

**ABC 401(k) Plan**

Assets as of 06/30/2007

**FEE ANALYSIS & DISCLOSURE**
**PLAN DETAILS**

Plan Assets:	\$7,254,185
Number of Participants:	104

**DISCRETIONARY TRUSTEE FEE**

	Assets	Fee	Fee
<u>Asset Based Fee:</u>			
\$0 - \$1,000,000	\$1,000,000	1.00%	\$10,000
\$1,000,001 - \$2,000,000	\$1,000,000	0.80%	\$8,000
\$2,000,001 +	\$5,254,185	0.60%	\$31,525
<b>TOTAL</b>		<b>0.68%</b>	<b>\$49,525</b>

**RECORDKEEPING FEES**

Base Fee		\$3,500
Per Participant Fee	\$35	\$3,640
5500 Preparation		\$250
Minimum Fee		\$5,250
Loan Origination	\$100	
Distributions	\$30	
Minimum Termination Fee	\$1,000	
<b>TOTAL</b>		<b>0.10%</b>
		<b>\$7,390</b>

**MUTUAL FUND FEES**

	Internal Expenses			Lipper Average Expenses	
	Assets	Exp. Ratio	Fee	Exp. Ratio	Fee
Northern Small Cap Value	\$250,000	1.00%	\$2,500	1.52%	\$3,800
American Independence International Equity	\$1,185,807	0.99%	\$11,739	1.59%	\$18,854
Vanguard Explorer	\$108,319	0.46%	\$498	1.64%	\$1,776
American Century Vista	\$433,022	0.80%	\$3,464	1.55%	\$6,712
Goldman Sachs Mid-Cap Value	\$545,741	0.77%	\$4,202	1.45%	\$7,913
T. Rowe Price Growth Stock	\$907,257	0.72%	\$6,532	1.44%	\$13,064
Vanguard 500 Index	\$198,242	0.18%	\$357	0.59%	\$1,170
American Independence Stock (1)	\$494,650	0.89%	\$4,402	1.35%	\$6,678
PIMCO Total Return Bond	\$546,416	0.43%	\$2,350	0.97%	\$5,300
American Beacon Money Market Select	\$1,108,643	0.12%	\$1,330	0.91%	\$10,089
NestEgg Dow Jones U.S. 2040 (1)	\$212,941	0.75%	\$1,597	1.20%	\$2,555
NestEgg Dow Jones U.S. 2030 (1)	\$385,553	0.70%	\$2,699	1.20%	\$4,627
NestEgg Dow Jones U.S. 2020 (1)	\$405,237	0.55%	\$2,229	1.20%	\$4,863
NestEgg Dow Jones U.S. 2015 (1)	\$314,247	0.45%	\$1,414	1.20%	\$3,771
NestEgg Dow Jones U.S. 2010 (1)	\$152,108	0.45%	\$684	1.20%	\$1,825
Self Directed Brokerage Account	\$6,004	0.00%	\$0	0.00%	\$0
<b>TOTAL</b>	<b>\$7,254,185</b>	<b>0.63%</b>	<b>\$45,999</b>	<b>1.28%</b>	<b>\$92,998</b>

**SUMMARY**

	Total Plan Costs	
Trustee Fees:	<b>0.68%</b>	<b>\$49,525</b>
Recordkeeping Fees:	<b>0.10%</b>	<b>\$7,390</b>
Mutual Fund Fees:	<b>0.63%</b>	<b>\$45,999</b>
<b>Total Fees:</b>	<b>1.42%</b>	<b>\$102,914</b>

The fees disclosed above are based on a hypothetical example. The total amount of your fees will vary depending on the specific criteria of your plan, including but not limited to; your total plan assets; number of participants and; investment choices.