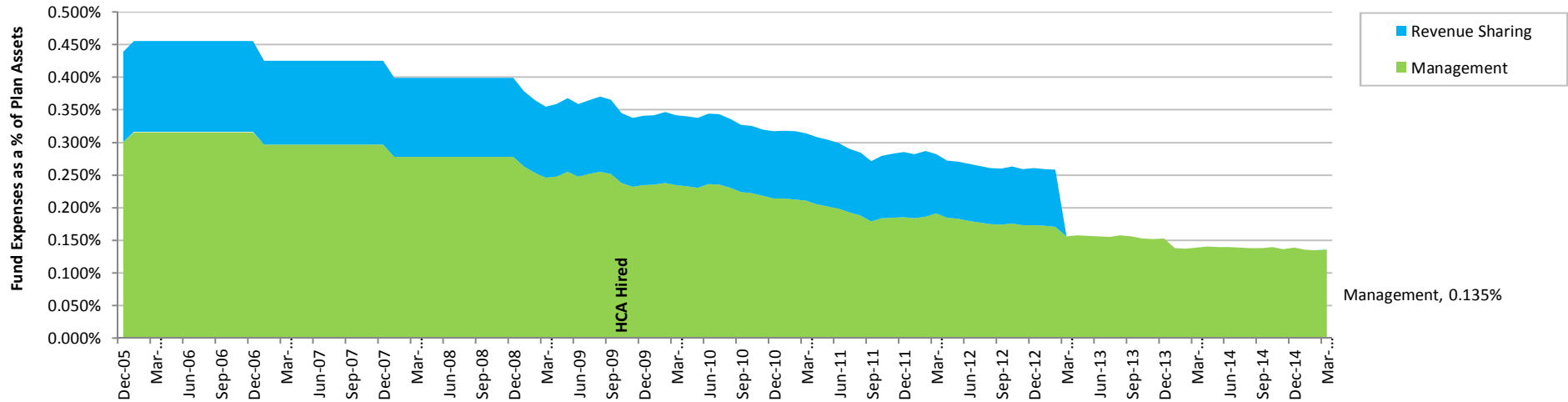
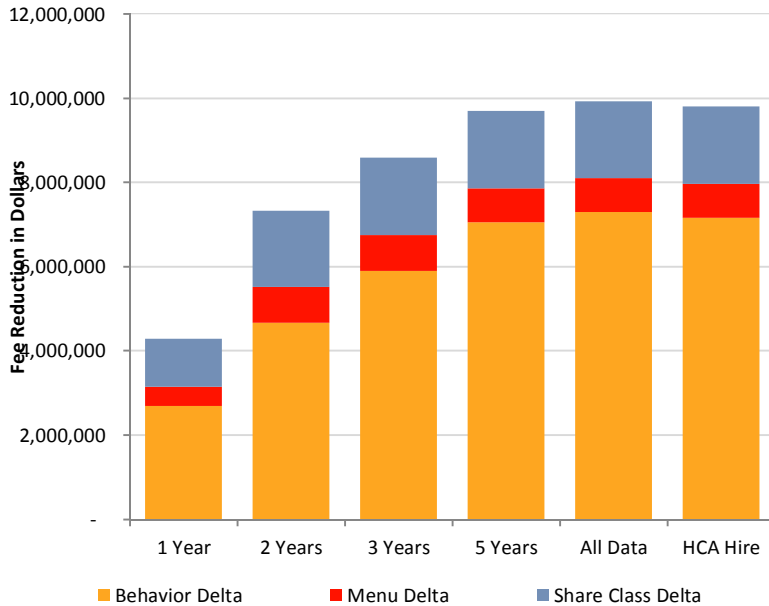


Estimated History of Overall Fund Expenses (Annualized)



Estimated Changes in Overall Fund Expense by Source



	1 Year	2 Years	3 Years	5 Years	All Data	HCA Hire
Revenue Sharing	1,046	1,947	533,425	1,347,944	2,173,644	1,465,823
Management	1,946,242	3,512,838	4,689,234	6,328,376	8,195,647	6,585,982
Total Fees	1,947,287	3,514,784	5,222,658	7,676,320	10,369,291	8,051,805
Behavior Delta	2,688,095	4,656,888	5,894,490	7,049,392	7,290,484	7,156,755
Menu Delta	447,223	856,704	853,316	796,082	796,082	796,082
Share Class Delta	1,145,464	1,798,350	1,837,246	1,837,246	1,837,246	1,837,246
Total Deltas	4,280,782	7,311,943	8,585,052	9,682,720	9,923,813	9,790,084

NOTES:

Fund Expenses: Expenses directly deducted from the fund's assets that lower the net performance of the fund on a uniform basis for all fund investors (not just your plan participants). This excludes wraps and other "post-NAV" fees.

Management: The portion of Fund Expenses used to pay for investment management services.

Revenue Sharing: The portion of Fund Expenses used to pay for administration. Historical Revenue Sharing may have been higher than shown due to incomplete or missing Revenue Sharing data.

Share Class Delta: Fee reduction as a result of swapping existing funds for lower expense alternatives.

Menu Delta: Fee change resulting from changes to the investment menu, including Revenue Sharing rebates.

Behavior Delta: Fee change resulting from participant allocation changes, inclusive of changes due to fund return differentials.