



City of Cocoa 401(a) and 457(b) Retirement Plans Cost Analysis

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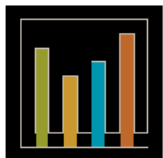


City of Cocoa Plans Summary

	Plan Assets	Investment Menu	Total Cost Inc. Investment Expenses	Vendor Revenue
Nationwide 457(b) Plan	\$5,500,000	47 Investment Options 13+ Funds on watch-list <i>52% of assets in Fixed Account</i>	1.18%	\$22,752 or 0.88%
Empower DC Plan	\$2,002,000	17 Investment Options	0.95%	\$5,300 or 0.26%
ICMA 401(a) Plan ICMA 457(b) Plan	\$6,628,897	49 Investment Options 14+ Funds on watch-list	1.30%	\$68,092 or 1.03%
Total	\$14,130,897		1.20%	\$96,144 0.68% (weighted)



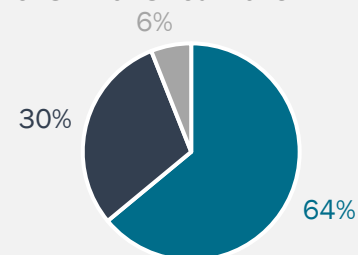
Plan Costs Benchmarking Summary



Fiduciary
Benchmarks

Distribution of Fees for Similar Sized Plans

- Investment Managers
- Recordkeepers
- Advisor Consultants



		City of Cocoa Current Plan Cost (Aggregate/Weighted)	Peer Group Average	
DC, 401(a) and 457(b) Plan Benchmark	Total Plan Costs	1.20%	0.87%	1.12%
	Recordkeeper's Cost	0.68%	0.16%	0.30%
	Advisor/Consultant Cost	0.10%	0.18%	0.25%

Benchmark based on a plan with assets of \$14 Million and 225 participants.