



### PLAN TYPE FEATURES

- 2F DC: ERISA 404(c)
- 2G DC: Total part. directed
- 3D Other: Master plan
- 2T Total or partial participant-directed - default investment account

### RED FLAGS



**Insufficient Fidelity Bond Coverage**

This plan's fidelity bond covers less than the required 10% of the plan's assets.



PLAN FINANCIALS

	Current	1 Year	3 Year *	5 Year*
Total Assets	\$1,574,621	21.11%	80.90%	124.39%
Average Account Balance	\$20,995	24.34%	73.67%	67.54%
Rate of Return	-	14.01%	15.01%	9.70%
Rate of Return vs S&P500	-	-14.69%	-11.05%	-8.77%
Rate of Return vs National Average	-	3.31%	0.34%	-1.08%
Rate of Return vs Peer Group	-	2.55%	0	0
Employee Contributions Per Participant	\$680	50.60%	50.94%	106.61%
Employer Contributions Per Participant	\$1,105	10.30%	-1.93%	-12.45%

\* Annualized Returns

Employee vs. Employer Contributions

Employer Contributions (Total): \$82,869

Employee Contributions (Total): \$51,021



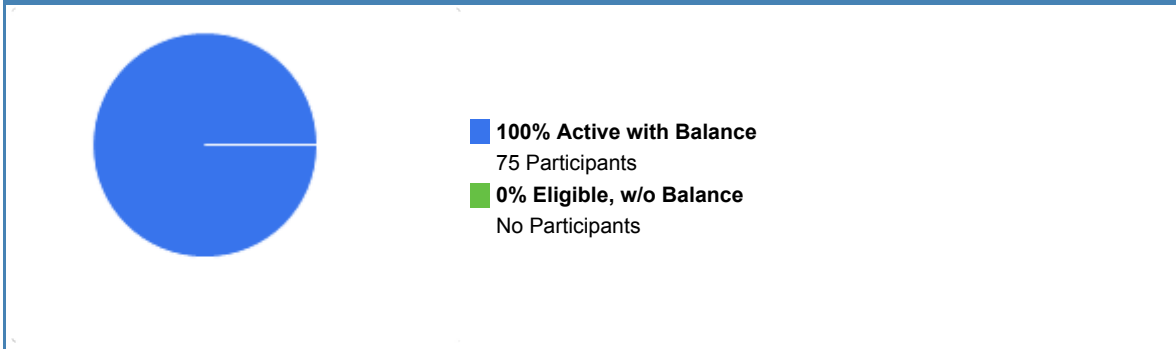
- 38% Employee Contributions  
\$51,021
- 62% Employer Contributions  
\$82,869



**PARTICIPANT INFORMATION**

	Current	1 Year	3 Year	5 Year
Total Active Participants	45	-13.46%	-16.66%	-19.64%
Total Eligible Participants	75	-2.59%	4.16%	15.38%
Participants with Account Balance	75	-2.59%	4.16%	33.92%
Eligible but not Participating Employees	0	0	0	-100.00%
Retirees Currently Receiving or Entitled to Benefits		0	0	0
Participation Rate	100%	0.00%	0.00%	16.07%

Participant Information Chart



**PLAN PROVIDERS**

	Current	1Year	3 Year	5 Year
Administrative Fees Per Participant	\$0	0	0	0
Investment Management Fees	\$0	0	0	0



### PLAN SCORECARD

The Plan Score summarizes each plan's overall performance compared to that of other plans nationwide, based on data on its most recent form 5500. The Plan Score is out of 100. A good score, meaning the plan is performing well compared to its peers, is anything over 75 and will appear in green. A moderate score is between 50 and 75 and will appear in yellow. A low score, meaning the plan is performing poorly compared to its peers, is anything below 50 and will appear in red. Plans with low scores may be more receptive to changing providers and other vendors.

#### National Plan Score

66

State **67**    Industry **55**    Assets **62**    Participants **61**

METRIC	ACTUAL VALUE	RANK (out of 100)
<b>Rate of Return</b> This is the growth rate of the underlying investments of the plan over the most recent plan year, excluding contributions.	14%	<b>58</b>
<b>Participation Rate</b> The ratio of active plan participants to the total number of eligible employees.	100%	<b>100</b>
<b>Participant Loans as a Percentage of Plan Assets</b> Indicates whether plan participants are borrowing excessively from their retirement accounts.	0	<b>100</b>
<b>Average Participant Contributions</b> The average amount of money that each plan participant contributes to the plan.	\$680	<b>4</b>
<b>Change in Average Participant Contributions</b> The size of the increase or decrease in participant contributions since the previous plan year, on a per-participant basis.	51%	<b>89</b>
<b>Average Employer Contributions per Participant</b> The average amount of money the employer contributes to the plan for each participant.	\$1,105	<b>51</b>
<b>Change in Average Employer Contributions</b> The size of the increase or decrease in average employer contribution per participant since the previous plan year.	10%	<b>69</b>



TALKING POINTS INFORMATION

**This plan has an insufficient Fidelity Bond, and may not be in compliance with DOL regulations.**

The Department of Labor requires that an ERISA qualified plan be covered by a Fidelity Bond that is equal to at least 10% of plan assets, up to a maximum bond value of \$500,000.

This plan has \$1,574,621 in assets and its Fidelity Bond is only \$100,000, falling short of the 10% threshold. The DOL could, in theory, file suit against the plan sponsor for having inadequate coverage.

**This plan has a much lower account balance (per-participant) than the average for a plan of its size in this industry.**

Compared to other plan sponsors in Individual and Family Services (624100), this plan has a low average account balance. The industry average is \$63,692 and this plan is only \$20,995.

**The employee contributions for this plan are much lower than the average for a plan of this size in this industry.**

Compared to other plan sponsors in Individual and Family Services (624100), participants in this plan are contributing very little. The industry average is \$3,596 per participant and this plan is only seeing \$680 per participant.

Low employee contributions can be caused by many factors, but can often be improved by offering education about the benefits of savings, or a restructure of the existing match system.



**BENCHMARK - JDA Recommended Peer Group**

**EMPLOYEE BENEFIT PLAN (92 plans) vs Peer Group**

Metric	Plan Value	Peer Group Value	Difference	
Total Assets	\$1,574,621	\$1,352,090	\$222,531	+
Rate of Return	14%	14%	0%	
Participation Rate	100%	87%	13%	+
Average Account Balance	\$20,995	\$26,179	(\$5,184)	-
Employee Contributions	\$680	\$1,855	(\$1,175)	-
Employer Contributions	\$1,105	\$1,070	\$35	+
Plan Score	66	51	15	+

