

**Comparison of Retirement Plan Service Providers – May 2009**

<b>Plan Provider</b>	<b>Principal</b>	<b>ING</b>	<b>OneAmerica</b>
<b>Set Up Fee</b>	n/a	First Year: \$400 to TPA to administer plan ING – no charge first year	No fee
<b>Annual Admin Fees</b>	\$1,800.00 plus charges for amendments Additional \$1400 for 2008	\$725 (based on current # of participants)	No fee
<b>Fund Fees</b>	varies by fund	varies by fund	varies by fund
<b>Other Fees</b>	Current: .51% money purchase plan .60% 457 plan  Proposed: .46% money purchase plan .58% 457 plan	.25% both plans	.30% both plans
<b>Total Estimated Cost Ratio</b>	1.09%	0.96%	1.16%
<b>Online Investing</b>	Yes	Yes	Yes
<b>Investment Options</b>	66 funds-sub-advised	105 funds from 23 different fund families.	176 funds from 23 different fund families.
<b>Investment seminars</b>	Variety of on-site workshops Online and print options. <i>We had to initiate and follow up.</i>	Variety of on-site workshops Online and print options	Limited – focus on enrollment
<b>Quarterly Newsletter</b>	Yes	Yes	Yes
<b>Customer Service</b>	Call center leaves us frustrated. Passed from staff to staff. Rep is not responsive.	We work with local staff for ING and BSGI Met staff who will handle our account. Focus = plans our size.	We work with local staff. Met staff who will handle our account. Focus = non-profits.
<b>Note:</b>	Hartford – submitted proposal. We didn't interview because only two reps for 457 plans for the US operated out of PA.		
<b>Providers who declined to bid on our plan:</b>	Diversified – \$10 million minimum New York Life – \$5 million minimum Prudential – \$3 million minimum Mass Mutual - \$5 million minimum Transamerica – will not do a 457 plan Lincoln Financial – Proposed, then withdrew proposal due to automatic enrollment Mutual Fund Companies – cannot do 457 market Great West – our plan was too small J. Hancock - no proposal		