



## Benchmarking Analysis

Prepared for: **Homemakers Upstate Group, Inc.**  
Plan Name: **Homemakers Upstate Group, Inc.  
Retirement Plan and Trust**  
Month Ending: **November 30, 2022**

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TRG Retirement Services, LLC

### Benchmarking Analysis

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Month Ending: November 30, 2022



## ASSET-BASED FEE SUMMARY

**Plan Assets** \$2,442,610  
**Asset Range** \$1 to \$2.5 million  
**Participant Count** 98



This symbol represents the Fee amount in a percentage on the quartile chart.

Total Plan Fees	Universe	\$Per Head	Fees(\$)	Fees(%)	Peer Group Ranges
Total Plan Fees	564	\$211	\$20,689	0.84%	0.55% 0.79% 1.05% 1.33% 1.60%
Service Provider Breakdown	Universe	\$Per Head	Fees(\$)	Fees(%)	Peer Group Ranges
Investment Management <i>Wtd</i>	516	\$58	\$5,640	0.23%	0.09% 0.15% 0.29% 0.42% 0.69%
Custody/Trust Services <i>PxA</i>	369	\$17	\$1,710	0.07%	0.03% 0.03% 0.05% 0.10% 0.15%
Recordkeeping/Admin <i>L</i>	539	\$85	\$8,339	0.34%	0.19% 0.27% 0.42% 0.59% 0.79%
Advisor Services <i>TRG</i>	452	\$51	\$5,000	0.20%	0.20% 0.30% 0.45% 0.55% 0.73%
Percentile Breakdown					10% 25% 50% 75% 90%

*FEEES ARE IN RANGE.*

### Understanding this Report By Asset Range

#### Filtering

All data used to create this report is provided by the professionals that consult with those plans. NOTE: The DOL does not require the selection of service providers based on lowest fees or the average fees.

#### Peer Group

The tails are eliminated by focusing on the 10th to 90th percentile; however, it has been our experience that plan fees falling between the 25th and 75th percentile are in a relatively safe zone. Plans that want superior services and experienced experts will likely pay more.

#### How to Use This Report

Although your Total Plan Fees may be reasonable, it is imperative that each service component is reasonable. The final authority to determine fee reasonableness is the responsible plan fiduciary. Their decision must be made on the basis of services rendered for fees paid.



### Benchmarking Analysis

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## PARTICIPANT-BASED FEE SUMMARY

**Participants Count** 98  
**Participant Range** 51 to 100  
**Plan Assets** \$2,442,610



This symbol represents the Fee amount in a percentage on the quartile chart.

Total Plan Fees	Universe	\$Per Head	Fees(\$)	Fees(%)	Peer Group Ranges
Total Plan Fees	493	\$211	\$20,689	0.84%	0.34% 0.57% 0.81% 1.12% 1.57%
Service Provider Breakdown	Universe	\$Per Head	Fees(\$)	Fees(%)	Peer Group Ranges
Investment Management	454	\$58	\$5,640	0.23%	0.10% 0.17% 0.28% 0.38% 0.55%
Custody/Trust Services	333	\$17	\$1,710	0.07%	0.02% 0.03% 0.05% 0.08% 0.14%
Recordkeeping/Admin	460	\$85	\$8,339	0.34%	0.09% 0.17% 0.28% 0.45% 0.72%
Advisor Services	377	\$51	\$5,000	0.20%	0.11% 0.25% 0.30% 0.45% 0.57%
Percentile Breakdown					10% 25% 50% 75% 90%

*FEES ARE IN RANGE*

### Understanding this Report By Asset Range

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## DISCLOSURES

Past performance does not guarantee future results. The value of an investment will vary so that an investor's shares, when redeemed, may be worth less than their original value. Current performance may be higher or lower than the performance quoted.

Each Fund is subject to different levels of risk, based on the types and sizes of its underlying asset class allocations and its allocation strategy. In addition, each Fund's underlying funds may be subject to specific investment risks, including but not limited to: stock market risk (equity securities); default risk and interest rate risk - if interest rates go up, bond prices go down, and if interest rates go down, bond prices go up (bonds); currency fluctuations, political risks, differences in accounting and limited availability of information (international securities); and derivatives risk (many derivatives create investment leverage and are highly volatile). Please refer to each fund's most recent prospectus for a more detailed explanation of each Fund's principal risks.

If an investment's expense or cost displays a dash (-), the investment expense is not available and therefore is excluded from the calculation of the average and total Plan costs. Therefore current vs. proposed cost comparisons may not truly reflect the total cost to the Plan. Please contact your advisor if you have any questions regarding the proposed Plan cost comparisons.

Separate Account data is a delayed import and will be available approximately 45 days after month end. Therefore, some of the Separate Account data may be empty or outdated until it is available.

Peer groups are comprised of all of the funds that match an investment's category as classified by Morningstar. Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period.

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\*\*\* This investment does not have the performance history for the time frame selected. Therefore, the rate of return calculation and the accumulative value ignores this investment and its comparative.

The Benchmarking Services Rendered report compares the "Current" and/or "Proposed" expense totals to all plans within the plan participant or asset range to which it is compared regardless of which services lines are included. However, within the Service Category is the actual service lines promised. If a user charges for that service the benchmarking data will appear for that service line. However, if you add up the total costs reflected for all service lines, where a cost is reported within a Service Category, it will not equal the total reported for the Service Category. That is because not all retirement plans within the database receive the same exact number of services.