



# PLAN HEALTH REVIEW

**ABC Blackboards, Inc. [Plan ID#]**  
401(k) Profit Sharing Plan  
For Period Ending mm/dd/yyyy

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## INTRODUCTION

Your plan's success is as important to MassMutual as it is to you. We strive to provide you with the service you expect and the solutions you need to manage your plan and help your employees invest for retirement more effectively.

This tool was developed to help you assess the health of your plan. The metrics within will provide insight into opportunities to improve your plan and facilitate retirement readiness.

Your report includes:

- participant statistics
- usage information about the plan and its features
- participant demographic details
- solutions that can advance your plan and deliver results

We appreciate this opportunity to discuss your plan and to work together to identify adjustments that can improve your overall plan effectiveness.

We look forward to the opportunity to bring continued value to our relationship. **WE'LL HELP YOU GET THERE.**

## SERVICE TEAM CONTACTS

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# OVERVIEW

[ABC BLACKBOARDS, INC.]

[401(K) PROFIT SHARING PLAN]

# YOUR [PLAN TYPE] PLAN FEATURES

	YOUR PLAN AS OF MM/DD/YYYY	BENCHMARK*
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## PLAN DESIGN FEATURES

Pre-tax Contributions	Offered	96.60%
After-tax Contributions	Not Offered	96.60%
Roth 401(k) Contributions	Offered	96.60%
Catch-up Contributions	Consider Adding	96.60%
Rollovers	Offered	96.60%
Safe Harbor	Not Offered	96.60%
Matching Contributions	Offered	96.60%
Profit Sharing Contributions	Not Offered	96.60%
Loans	Offered	96.60%
Hardship Withdrawals	Offered	96.60%

## AUTOMATIC PLAN FEATURES

Qualified Automatic Contribution Arrangement (QACA) Safe Harbor	Not Offered	–
Automatic Enrollment	Consider Adding	96.60%
Automatic Increase	Offered	96.60%

## FIDUCIARY AND INVESTMENT RELATED FEATURES

Target Date Funds	Consider Adding	96.60%
QDIA	Consider Adding	96.60%
Model Portfolios	Offered	96.60%
Managed Account Option	Offered	96.60%

\* Benchmark values presented are based on aggregate plan data provided by [Provider Name].





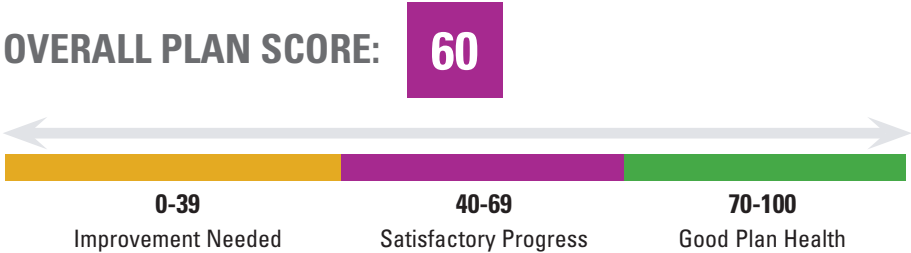
# PLAN HEALTH

[ABC BLACKBOARDS, INC.]

[401(K) PROFIT SHARING PLAN]

# PLAN HEALTH ASSESSMENT

ABC BLACKBOARDS, INC. 401(K) PLAN



Your plan’s health assessment is based on four critical factors for determining participant retirement readiness. These areas are weighted to determine the overall plan score. Areas of evaluation and weightings: participation (40%), participant deferrals greater than or equal to 6% (30%), investment diversification (20%), and loans and withdrawals (10%). The maximum total score is 100.

**PARTICIPATION SCORE: 32**

Maximum possible score is 40.

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160 out of 200 (80%) eligible participants are active in the plan.

**DEFERRALS SCORE: 6**

Maximum possible score is 30.

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32 out of 160 (20%) participants are deferring  $\geq$  6%.

**INVESTMENT DIVERSIFICATION SCORE: 20**

Maximum possible score is 20.

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160 out of 160 (100%) participants in this plan are well diversified.

**LOANS AND WITHDRAWALS SCORE: 2**

Maximum possible score is 10.

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32 out of 160 (20%) participants have not borrowed or withdrawn funds prior to retirement.



# PLAN IMPROVEMENT SOLUTIONS: ABC BLACK BOARDS, INC. 401(K) PLAN

Plan scoring provides an opportunity to analyze your plan’s features, investments, and the retirement education options available to your plan participants. The four areas used in determining your plan’s score are shown below, along with solutions that are designed to improve your plan participant’s retirement readiness.

<b>PARTICIPATION RATE</b> 80%	<b>DEFERRALS OF 6% OR MORE</b> 20%	<b>INVESTMENT DIVERSIFICATION</b> 100%	<b>LOANS AND WITHDRAWALS</b> 80%
<p>The percentage of eligible participants who are saving in the plan</p> <p><b>PLAN DESIGN SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Automatic Enrollment</li> <li>■ Automatic Increase</li> <li>■ Matching Contributions</li> <li>■ Safe Harbor Contributions</li> <li>■ Catch-up Contributions</li> <li>■ Rollovers</li> </ul> <p><b>INVESTMENT SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Target Date Funds</li> <li>■ Model Portfolios</li> </ul> <p><b>EDUCATION SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Newly Eligible Single</li> <li>■ Automatic Enrollment Single</li> </ul>	<p>The percentage of participants deferring ≥ 6% of their income</p> <p><b>PLAN DESIGN SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Automatic Increase</li> <li>■ Matching Contributions</li> <li>■ Catch-up Contributions</li> </ul> <p><b>EDUCATION SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Increase Contributions Single</li> <li>■ Gap Analysis Single</li> <li>■ “Your Contributions: Getting Where You Need to Be” Video</li> </ul>	<p>The percentage of participants who are investing in more than X funds or in one Target Date Fund</p> <p><b>PLAN DESIGN SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Manage Account Options</li> <li>■ MasteryPoint Guidance Tools</li> </ul> <p><b>INVESTMENT SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Target Date Funds</li> <li>■ Model Portfolios</li> <li>■ Manageable Number of Investment Options</li> </ul> <p><b>EDUCATION SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Asset Allocation Single</li> </ul>	<p>The percentage of participants who have not borrowed or withdrawn funds prior to retirement</p> <p><b>PLAN DESIGN SOLUTIONS</b></p> <ul style="list-style-type: none"> <li>■ Limit Concurrent Loans</li> </ul>

A photograph of a business meeting. Several people are seated around a table, looking at and pointing to various documents and charts. One person is holding a pen over a document. A glass of water is visible on the table. The scene is brightly lit, suggesting an office environment.

# DEMOGRAPHIC DETAILS

[ABC BLACKBOARDS, INC.]

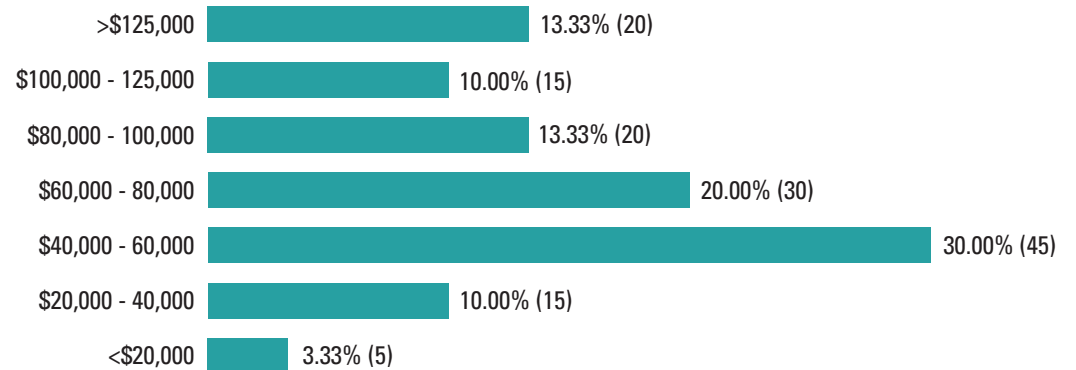
[401(K) PROFIT SHARING PLAN]

# TOTAL NUMBER OF ACTIVE PARTICIPANTS: 150

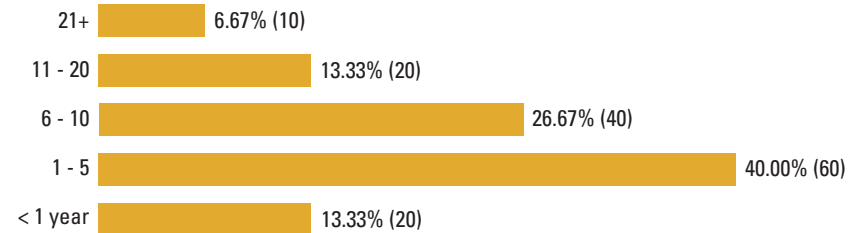
Participants with a status of Active [or suspended].  
Active participants are currently deferring a portion of their salary to their plan account.

AGE GROUP	PERCENTAGE	COUNT
≤ 29	27%	40
30-39	27%	40
40-49	20%	30
50-59	20%	30
≥ 60	6%	10
Unknown	0%	0

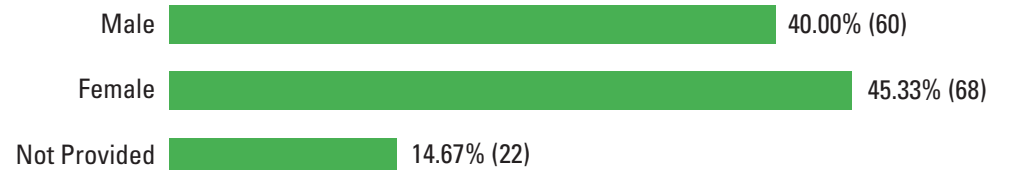
## Active Participants by Compensation % / (Count)



## Active Participants by Tenure % / (Count)



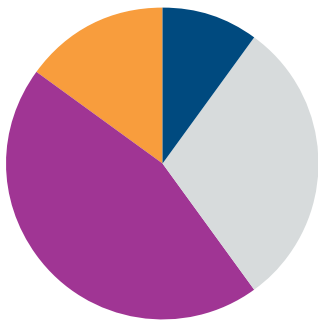
## Active Participants by Gender % / (Count)



# ASSET ALLOCATION (BY ASSET CLASS)

## By Age Group

Total Participants: 185



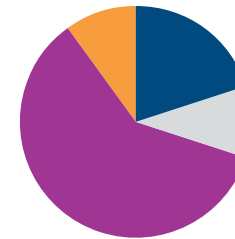
- Cash/Stable Value 10%
- Bond 30%
- Blended 45%
- Stock 15%

≤ 29: 46 Participants



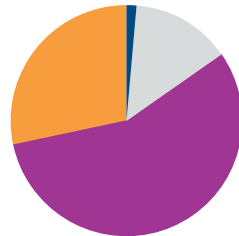
- Cash/Stable Value 10%
- Bond 20%
- Blended 30%
- Stock 40%

50-59: 34 Participants



- Cash/Stable Value 20%
- Bond 10%
- Blended 60%
- Stock 10%

30-39: 45 Participants



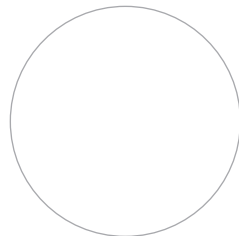
- Cash/Stable Value 10%
- Bond 30%
- Blended 30%
- Stock 30%

≥ 60: 21 Participants



- Cash/Stable Value 25%
- Bond 15%
- Blended 55%
- Stock 5%

40-49: 38 Participants



- Cash/Stable Value 0%
- Bond 0%
- Blended 0%
- Stock 0%

Age Unknown: 1 Participant



- Cash/Stable Value 25%
- Bond 25%
- Blended 25%
- Stock 25%





# ADDITIONAL INFORMATION

[ABC BLACKBOARDS, INC.]

[401(K) PROFIT SHARING PLAN]



# DEFINITIONS AND CALCULATIONS

## Definitions

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Active Participant	Participants with a status of Active [or suspended]. Active participants are currently deferring a portion of their salary to their plan account.
Eligible Participant	Employees who are eligible to participate in the plan.

## Calculations

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Account Balance	Sum of all participant assets in all funds, including the loan fund.
Age	Calculated from date of birth, rounded down to the nearest year.
Compensation	Calculated using quarter-end data. If full-year data is not available, compensation will be calculated based on available quarterly data to determine an annual compensation amount.
Overall Plan Score	Calculation of combined participation, deferral, and diversification factors weighted against an indicated benchmark or threshold.
Participation Rate	Number of active participants divided by number of active plus eligible participants.
Replacement Income	Calculation based on employee data on file and assumptions as noted on Replacement Income related pages in the document.
Tenure	Calculated from date of hire, the number of full years with the company.
Total Plan Assets	Sum of all participant account balances, including loan balances.
Overall Plan Score	A calculation of participation, deferral, diversification, and distribution metrics that are weighted and designed to provide an indication of your plan's health and improvement opportunity.

# PROPOSED ACTION PLAN

JANUARY	FEBRUARY	MARCH	APRIL
MAY	JUNE	JULY	AUGUST
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER

