Participant Performance AND Fee Disclosure

FOR THE ABC COMPANY, INC 401(K) PROFIT SHARING PLAN

Investments Managed By Smart Investor | 9/30/2016

"Working with you to make your retirement a better place to live."

INTRODUCTION

This document provides information regarding the performance and expenses of the various Investment Options available to you in your retirement plan, including the Smart Investor Model Portfolios. If you desire additional information not included in this document please visit the Smart Investor website at www.smart-investor.cc. Alternately, you may contact Allan Henriques at (916) 435-2100. You may also request a free written copy of the information on the Smart Investor website by contacting Smart Investor, 5800 Stanford Ranch Road, Building 800, Rocklin, CA 95765 (T:916-435-2100).

SUMMARY

This document has two parts:

Part 1 provides information on the periodic annualized performance for several periods, for each of your Investment Options and its Benchmark. (Benchmarks are not available for investment and are not subject to fees.) It also summarizes the expenses of each Investment Option, and how that expense compares to its peers.

Part 2 discloses the annual expenses charged against the Plan which are paid from the Plan's assets and deducted from individual participant accounts on a pro-rata basis.

PART 1: INVESTMENT OPTIONS PERFORMANCE & EXPENSES

Table 1 details the performance of each of your Investment Options, including the Smart Investor Model Portfolios and their applicable Benchmarks annualized for the periods indicated. It is important to remember that returns are variable over a short period of time and that past performance is not a guarantee of future performance. While long-term returns depicted below are positive, it is possible that you could lose money in your investments. The mutual fund expenses are assessed by the funds prior to reporting performance and do not represent an additional out-of-pocket expense. Smart Investor does not offer annuities, either fixed or variable, as Investment Options in your Plan. For additional information regarding performance and fees, visit the Smart Investor website at www.smart-investor.cc.

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Part 1 – Investment Options Expenses & Returns

as of September 30, 2016

Smart Investor Model Portfolios	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
Smart Investor Total Equity www.smart-investor.cc	0.33%	$3.30	13.58%	6.58%	13.86%	5.76%
Benchmark Performance: 15.0% Russell 1000 Value Index TR, 18.0% Russell 3000 Index TR, 18.0% Russell Mid-Cap Value Index TR, 9.0% Russell 2000 Value Index TR, 10.0% DJ US Real Estate Index TR, 6.0% MSCI EAFE Index NR, 9.0% MSCI EAFE Value Index NR, 9.0% MSCI EAFE Small Cap Index PR, 6.0% MSCI EM Index GR.			*14.22%*	*7.35%*	*13.45%*	*5.63%*
Smart Investor Growth www.smart-investor.cc	0.28%	$2.80	11.48%	5.88%	11.57%	5.64%
Benchmark Performance: 12.0% Russell 1000 Value Index TR, 15.0% Russell 3000 Index TR, 15.0% Russell Mid-Cap Value Index TR, 7.0% Russell 2000 Value Index TR, 8.0% DJ US Real Estate Index TR, 4.5% MSCI EAFE Index NR, 7.0% MSCI EAFE Value Index NR, 6.5% MSCI EAFE Small Cap Index PR, 5.0% MSCI EM Index GR, 4.0% Barclays US Govt 5-10 Yr Index TR, 10.0% Barclays Govt/Credit 1-5 Yr Index TR, 6.0% BofAML US Treasuries 1-3 Yr Index TR.			*12.19%*	*6.44%*	*11.15%*	*5.44%*
Smart Investor Balanced www.smart-investor.cc	0.24%	$2.40	9.18%	5.02%	9.17%	5.30%
Benchmark Performance: 9.0% Russell 1000 Value Index TR, 11.0% Russell 3000 Index TR, 11.0% Russell Mid-Cap Value Index TR, 5.0% Russell 2000 Value Index TR, 6.0% DJ US Real Estate Index TR, 4.0% MSCI EAFE Index NR, 5.0% MSCI EAFE Value Index NR, 6.0% MSCI EAFE Small Cap Index PR, 3.0% MSCI EM Index GR, 8.0% Barclays US Govt 5-10 Yr Index TR, 20.0% Barclays Govt/Credit 1-5 Yr Index TR, 12.0% BofAML US Treasuries 1-3 Yr Index TR.			*9.62%*	*5.35%*	*8.75%*	*5.09%*
Smart Investor Conservative Growth www.smart-investor.cc	0.20%	$2.00	7.00%	4.10%	6.74%	4.83%
Benchmark Performance: 6.0% Russell 1000 Value Index TR, 7.0% Russell 3000 Index TR, 7.0% Russell Mid-Cap Value Index TR, 4.0% Russell 2000 Value Index TR, 4.0% DJ US Real Estate Index TR, 2.5% MSCI EAFE Index NR, 4.0% MSCI EAFE Value Index NR, 3.5% MSCI EAFE Small Cap Index PR, 2.0% MSCI EM Index GR, 13.0% Barclays US Govt 5-10 Yr Index TR, 30.0% Barclays Govt/Credit 1-5 Yr Index TR, 17.0% BofAML US Treasuries 1-3 Yr Index TR.			*7.20%*	*4.24%*	*6.37%*	*4.68%*
Smart Investor Growth & Income www.smart-investor.cc	0.16%	$1.60	4.85%	3.14%	4.30%	4.20%
Benchmark Performance: 3.0% Russell 1000 Value Index TR, 4.0% Russell 3000 Index TR, 4.0% Russell Mid-Cap Value Index TR, 2.0% Russell 2000 Value Index TR, 2.0% DJ US Real Estate Index TR, .5% MSCI EAFE Index NR, 1.0% MSCI EAFE Value Index NR, 1.5% MSCI EAFE Small Cap Index PR, 2.0% MSCI EM Index GR, 16.0% Barclays US Govt 5-10 Yr Index TR, 40.0% Barclays Govt/Credit 1-5 Yr Index TR, 24.0% BofAML US Treasuries 1-3 Yr Index TR.			*4.91%*	*3.21%*	*4.02%*	*4.19%*
Smart Investor Total Fixed Income www.smart-investor.cc	0.12%	$1.20	2.48%	1.83%	1.65%	3.31%
Benchmark Performance: 21.0% Barclays US Govt 5-10 Yr Index TR, 50.0% Barclays Govt/Credit 1-5 Yr Index TR, 29.0% BofAML US Treasuries 1-3 Yr Index TR.			*2.26%*	*1.99%*	*1.60%*	*3.44%*

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Other Investment Options	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
Large-Cap Equity						
Investment Company of America R6 (RICGX) *www.americanfunds.com*	**0.30%**	**$3.00**	**18.07%**	**11.01%**	**16.09%**	**6.85%**
Benchmark Performance (Russell 1000 TR USD)			*14.93%*	*10.77%*	*16.40%*	*7.40%*
Average Peer Group Expense & Returns	*1.03%*	*$10.34*	*12.82%*	*9.28%*	*15.27%*	*6.54%*
TIAA-CREF Social Choice Eq Retire (TRSCX) *www.tiaa-cref.org*	**0.43%**	**$4.30**	**14.96%**	**8.76%**	**14.94%**	**6.77%**
Benchmark Performance (Russell 1000 TR USD)			*14.93%*	*10.77%*	*16.40%*	*7.40%*
Average Peer Group Expense & Returns	*1.03%*	*$10.34*	*12.82%*	*9.28%*	*15.27%*	*6.54%*
Vanguard 500 Index Investor (VFINX) *www.vanguard.com*	**0.16%**	**$1.60**	**15.27%**	**11.00%**	**16.20%**	**7.12%**
Benchmark Performance (Russell 1000 TR USD)			*14.93%*	*10.77%*	*16.40%*	*7.40%*
Average Peer Group Expense & Returns	*1.03%*	*$10.34*	*12.82%*	*9.28%*	*15.27%*	*6.54%*
Fidelity Contrafund (FCNTX) *www.fidelity.com*	**0.71%**	**$7.10**	**10.51%**	**10.25%**	**15.41%**	**8.62%**
Benchmark Performance (Russell 1000 Growth TR USD)			*13.76%*	*11.82%*	*16.59%*	*8.84%*
Average Peer Group Expense & Returns	*1.17%*	*$11.69*	*10.65%*	*9.61%*	*15.24%*	*7.62%*
American Mutual R6 (RMFGX) *www.americanfunds.com*	**0.30%**	**$3.00**	**17.06%**	**9.88%**	**14.42%**	**7.32%**
Benchmark Performance (Russell 1000 Value TR USD)			*16.19%*	*9.70%*	*16.15%*	*5.85%*
Average Peer Group Expense & Returns	*1.09%*	*$10.88*	*13.12%*	*8.06%*	*14.37%*	*5.61%*

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Other Investment Options	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
Mid-Cap Equity						
Vanguard Extended Market Index Inv (VEXMX) www.vanguard.com	**0.22%**	**$2.20**	**13.29%**	**7.34%**	**16.17%**	**8.11%**
Benchmark Performance (Russell Mid Cap TR USD)			*14.24%*	*9.69%*	*16.67%*	*8.31%*
Average Peer Group Expense & Returns	*1.17%*	*$11.67*	*12.20%*	*7.57%*	*15.18%*	*7.20%*
Dreyfus/The Boston Co Sm/Md Cp Gr I (SDSCX) www.dreyfus.com	**0.79%**	**$7.90**	**12.35%**	**5.89%**	**15.26%**	**9.13%**
Benchmark Performance (Russell Mid Cap Growth TR USD)			*11.24%*	*8.89%*	*15.84%*	*8.50%*
Average Peer Group Expense & Returns	*1.26%*	*$12.62*	*8.73%*	*6.60%*	*14.03%*	*7.69%*
Fidelity Low-Priced Stock (FLPSX) www.fidelity.com	**0.88%**	**$8.80**	**7.01%**	**6.73%**	**14.43%**	**8.08%**
Benchmark Performance (Russell Mid Cap Value TR USD)			*17.26%*	*10.48%*	*17.37%*	*7.88%*
Average Peer Group Expense & Returns	*1.22%*	*$12.15*	*13.50%*	*7.77%*	*15.43%*	*6.97%*
Vanguard Selected Value Inv (VASVX) www.vanguard.com	**0.39%**	**$3.90**	**10.53%**	**6.34%**	**15.23%**	**7.39%**
Benchmark Performance (Russell Mid Cap Value TR USD)			*17.26%*	*10.48%*	*17.37%*	*7.88%*
Average Peer Group Expense & Returns	*1.22%*	*$12.15*	*13.50%*	*7.77%*	*15.43%*	*6.97%*

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Other Investment Options	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
Small-Cap Equity						
DFA US Small Cap I (DFSTX) ***www.dimensional.com***	**0.37%**	**$3.70**	**13.82%**	**7.28%**	**16.84%**	**8.21%**
Benchmark Performance (Russell 2000 TR USD)			*15.46%*	*6.70%*	*15.82%*	*7.07%*
Average Peer Group Expense & Returns	*1.24%*	*$12.35*	*14.03%*	*6.31%*	*15.28%*	*6.60%*
Vanguard Small Cap Index Inv (NAESX) ***www.vanguard.com***	**0.20%**	**$2.00**	**14.82%**	**7.78%**	**16.55%**	**8.28%**
Benchmark Performance (Russell 2000 TR USD)			*15.46%*	*6.70%*	*15.82%*	*7.07%*
Average Peer Group Expense & Returns	*1.24%*	*$12.35*	*14.03%*	*6.31%*	*15.28%*	*6.60%*
Prudential QMA Small Cap Value Z (TASVX) ***www.prudential.com***	**0.73%**	**$7.30**	**17.75%**	**6.78%**	**14.74%**	**7.91%**
Benchmark Performance (Russell 2000 Value TR USD)			*18.80%*	*6.77%*	*15.44%*	*5.78%*
Average Peer Group Expense & Returns	*1.35%*	*$13.48*	*14.29%*	*6.32%*	*15.12%*	*6.61%*

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Other Investment Options	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
Developed International Equity						
EuroPacific Growth R6 (RERGX) *www.americanfunds.com*	**0.50%**	**$5.00**	**8.52%**	**3.34%**	**9.11%**	**4.19%**
Benchmark Performance (MSCI ACWI Ex USA Growth NR USD)			*11.50%*	*2.23%*	*7.44%*	*3.14%*
Average Peer Group Expense & Returns	*1.29%*	*$12.93*	*8.24%*	*1.85%*	*8.42%*	*3.24%*
DFA International Sustainability Core I (DFSPX) *www.dimensional.com*	**0.42%**	**$4.20**	**8.01%**	**1.00%**	**7.90%**	**NA**
Benchmark Performance (MSCI ACWI Ex USA NR USD)			*9.25%*	*0.18%*	*6.03%*	*2.16%*
Average Peer Group Expense & Returns	*1.17%*	*$11.69*	*6.21%*	*0.61%*	*7.27%*	*1.63%*
Dodge & Cox International Stock (DODFX) *www.dodgeandcox.com*	**0.64%**	**$6.40**	**5.62%**	**0.06%**	**8.17%**	**2.88%**
Benchmark Performance (MSCI ACWI Ex USA NR USD)			*9.25%*	*0.18%*	*6.03%*	*2.16%*
Average Peer Group Expense & Returns	*1.17%*	*$11.69*	*6.21%*	*0.61%*	*7.27%*	*1.63%*
Vanguard Developed Markets Index Admiral (VTMGX) *www.vanguard.com*	**0.09%**	**$0.90**	**8.05%**	**1.10%**	**8.05%**	**2.16%**
Benchmark Performance (MSCI ACWI Ex USA NR USD)			*9.25%*	*0.18%*	*6.03%*	*2.16%*
Average Peer Group Expense & Returns	*1.17%*	*$11.69*	*6.21%*	*0.61%*	*7.27%*	*1.63%*
Emerging Market Equity						
Virtus Emerging Markets Opportunities I (HIEMX) *www.virtus.com*	**1.31%**	**$13.10**	**15.75%**	**3.26%**	**5.72%**	**6.96%**
Benchmark Performance (MSCI EM NR USD)			*16.78%*	*-0.56%*	*3.02%*	*3.94%*
Average Peer Group Expense & Returns	*1.52%*	*$15.19*	*15.59%*	*-0.49%*	*3.64%*	*3.58%*
iShares MSCI Emerging Markets (EEM) *www.ishares.com*	**0.69%**	**$6.90**	**16.15%**	**-1.14%**	**2.52%**	**3.39%**
Benchmark Performance (MSCI EM NR USD)			*16.78%*	*-0.56%*	*3.02%*	*3.94%*
Average Peer Group Expense & Returns	*1.52%*	*$15.19*	*15.59%*	*-0.49%*	*3.64%*	*3.58%*

DFSPX - Fund start date: 3/12/2008

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Other Investment Options	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
US Real Estate						
Vanguard REIT Index Inv (VGSIX) *www.vanguard.com*	**0.26%**	**$2.60**	**19.53%**	**13.84%**	**15.54%**	**6.34%**
Benchmark Performance (S&P United States REIT TR USD)			*19.60%*	*14.04%*	*15.77%*	*6.14%*
Average Peer Group Expense & Returns	*1.27%*	*$12.72*	*16.99%*	*13.34%*	*14.93%*	*5.74%*
Intermediate Fixed Income						
Vanguard Inflation-Protected Secs Inv (VIPSX) *www.vanguard.com*	**0.20%**	**$2.00**	**6.48%**	**2.31%**	**1.78%**	**4.26%**
Benchmark Performance (Barclays US Treasury US TIPS TR USD)			*6.58%*	*2.40%*	*1.92%*	*4.48%*
Average Peer Group Expense & Returns	*0.76%*	*$7.59*	*5.76%*	*1.53%*	*1.21%*	*3.77%*
BlackRock Bond Index K (WFBIX) *www.blackrock.com*	**0.06%**	**$0.60**	**5.03%**	**3.92%**	**2.89%**	**4.76%**
Benchmark Performance (Barclays US Agg Bond TR USD)			*5.19%*	*4.02%*	*3.08%*	*4.78%*
Average Peer Group Expense & Returns	*0.82%*	*$8.15*	*5.26%*	*3.80%*	*3.48%*	*4.74%*
RidgeWorth Total Return Bond I (SAMFX) *www.ridgeworth.com*	**0.45%**	**$4.50**	**5.23%**	**3.96%**	**3.13%**	**5.28%**
Benchmark Performance (Barclays US Agg Bond TR USD)			*5.19%*	*4.02%*	*3.08%*	*4.78%*
Average Peer Group Expense & Returns	*0.82%*	*$8.15*	*5.26%*	*3.80%*	*3.48%*	*4.74%*
World Bond						
AB Global Bond Advisor (ANAYX) *www.alliancebernstein.com*	**0.60%**	**$6.00**	**7.22%**	**5.18%**	**4.39%**	**5.98%**
Benchmark Performance (Citi WGBI NonUSD USD)			*12.60%*	*1.20%*	*0.23%*	*3.93%*
Average Peer Group Expense & Returns	*1.02%*	*$10.19*	*8.05%*	*1.95%*	*2.35%*	*4.47%*

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Other Investment Options	Annual Fund Expense Ratio	Participant Average Total Annual Expense Per $1,000 Invested	Annualized Returns 1 Year	Annualized Returns 3 Year	Annualized Returns 5 Year	Annualized Returns 10 Year
Short-Term Fixed Income						
Vanguard Short-Term Bond ETF (BSV) *www.vanguard.com*	**0.09%**	**$0.90**	**1.95%**	**1.62%**	**1.47%**	**NA**
Benchmark Performance (Barclays US Govt/Credit 1-5 Yr TR USD)			*2.05%*	*1.72%*	*1.59%*	*3.26%*
Average Peer Group Expense & Returns	*0.82%*	*$8.22*	*1.91%*	*1.37%*	*1.71%*	*2.79%*
RidgeWorth US Gov Sec Ultra-Short Bd I (SIGVX) *www.ridgeworth.com*	**0.41%**	**$4.10**	**0.29%**	**0.55%**	**0.67%**	**2.16%**
Benchmark Performance (Barclays Govt/Corp 1 Yr Duration TR USD)			*0.68%*	*0.53%*	*0.51%*	*1.68%*
Average Peer Group Expense & Returns	*0.54%*	*$5.37*	*1.08%*	*0.59%*	*0.86%*	*1.45%*
Money Market						
Banc Master Deposit Account A (05961SDE1) *www.bancofcal.com*	**0.00%**	**$0.00**	**Current Fixed Rate: 0.40%**			
Benchmark Performance (USTREAS T-Bill Auction Ave 3 Mon)			*0.25%*	*0.10%*	*0.09%*	*0.82%*
Average Peer Group Expense & Returns	*NA*	*NA*	*0.05%*	*0.02%*	*0.01%*	*0.76%*
Stable Value						
Wells Fargo Stable Value Fund C (30) *www.galliard.com*	**0.57%**	**$5.70**	**1.46%**	**1.35%**	**1.51%**	**2.54%**
Benchmark Performance (USTREAS T-Bill Cnst Mat Rate 3 Yr)			*1.89%*	*0.84%*	*0.75%*	*2.80%*
Average Peer Group Expense & Returns	*NA*	*NA*	*1.28%*	*1.16%*	*1.27%*	*2.24%*

BSV - Fund start date: 4/3/2007

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Part 2 – Direct Fees Paid By Plan Participants

Table 2 summarizes the annual direct expenses charged against the Plan which are paid from the Plan's assets and deducted from individual participant accounts on a pro-rata basis. (There are no indirect expenses, revenue sharing or payments to other third parties charged against the Plan. The fees shown below are the only compensation these Service Providers receive from your Plan assets.) When Plan assets increase to certain levels, the percentage charged for these fees decrease.

As of September 30, 2016, the ABC Company, Inc. 401(k) Profit Sharing Plan held $15,597,818 in assets for the benefit of 508 participants.

Table 2

Fees Paid to TRPC for Recordkeeping and Custodial Services	
$22 per participant (508 participants)	$11,176
0.14% of Plan Assets	$21,837
Total Estimated Annual Fee	**$33,013 (0.21%)**
Fees Paid to Smart Investor for Fiduciary Investment Management and Fiduciary Plan Participant Advice and Retirement Planning Services	
0.50% of Plan Assets	$30,000
0.25% of Plan Assets	$23,995
Total Estimated Annual Fee	**$53,995 (0.35%)**
Total Estimated Annual Recurring Fees for These Combined Services	**$87,007**
Percentage of Plan Costs	**0.56%**

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Additional Disclosures

Model and individual fund performance figures reflect fund expense ratios but not investment management fees. Actual investment management fees may differ from account to account based on total account value. Past performance is not a guarantee of future results. Model performance figures include reinvestment of dividends and capital gains and quarterly rebalancing. All data and calculations derived from fi360 and Morningstar, Inc.

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