

Full Disclosure Reporting

Fee Comparison

Item Description	Advisor	Broker Dealer	Mutual Fund	TPA
Management Fee				
Revenue Sharing				
12B1 Fees				
Sub TA Fees				
Commissions/Surrender Charges				
Contract Charges/M& E Cost				
Directed Trading				
Soft Dollar Compensation				
Participant Education Fee				
Record Keeper Fees				
Any and All Other Charges Not included above				

Our firm agrees that this fully discloses all compensation and/or other charges each party receives for managing the current plan 401k plan. Our firm acknowledges that any and all compensation arrangements and costs have been fully identified by all parties involved in the current plan.

Signature of Representative or Advisor

Signature of Compliance Officer

Our firm fully accepts ERISA section 3(38) fiduciaries definition and we accept full fiduciary obligations under this act.

Signature of Representative or Advisor

Signature of Compliance Officer

Our firm fully agrees that returns are random and unpredictable and past performance means nothing and should not used as a means to determine investment choices.

Signature of Representative or Advisor

Signature of Compliance Officer