This charge is passed on by the plan's service provider to pay for all or some of the following: recordkeeping, enrollment and educational meetings, website maintenance, quarterly statements, and/or broker commissions. The net asset based charge may be netted from your net pay as a dollar fee and deducted from your account balance.

3) To the extent required by applicable law or as agreed upon between the plan's service provider(s) and the plan administrator, the funds may pay or share revenue with the plan's service provider. The net asset charge and other billed charges may be offset by the fees the service provider receives from mutual funds for sales or administrative services to the plan. The net asset charge takes into account applicable revenue sharing offsets. If you have questions as to the detail of the revenue sharing or potential fee offsets within the plan's cost/expense structure, please contact your plan administrator.

4) Total Participant Investment Expense is the sum of the fund's expense ratio plus net asset based charge.

5) Some mutual funds apply additional "redemption fees" when fund shares are purchased and sold within a short period of time to discourage market timing and other short term trading. The amount of applicable fees and the time period during which such fees are charged differ by fund, but should not exceed 2 percent of the value of shares redeemed. Please check the fund prospectus for more information. Please check the fund prospectus with your plan administrator if you would like more specific, up-to-date information regarding the amount of and circumstances where redemption fees may be charged by a specific fund.

6) The ABC, Inc. 401(k) Plan uses [NAME, FIRM] as a consultant to the plan. The consultant is paid [Choose as applicable: a commission based on a portion of the plan's assets, a percentage of fees paid by the mutual funds, a portion of the net wrap fee, by the plan sponsor directly.] [If desired, information relating to the plan consultants' fees and how they are paid can be listed in the plan document. If you have questions about how the plan's consultant is paid, please contact the plan administrator.]