

ABC Widget Corporation 401(k) PSP

Investment Option Comparison as of August 15, 2014

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Website address shown below for each option, or you can contact:



ABC Retirement Services (Demo), Inc.

Phone: 303.499.2544

Web: www.windward.net

Variable Return Investments

Your retirement plan provides several professionally managed investment options. Each of these options will provide a variable return on your investment and expose you to varying levels of risk. Generally, those investment options with a greater opportunity for higher returns expose you to greater risks of losing value in your original investment, especially over shorter time periods.

Performance Information

This table shows how these variable return investment options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Website[s].

	As Of	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Income					
Humongous Financial Government Income Fund Class A	3/31/12	6.34%	5.26%	4.92%	5.76%
Category: Intermediate Government					
Benchmark:					
Website:					
Effervescent Core Bond Fund Class A					
Category: Intermediate-Term Bond					
Benchmark:					
Website:					
Fakemoney Financial Omnibus Advisor	1/31/12	1.25%			
Category: Stable Value					
Benchmark:					
Website: www.windward.net					
Balanced					
Woodgrove Bank Balanced Fund Class A	3/31/12	7.92%	3.95%	5.50%	6.46%
Category: Moderate Allocation					
Benchmark:					
Website: www.woodgrovebank.com					
Growth					
Pretty Good Investments U.S. Equity Fund Class A					
Category: Large Blend					
Benchmark:					
Website:					
S&P 500 Index Fund	3/31/12	8.44%	1.98%	4.06%	1.57%
Category: Large Blend					
Benchmark:					
Website: www.windward.net					

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	As Of	Last 12 Months	Last 5 Years	Last 10 Years	Since Inception
Humongous Financial Washington Investors Fund Class A Category: Large Value Benchmark: Website: www.windward.net	3/31/12	8.47%	1.39%	4.15%	11.79%
Northwind Growth And Income Fund Class A Category: Large Value Benchmark: Website: www.northwindtraders.com	3/31/12	10.08%	0.09%	2.90%	9.91%
Lucerne Mid Cap Value Fund Class A Category: Mid-Cap Value Benchmark: Website:	3/31/12	-0.89%	-0.25%	5.25%	10.89%
Aggressive					
Humongous Financial EuroPacific Growth Fund Class A Category: Foreign Large Blend Benchmark: Website: www.windward.net	3/31/12	-6.25%	0.29%	7.63%	11.48%
Blue Money Fund Category: Large Growth Benchmark: Website: www.windward.net	3/31/12	0.30%	-1.59%	4.52%	9.90%
Humongous Financial Growth Fund of America Fund Class A Category: Large Growth Benchmark: Website: www.windward.net	3/31/12	3.50%	1.87%	5.18%	13.52%
Contoso Cashew Fund Class A Category: Mid-Cap Growth Benchmark: Website: www.windward.net	3/31/12	3.97%	3.87%	8.89%	9.35%
Humongous Financial Mid Cap Growth Fund Class A Category: Mid-Cap Growth Benchmark: Website:	3/31/12	5.28%	0.80%	3.42%	9.80%
Effervescent Special Values Fund Class A Category: Small Value Benchmark: Website:					

Fee and Expense Information

This table shows fee and expense information for the variable return investments listed above. The Total Annual Operating Expenses columns are expenses that reduce the rate of return of the investment option. The Shareholder Fees and Restrictions column includes fees that you may incur in addition to the Total Annual Operating Expenses as well as any restrictions you may have when investing in that option.

	Total Annual Operating Expenses		Shareholder Fees and Restrictions
	As a %	Per \$1000	
Income			
Humongous Financial Government Income Fund Class A Category: Intermediate Government	0.99%	\$9.90	To deter excessive shareholder trading, certain Humongous Financial Funds offered in other prospectuses impose a redemption fee on redemptions made within 30 or 60 days of purchase, subject to certain exceptions as described in those Humongous Financial Funds' prospectuses. A Fund may permanently reject or restrict purchase or exchange orders by a shareholder if the Fund detects other trading activity that is deemed to be disruptive to the management of the Fund or otherwise harmful to the Fund.
Effervescent Core Bond Fund Class A Category: Intermediate-Term Bond			None Noted



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	Total Annual Operating Expenses		Shareholder Fees and Restrictions
	As a %	Per \$1000	
Fakemoney Financial Omnibus Advisor Category: Stable Value	0.45%	\$4.50	None Noted
Balanced			
Woodgrove Bank Balanced Fund Class A Category: Moderate Allocation	0.62%	\$6.20	Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Growth			
Pretty Good Investments U.S. Equity Fund Class A Category: Large Blend			None Noted
S&P 500 Index Fund Category: Large Blend	0.09%	\$0.90	None Noted
Humongous Financial Washington Investors Fund Class A Category: Large Value	0.63%	\$6.30	Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Northwind Growth And Income Fund Class A Category: Large Value	1.35%	\$13.50	Each Fund reserves the right to restrict, reject or cancel, without any prior notice, any purchase or exchange order for any reason, including any purchase or exchange order accepted by any shareholder's financial intermediary. If the Funds determine, in their sole discretion, that a particular action or pattern of transactions is excessive or short-term trading in nature, the relevant Fund account(s) will be immediately "blocked" and no future purchase or exchange activity will be permitted.
Lucerne Mid Cap Value Fund Class A Category: Mid-Cap Value	1.15%	\$11.50	Under the frequent trading policy, any Lucerne Fund shareholder redeeming shares valued at \$5,000 or more from a Lucerne Fund will be prohibited from investing in the same Lucerne Fund for 30 calendar days after the redemption date.
Aggressive			
Humongous Financial EuroPacific Growth Fund Class A Category: Foreign Large Blend	0.82%	\$8.20	Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Blue Money Fund Category: Large Growth	1.18%	\$11.80	Funds reserve right to reject any purchase request.
Humongous Financial Growth Fund of America Fund Class A Category: Large Growth	0.68%	\$6.80	Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.
Contoso Cashew Fund Class A Category: Mid-Cap Growth	1.07%	\$10.70	The money market Funds are designed to offer investors a liquid cash option that they may buy and sell as often as they wish. Accordingly, the Board has not adopted policies and procedures designed to discourage excessive or short-term trading of money market Fund shares.
Humongous Financial Mid Cap Growth Fund Class A Category: Mid-Cap Growth	1.46%	\$14.60	The restriction on round trip transfers is waived for, and no restrictions are applied to, transfers, purchases and redemptions of the Funds by certain "funds of funds" that are made as part of the routine allocation and rebalancing transactions or in order to allow for inflows and outflows of investors in such funds of funds, so long as the market timing policies and procedures for such funds of funds are consistent

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	Total Annual Operating Expenses		Shareholder Fees and Restrictions
	As a %	Per \$1000	
Effervescent Special Values Fund Class A			with the Funds' objective of avoiding disruption due to market timing.
Category: Small Value			None Noted

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.



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