

INTRUST Fee Analysis & Disclosure

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 +	\$5,270,597	0.60%	\$31,624
Total		\$7,270,597		\$49,624
				0.68%

Actual Trustee fees billed for the period are based on the average daily balance of the Plan assets

Recordkeeping Fee		Fee	Fee \$
Base Fee			\$3,500
Per Participant Fee	# of Participants = 104	\$35	\$3,640
Minimum Fee		\$5,250	
Loan Origination (per loan)		\$100	
Distributions (per distribution)		\$30	
Minimum Termination Fee		\$1,000	
Total			\$7,140
			0.10%

Mutual Fund Fees	Assets	Exp. Ratio(1)	Fee \$	Asset	Exp. Ratio (2)	Fee \$
Actual Fund Expenses				Lipper Average Expenses		
American Independence International Equity	\$1,185,807	1.04%	\$12,332	Intl Core	1.27%	\$15,060
Northern Small Cap Value	\$250,000	1.00%	\$2,500	Sm Value	1.52%	\$3,800
Alger Samll Cap Growth	\$108,319	1.27%	\$1,376	Sm Growth	1.68%	\$1,820
American Century Vista	\$433,022	0.80%	\$3,464	Mid Growth	1.47%	\$6,365
Goldman Sachs Mid-Cap Value	\$545,741	0.79%	\$4,311	Mid Value	1.41%	\$7,695
T. Rowe Price Growth Stock	\$907,257	0.73%	\$6,623	Lg Growth	1.37%	\$12,429
Vanguard 500 Index	\$198,242	0.18%	\$357	Lg Core	0.61%	\$1,209
American Independence Stock (3)	\$494,650	0.99%	\$4,897	Lg Value	1.26%	\$6,233
PIMCO Total Return Bond	\$546,416	0.46%	\$2,514	Intmd Bnd	0.91%	\$4,972
Federated Government Obligations	\$1,108,643	0.23%	\$2,550	Money Mrkt	0.37%	\$4,102
NestEgg 2050 (3)	\$22,414	0.78%	\$175	Tgt 2050	1.24%	\$278
NestEgg 2040 (3)	\$212,941	0.74%	\$1,576	Tgt 2040	1.23%	\$2,619
NestEgg 2030 (3)	\$385,553	0.65%	\$2,506	Tgt 2030	1.21%	\$4,665
NestEgg 2020 (3)	\$405,237	0.67%	\$2,715	Tgt 2020	1.20%	\$4,863
NestEgg 2010 (3)	\$466,355	0.65%	\$3,031	Tgt Cur	1.07%	\$4,990
Total	\$7,270,597		\$50,927	Total	1.12%	\$81,101

Summary of All Fees		Total Plan Costs	
Trustee Fee Total		\$49,624	0.68%
Recordkeeping Fee Total		\$7,140	0.10%
Mutual Fund Fees Total		\$50,927	0.70%
Plan Total	\$7,270,597	\$107,690	1.48%

(1) Expense Ratios for the listed funds in the plan are net of applicable waivers, contractual reductions, expense reimbursements that may be in place at the fund. Refer to the prospectus' for specific information on gross expenses and the terms and conditions of any reductions to the expense that may be in effect.

(2) Expense ratios for the Lipper Averages are based on data as of 12/31/xxxx. Expense ratios for the target date funds are provided by Morningstar.com.

(3) INTRUST Bank N.A. performs custody services for the American Independence Stock Fund; and the NestEgg 2010, NestEgg 2020, NestEgg 2030, NestEgg 2040, and NestEgg 2050 Funds. INTRUST Bank N.A. receives fees for this service.