

403(b) Vendor Comparison of Pricing and Plan Features

VENDORS	INVESTMENT PLAN OFFERED	FIXED or GUARANTEED ACCOUNT	PRICING AND FEES	SURRENDER CHARGES
<p>EFS Advisors The Stillwater Group/ ESI Fiduciary Advisory Services</p> <p>Jim Johnson, Jay Higgins, Charlie Mylrea, Terri Chartrand</p> <p>651-439-3131</p> <p>TheStillwaterGroup@efsadvisors.com</p> <p>1950 Northwestern Ave Ste 106. Stillwater, MN 55082</p>	<p>Option 1: TD Ameritrade</p> <p>Option 2: Matrix Advisors Choice</p> <p>Option 3: Security Benefit SFR #3</p>	<p>Matrix/Advisors Choice option. Account % rate will vary.</p> <p>SFR, Account % rate will vary.</p>	<p>TD Ameritrade and Advisors Choice* fees will be based on the following Standard Fee Schedule:</p> <p>1.04% \$0.00-\$210,000 0.96% \$210,001-\$500,000 0.88% \$500,001-\$1,000,000 0.80% \$1,000,001 and Higher 0.60% Fixed Income and Cash Management Only</p> <p>*\$15.00 Annual Matrix/Advisors choice for accounts under \$25,000</p> <p>Security Benefit Group: SFR #3 program: \$20.00 Annual Fee for accounts less than \$25,000. .075% Wrap Fee</p>	<p>None for TD Ameritrade or EFS/Advisors Choice. Non-Annuity product</p> <p>None for SFR Products</p>
<p>Fidelity Direct (Group Plan #51024)</p> <p>Customer Service: (To open an account with Fidelity) 800-343-0860</p> <p>Client Services: 800-868-1023</p>	<p>SRA Forms: Proof of an open account must be attached to Salary Reduction Agreement Form</p>			
<p>VOYA</p> <p>Dan Rickett 651-665-4300</p> <p>Drickett@capitalstreet.biz</p>	<p>VOYA Custom Choice Voluntary TDA</p> <p>-Fixed/Variable Annuity product.</p> <p>-Lifecycle funds available.</p>	<p>VOYA Custom Choice Voluntary TDA</p> <p>-Fixed account available (ING Fixed Plus II Account).</p>	<p>VOYA Custom Choice Voluntary TDA</p> <p>-M&E risk charge would be .75%.</p> <p>-No annual maintenance fees.</p>	<p>No surrender charges.</p>
<p>MetLife</p> <p>Scott Broman Scott@pfingroup.com 952-258-5011</p> <p>Grant Piller Grant@pfingroup.com 952-258-5157</p> <p>Patrick Ruhland Pat@pfingroup.com 952-258-5030</p>	<p>-Mutual fund program being offered (MetLife's Mutual Fund Select Portfolio).</p> <p>-Lifecycle/target date funds included.</p>	<p>-Fixed account available (MetLife's Gold Track Select).</p>	<p>Wrap fee is .10% with the proposed line-up of mutual funds.</p> <p>-Pricing assumes all revenue generated from the mutual funds selected will be directed back to the offset plan related expenses.</p> <p>-No annual maintenance fees.</p>	<p>Fixed Account 5-year declining (5%-1%) surrender charge for transfers to competing funds.)</p> <p>Mutual Funds No surrender charges.</p>
<p>Aspire Financial (Wells Fargo LLC)</p> <p>Greg Closmore 612-342-0566 Gregory.Closmore@wellsfargoadvisors.com</p>	<p>-Mutual fund program being offered.</p> <p>-Lifecycle/target date and asset allocation funds included.</p>	<p>Money Market</p>	<p>\$40 per participant plus 15 basis point annual custodial fee.</p>	<p>No surrender charges.</p>