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Reading EPIC/HUB's Performance Monitoring Tables

Every quarter, EPIC/HUB provides your Plan Administrator with a Performance Monitoring Table ("PMON") and Quarterly Newsletter for participant distribution. The purpose of the Table is to provide you with the performance results of the different funds offered in your 401k/403b Plan, and also to compare their returns to the returns of various market indices ("Idx") and comparable peer funds ("Cat"). In sum, the Table is like a comparative report card!

The Table lists all of the individual investment options that are offered in your 401k/403b Plan. It is not customized to each participant's fund selection. The funds are broken down into categories, such as Money Market Funds, Bond Funds, Hybrid (Balanced) Funds, Equity Funds, Aggressive Equity Funds and International Equity Funds. The funds offered in the plan are listed under each appropriate category, according to the fund's objective, per Morningstar.

The table also lists the fund's expense ratio in the last column. Note that all returns are net of the fund expenses. A full listing of all Plan fees and expenses can be found on your Provider's website under "Fee Disclosure."

The Table reflects returns for different time periods. Typically, you will see Year-To-Date (YTD), 3-month and 1-year total returns, along with total annualized returns for the past 3 years, 5 years and 10 years.

It is important to note that past performance is no guarantee of future results.

If you have any questions on how to read the Table, please call us at toll free at 888-558-3742

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