## Appendix to §2550.404a-5 – Model Comparative Chart

**ABC Corporation 401k Savings Plan**
Investment Options – January 1, 200X

Whether you will have adequate savings at retirement will depend in large part on how much you choose to save and how you invest your savings. The following information will assist you in comparing the designated investment options available to you under the **ABC Corporation 401k Savings Plan**.

While the information furnished below is important to making informed investment decisions, you should carefully review all available information about an investment option prior to directing your retirement savings into an investment option. Internet Web site addresses are provided to help you access additional information (such as investment strategies and risks, portfolio holdings and turnover) about each of the plan's investment options. You may also contact your plan representative, [insert name of fiduciary or designee] at [insert telephone number and address] for additional information or visit the Department of Labor's Web site for general information on investing for retirement. See www.dol.gov/ebsa/investing.html

### Part I. Performance Information

This chart shows each option's performance over several time periods and compares the performance with a recognized benchmark. For options with returns that vary over time, past performance does not guarantee how your investment in the option will perform in the future; your investment in these options could lose money.

| Name/Type of Option | Mgmt. | Fixed Return/ Term | Average Annual Total Return as of 12/31/0X | | | Benchmark/Index as of 12/31/0X | | |
|---|---|---|---|---|---|---|---|---|
| | | | 1yr. | 5yr. | 10yr. | 1yr. | 5yr. | 10yr. |
| **Stock Funds** | | | | | | | | |
| **A Fund/S&P 500 Index** www.website.com | Passive | NA | 15.6% | 6.1% | 8.3% | 15.8% | 6.2% | 8.4% |
| | | | | | | S&P 500 | | |
| **B Fund/Large Cap** www.website.com | Active | NA | 8.9% | .22% | NA | -8.9% | 5.9% | 12.2% |
| | | | | | | Russell 1000 | | |
| **C Fund/Int'l Stock** www.website.com | Active | NA | 4.3% | 5.2% | 11.2% | 26.9% | 15.4% | 8.1% |
| | | | | | | MSCI EAFE | | |
| **D Fund/Mid Cap ETF** www.website.com | Passive | NA | 15% | 12.7% | 1.4% | 15% | 13% | 12% |
| | | | | | | Russell Midcap | | |
| **Bond Funds** | | | | | | | | |
| **E Fund/Bond Index** www.website.com | Passive | NA | 4.3% | 5.2% | 6.2% | 4.3% | 5.1% | 6.2% |
| | | | | | | LBA US Aggr. Bd. | | |
| **Other** | | | | | | | | |
| **F Fund/GICs** www.website.com | Active | NA | 4.7% | 4.4% | 5% | 5% | 3% | 3.8% |
| | | | | | | US 91 Day T Bill | | |
| **G Fund/Stable Value** www.website.com | Active | NA | 4.3% | 4.0% | 4.9% | 4.7% | 3.4% | 4.3% |
| | | | | | | Treasury CM | | |
| **H 200X GIC** www.website.com | NA | 4% 2 yr. | NA | NA | NA | NA | | |

**Part II. Fees and Expense Information**

This chart shows only investment-related fees and expenses for investment options offered in your plan. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

| Name/Type of Option | Total Annual Operating Expenses* | Shareholder/Shareholder-Type Fees** |
|---|---|---|
| **Stock Funds** | | |
| **A Fund/ S&P 500 Index** | 0.18% | $20 annual service fee assessed for accounts holding less than $10,000. May be waived in certain circumstances. |
| **B Fund /Large Cap** | 2.45% | 4.25% deferred sales charge against amounts redeemed within 12 months of purchase. |
| **C Fund/ International Stock** | 0.79% | 5.75% sales charge against amounts invested. |
| **D Fund/Mid Cap ETF** | 0.20% | 4.25% sales charge against amounts invested or redeemed. |
| **Bond Funds** | | |
| **E Fund/Bond Index** | 0.50% | N/A |
| **Other** | | |
| **F Fund/GICs** | 0.46% | 10% charge against amounts withdrawn within 18 months of initial investment. |
| **G Fund/Stable Value** | 0.65% | Dollars withdrawn may not be transferred to a competing fund for 90 days after withdrawal. |
| **H 200X GIC** | NA | 12% charge against amounts withdrawn before maturity. |

For an explanation of non investment-related fees and expenses, such as record keeping or loan processing fees that may be charged against your account, you may consult your [SPD], [insert name of annual disclosure used to satisfy § 2550.404a-5(c)], [and] [quarterly benefit statement]. The dollar amount actually charged to your account during the preceding quarter for such administrative or individual expenses will be reported to you on a quarterly basis.

**Note: More current information about your plan's investment options, including fees and expenses and performance updates, may be available at the listed Internet Web site addresses.**

*Total Annual Operating Expenses are ongoing expenses paid indirectly from your investment in this option each year, expressed as a percentage of the value of your investment in the option (*e.g.*, expense ratio).

**Shareholder/Shareholder-type Fees are fees paid directly from your investment in this option (*e.g.*, sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, surrender charges, contract maintenance fees, and mortality and expense charges).