

**Investment Management Expenses** (actual expense of funds offered through MPPP compared to median expense of similar funds)

Fund Name	Vanguard Instl. Index Fund	Nuveen Winslow Large-Cap Growth	Davis NY Venture	Munder Mid Cap Growth Fund	Wells Fargo Advantage Small Cap Value	American Funds EuroPacific Growth R4	Brandes International Equity
Ticker Symbol	VINIX	NVLIX	NYVTX	MGOYX	SSMVX	REREX	BIIEX
Expense Ratio/Mgmt. Fee	0.05%	0.80%	0.85%	1.07%	1.36%	0.86%	1.13%
<i>Median Fee of Funds with Similar Objective</i>	<i>0.50%</i>	<i>1.36%</i>	<i>1.10%</i>	<i>1.47%</i>	<i>1.40%</i>	<i>1.53%</i>	<i>1.37%</i>

Fund Name	DFA Emerging Markets Fund	PIMCO Commodity Real Return Fund	ING Global Real Estate	JP Morgan High Yield Bond	PIMCO Total Return	BlackRock Inflation Protected Bond	Wells Fargo Stable Return Fund
Ticker Symbol	DFEVX	PCRIX	IGLIX	OHYFX	PTTRX	BPRIX	N/A
Expense Ratio/Mgmt. Fee	0.62%	0.74%	1.00%	0.91%	0.43%	0.45%	0.55%
<i>Median Fee of Funds with Similar Objective</i>	<i>1.80%</i>	<i>1.47%</i>	<i>1.54%</i>	<i>1.23%</i>	<i>0.98%</i>	<i>0.84%</i>	<i>0.46%</i>

**Plan Administration and Operating Expenses**

Type of Plan Provider Services	Description of Services	Expense Ratio
Record-keeping Services	Record-keeping and reporting for individual and Plan accounts	0.06%
Plan Administration	Customer service, administration, distribution, QDRO and disability processing, etc.	0.08%
Custodial/Trust Services	Trust and custody, investment trading, distribution processing, tax reporting	0.03%
Professional and Consulting Services	Independent Investment Consultant, Investment Education/Advice Services, Legal, Auditor	0.16%
Miscellaneous Administration and Operating	Fiduciary insurance, memberships, meetings, trustee education, etc.	0.02%
Total Plan Administration and Operating Expense		0.34%
Revenue Sharing Rebate	Average portion of investment management expense reimbursed to Plan	-0.21%
<b>Net Plan Administration and Operating Expense Ratio</b>		<b>0.12%</b>