



The charts below provide a comparison of the fees associated with the current investment lineup and the new lineup that will be available at Fidelity beginning in January 2015.

The new investment menu lowers average fund fees from 0.85% to 0.44%, representing almost a 50% reduction in investment fees.

Current Investment Menu

Fund	Ticker Symbol	Gross Expense Ratio
American Beacon Large Cap Value Fund Investor Class	AAGPX	0.94%
American Funds AMCAP Fund [®] Class A	AMCPX	0.70%
American Funds Capital World Growth and Income Fund [®] Class A	CWGIX	0.80%
American Funds EuroPacific Growth Fund [®] Class A	AEPGX	0.84%
American Funds The Growth Fund of America [®] Class A	AGTHX	0.70%
Baron Small Cap Fund Retail Class	BSCFX	1.31%
Columbia Balanced Fund Class A	CBLAX	1.14%
Fidelity Freedom [®] Income Fund	FFFA	0.49%
Fidelity Freedom [®] 2010 Fund	FFFCX	0.61%
Fidelity Freedom [®] 2020 Fund	FFFDX	0.67%
Fidelity Freedom [®] 2030 Fund	FFFEX	0.77%
Fidelity Freedom [®] 2040 Fund	FFFFX	0.78%
Franklin U.S. Government Securities Series Class A	FKUSX	0.73%
Invesco International Growth Fund Class A	AIIE	1.35%
Janus Flexible Bond Fund Class S	JADFX	0.95%
Janus Flexible Bond Fund Class S	JDCAX	0.95%
JPMorgan Mid Cap Value Fund Class A	JAMCX	1.39%
Lord Abbett Small Cap Value Fund Class A	LRSCX	1.23%
MFS [®] Value Fund Class A	MEIAX	0.93%
Oakmark Equity And Income Fund Class I	OAKBX	0.77%
Oppenheimer Developing Markets Fund Class Y	ODVYX	1.06%
Vanguard Inflation-Protected Securities Fund Investor Shares	VIPSX	0.20%
Vanguard Institutional Index Fund Institutional Shares	VINIX	0.04%
Wells Fargo Advantage Common Stock A	SCSAX	1.32%
Wells Fargo Advantage Government Securities Fund Institutional Class	SGVIX	0.55%
Average Fund Fee		0.85%

New Investment Menu

Fund	Ticker Symbol	Gross Expense Ratio
American Beacon Large Cap Value Fund Class Institutional	AADEX	0.59%
Dodge & Cox International Stock Fund	DODFX	0.64%
JPMorgan Core Bond Fund Class R6	JCBUX	0.48%
JPMorgan U.S. Government Money Market Fund Capital Shares	OGVXX	0.21%
Oppenheimer Developing Markets Fund Class Y	ODVYX	1.06%
Oppenheimer International Growth Fund Class I	OIGIX	0.71%
Principal Diversified Real Asset Fund Institutional Class	PDRDX	0.87%
Principal LargeCap Growth Fund I Institutional Class	PLGIX	0.63%
Target Small Capitalization Value Portfolio Fund Class T	TASVX	0.68%
Vanguard Explorer Fund Admiral Shares	VEXRX	0.35%
Vanguard Extended Market Index Fund Institutional Shares	VIEIX	0.08%
Vanguard Inflation-Protected Securities Fund Institutional Shares	VIPIX	0.07%
Vanguard Institutional Index Fund Institutional Shares	VINIX	0.04%
Vanguard Intermediate-Term Bond Index Fund Institutional Shares	VBIMX	0.07%
Vanguard Total International Stock Index Fund Institutional Shares	VTSNX	0.12%
Average Fund Fee		0.44%

All expense ratios are as of October 24, 2014

The information contained herein has been provided by Mercy Health and is solely the responsibility of Mercy Health.