

Option monitoring - Cost

Investment costs of your options are shown side by side with the median costs reported by the U.S. universe for similar options. (e.g. Your actively managed Stock U.S. Broad or Large Cap option (Large Cap Fund) is compared to actively managed Stock U.S. Broad or Large Cap options reported by others.)

Though the universe comparison is provided, it is inferior to peer-based analysis.

Costs by investment option - 2020

Investment option		Cost Invest. Mgr. ¹		Option type	Indexed ²
Provider	Option name	Your	Univ med	Category	
Blackrock	S&P 500 Fund	1.0 bp	1.5 bp	Stock U.S. Broad or Large Cap	✓
Multi-Mgr	Large Cap Fund	25.0 bp	38.0 bp	Stock U.S. Broad or Large Cap	
Blackrock	Mid Cap Index Fund	3.0 bp	3.0 bp	Stock U.S. Mid Cap	✓
Multi-Mgr	Mid Cap Fund	38.0 bp	61.0 bp	Stock U.S. Mid Cap	
Multi-Mgr	Small Cap Fund	38.0 bp	68.0 bp	Stock U.S. Small Cap	
Northern Trust	Small Cap Index Fund	3.0 bp	3.0 bp	Stock U.S. Small Cap	✓
Multi-Mgr	International Fund	46.0 bp	49.0 bp	Stock Non U.S.	
Northern Trust	International Index Fund	7.0 bp	6.0 bp	Stock Non U.S.	✓
Blackrock	Bond Index Fund	2.0 bp	3.0 bp	Bonds Broad	✓
Multi-Mgr	Bond Fund	16.0 bp	25.0 bp	Bonds Broad	
Multi-Mgr	Short Term Inv Fund	8.0 bp	9.0 bp	Bonds Short	
Multi-Mgr	Short Term Inv FD-Cash	9.0 bp	9.5 bp	Cash, Money Market	
Boston Trust Walden	Balanced Socially Resp Fund	32.0 bp	26.0 bp	Balanced Medium	
Custom	SPP Target Date Fund Income	13.0 bp	24.0 bp	Target Date	
Custom	SPP Target Date 2020	13.0 bp	26.0 bp	Target Date	
Custom	SPP Target Date 2025	15.0 bp	26.0 bp	Target Date	
Custom	SPP Target Date 2030	17.0 bp	26.0 bp	Target Date	
Custom	SPP Target Date 2035	19.0 bp	29.0 bp	Target Date	
Custom	SPP Target Date 2040	21.0 bp	29.0 bp	Target Date	
Custom	SPP Target Date 2045	23.0 bp	29.0 bp	Target Date	
Custom	SPP Target Date 2050	24.0 bp	29.0 bp	Target Date	
Custom	SPP Target Date 2055	24.0 bp	29.0 bp	Target Date	
Custom	SPP Target Date 2060	24.0 bp	29.0 bp	Target Date	
Custom	SPP Target Date 2065	23.0 bp	29.0 bp	Target Date	
Multi-Mgr	Diversified Real Return Fund	41.0 bp	13.6 bp	Other	✓

1. Cost is the investment manager expense ratio of each investment option.

2. An option is indexed when the percent of passive management is greater than or equal to 80%.