



**The Commerce Trust Company**  
A Division of Commerce Bank, N.A.

*ask*  
*listen*  
*solve*



# Plan **REVIEW**

Your Retirement Plan

# Plan Review

For  
**Joe's Garage**  
February 2010

Presented by  
Stacy Henderson  
**The ABC Company &  
Your CTC Relationship Mgr.**

Plan data, as of 10/01/2009 - 09/30/2010,  
provided by FBD Consulting, Inc.

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# Eligible Employees and Participants

There were

**496**

eligible employees

There were

**386**

Participants with deferrals

The participation rate was

**78%**

Benchmark: 85.4%\*

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**NOTES**

\* Source: 51st Annual Survey of Profit Sharing and 401(k) Plans, © 2009, Profit Sharing/401(k) Council of America

# Participation by Age Group

<20	3*	33.00%
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21 – 30	137*	80.00%
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31 – 40	140*	79.00%
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41 – 50	124*	82.00%
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51 – 60	74*	66.00%
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Over 60	18*	78.00%
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The overall participation rate  
was

**78.00%**

Benchmark: 85.4%\*\*


**NOTES**

\*Number of eligible within each group

\*\* Source: 51st Annual Survey of Profit Sharing and 401(k) Plans, © 2009, Profit Sharing/401(k) Council of America

# Contribution Rates by Age Group

<20	3*	3.00%
21 – 30	137*	4.01%
31 – 40	140*	5.12%
41 – 50	124*	5.75%
51 – 60	74*	5.21%
Over 60	18*	6.91%

The overall average  
contribution rate was

**5.04%**

Benchmark: 7.3%\*\*

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**NOTES**

\*Number of eligible within each group

\*\* Source: 51st Annual Survey of Profit Sharing and 401(k) Plans, © 2009, Profit Sharing/401(k) Council of America

# Contribution Rates by Compensation Group

Average contribution rate for  
Highly Compensated Employees  
(HCEs)

**0.00%**

Benchmark: 7.0%\*

Average contribution rate for  
Non-Highly Compensated  
Employees (NHCEs)

**3.31%**

Benchmark: 5.6%\*

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**NOTES**

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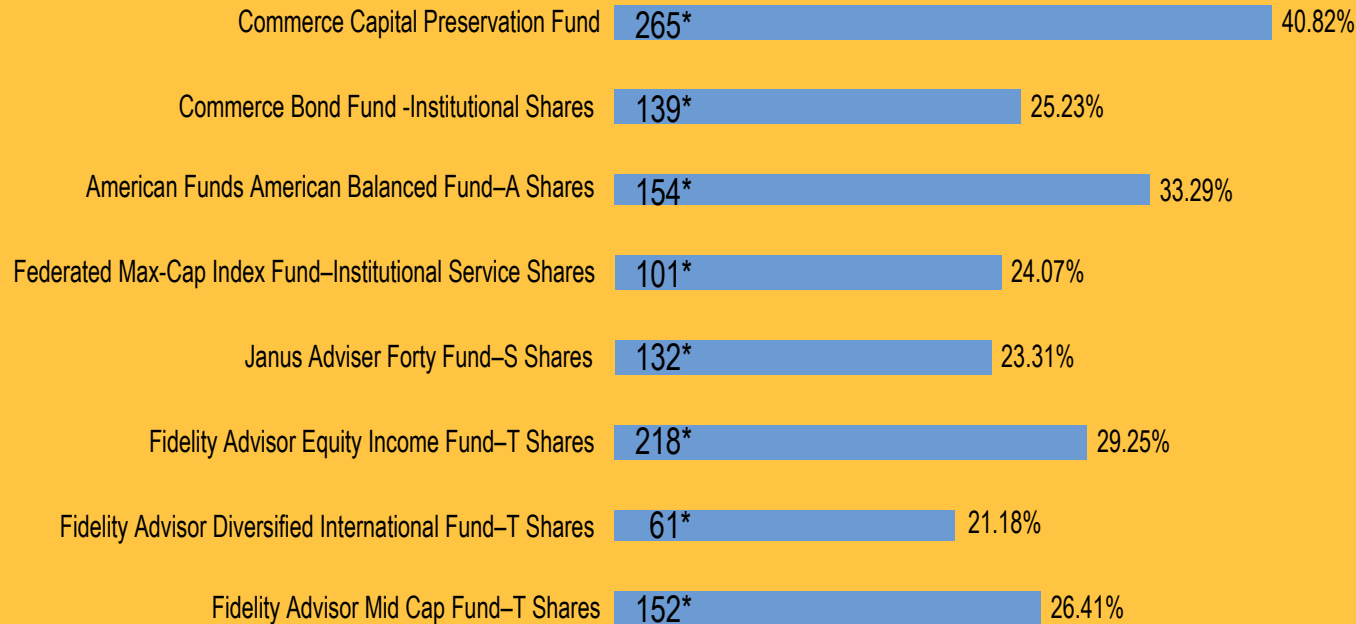
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**NOTES**

\* Source: 51st Annual Survey of Profit Sharing and 401(k) Plans, © 2009, Profit Sharing/401(k) Council of America

# Average Participant Allocation by Fund



The percent shown with each bar

represents the average participants  
allocation to that investment option.

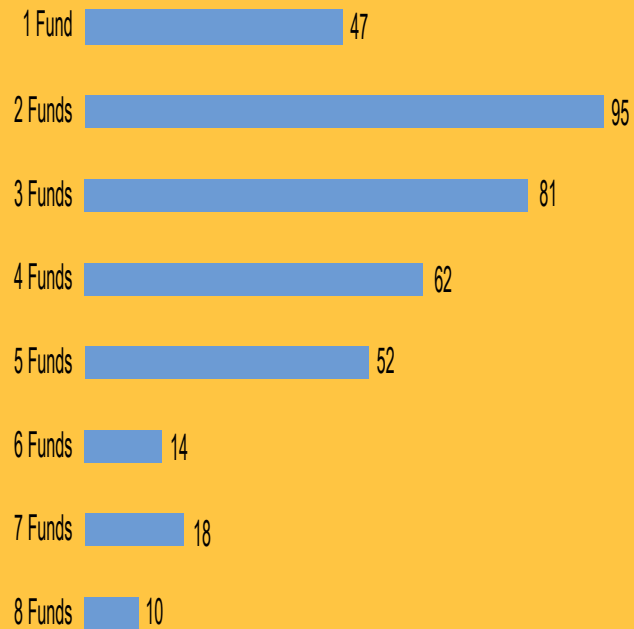
For example, of the 265 participants in the  
Commerce Capital Preservation Fund,  
their average allocation to that fund is 40.82%.

**NOTES**

\*Number of employees in fund



# Number of Funds per Participant



The average participant had  
assets in 3.37 funds

Benchmark: 3.70\*

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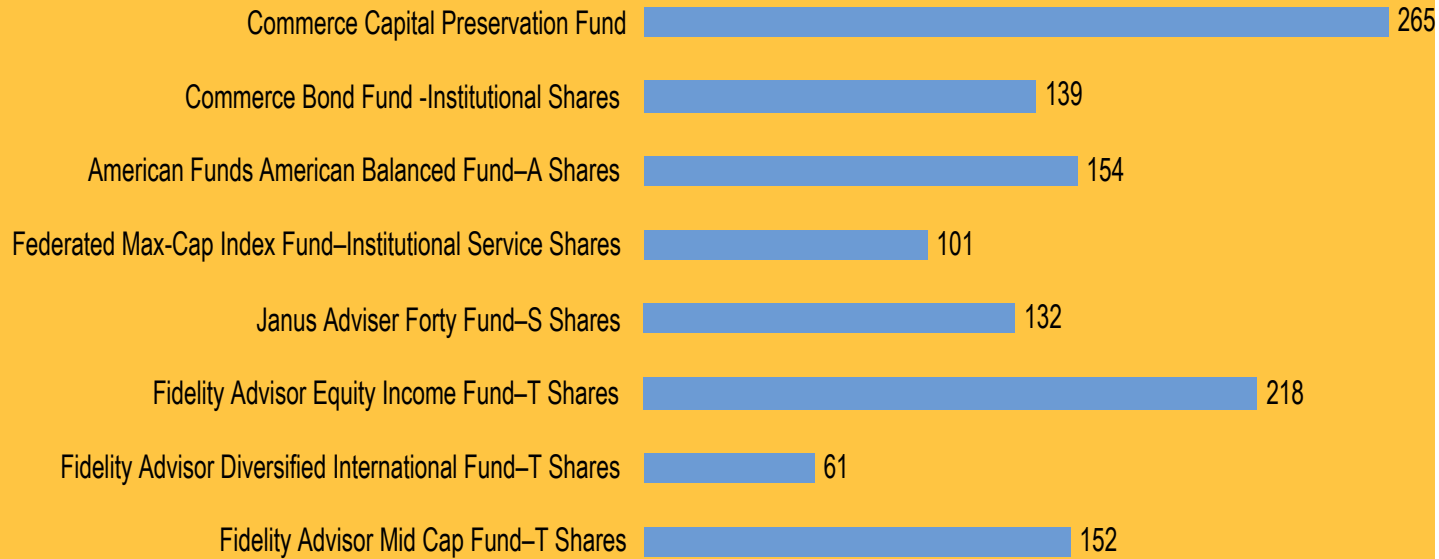
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**NOTES**

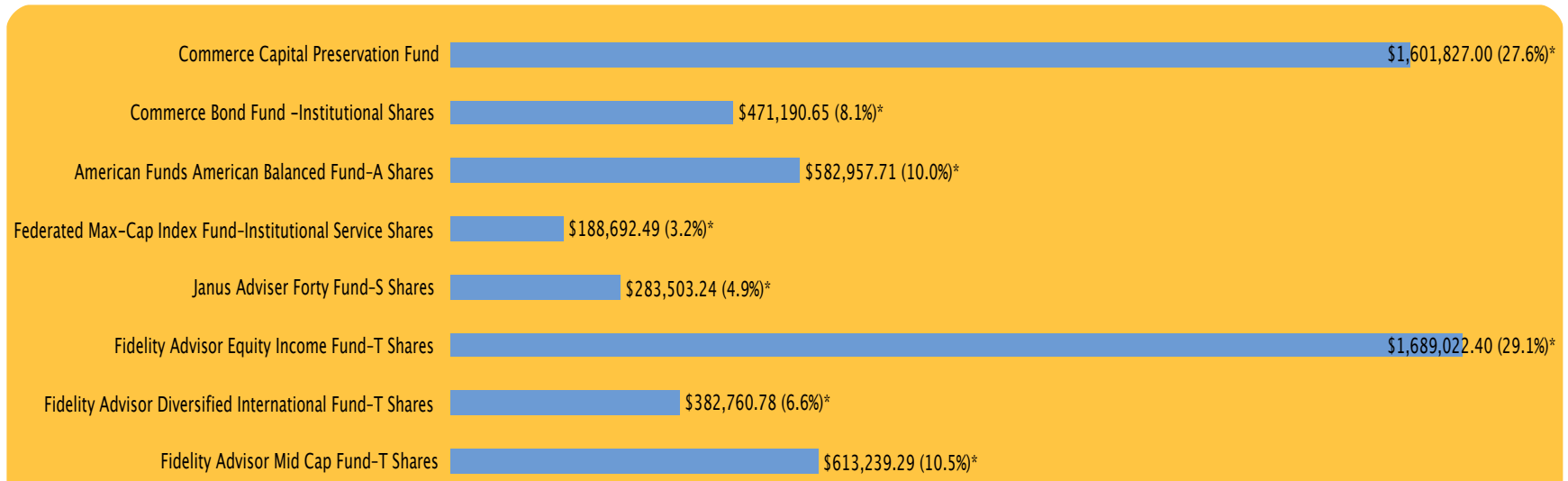
\*Source: How America Saves, 2009, © 2009 The Vanguard Group, Inc.

# Number of Participants in Each Fund



**NOTES**

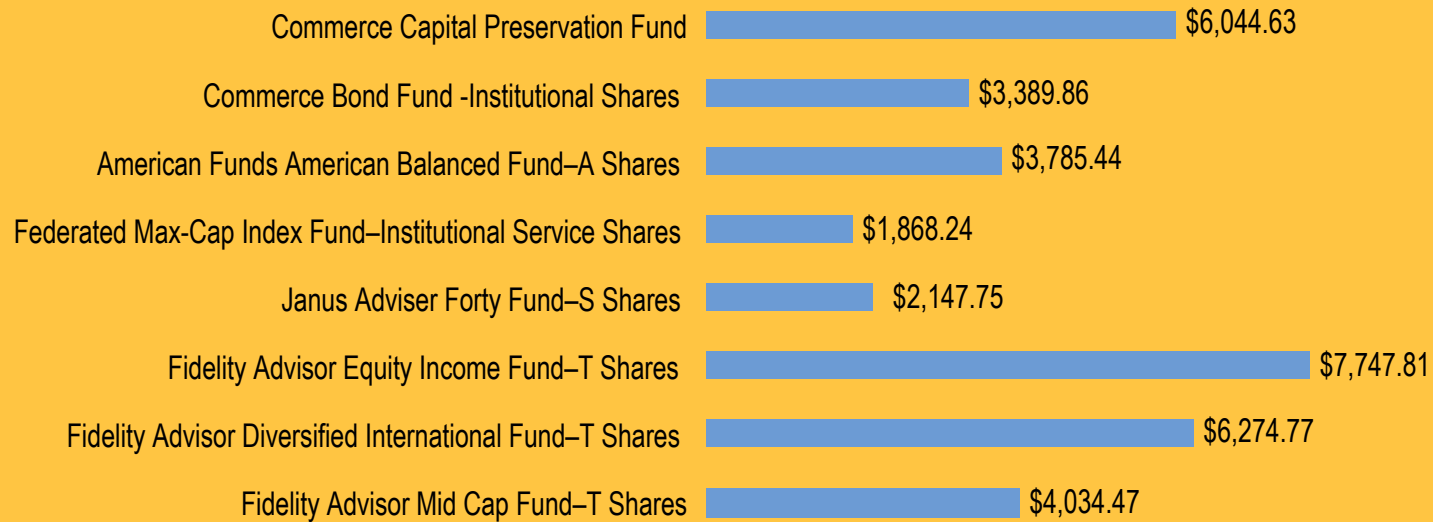
# Plan Assets by Fund



\*Percent of total assets

Total \$5,813,193.56

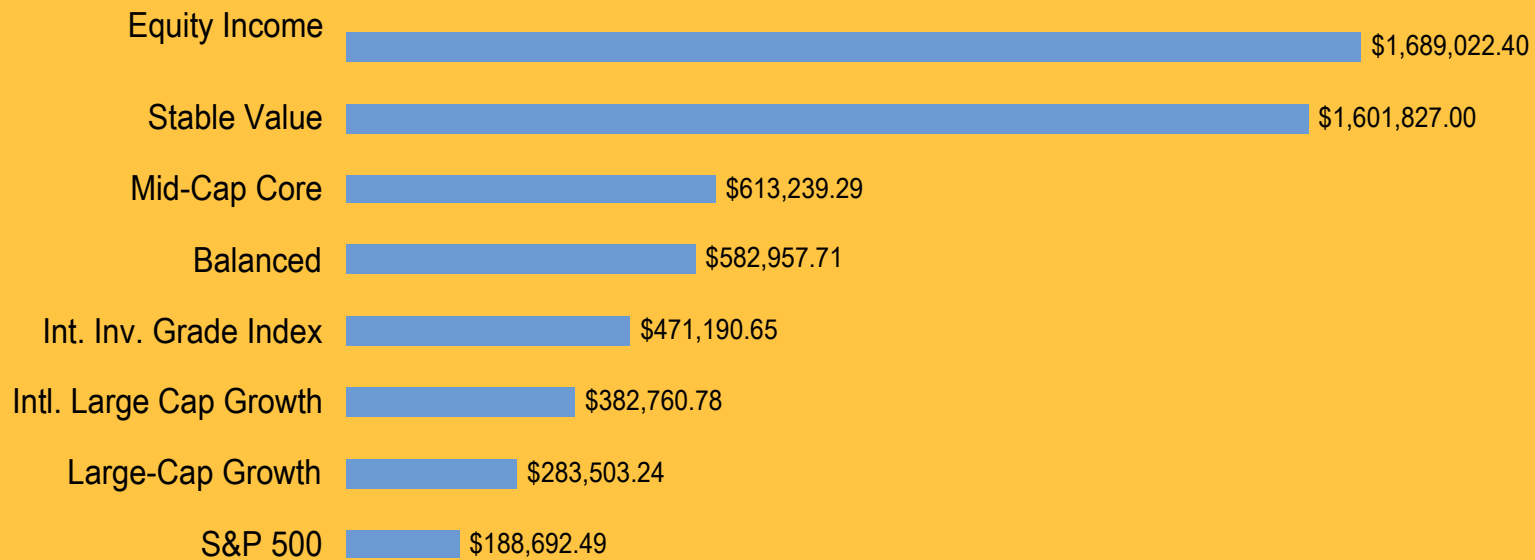
# Average Participant Balances by Fund



**NOTES**

Average Participant Balance \$15,338.24

# Plan Assets by Asset Class



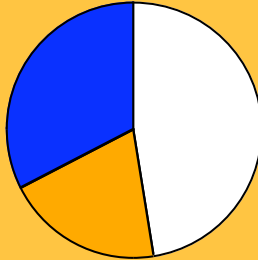
Total \$ 5,813,193.56

**NOTES**

# Asset Allocation by Age

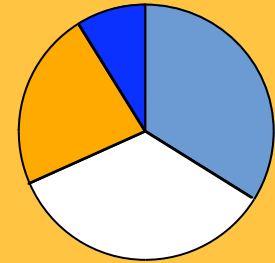
## 20 and Younger

Money Market	\$812.73	48%
Bond	\$554.50	32%
Balanced	\$0.00	0%
Stock	\$344.41	20%



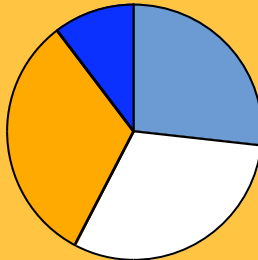
## 41 to 50

Money Market	\$750,109.09	34%
Bond	\$196,756.13	9%
Balanced	\$741,795.89	34%
Stock	\$491,837.64	23%



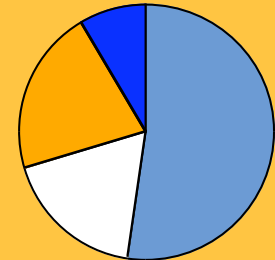
## 21 to 30

Money Market	\$122,807.83	31%
Bond	\$41,432.76	10%
Balanced	\$106,529.65	27%
Stock	\$127,812.74	32%



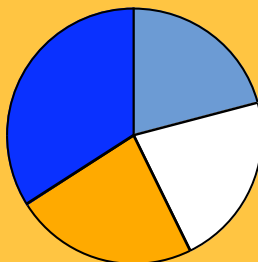
## 51 to 60

Money Market	\$333,710.26	18%
Bond	\$157,485.80	9%
Balanced	\$954,459.46	52%
Stock	\$386,597.42	21%



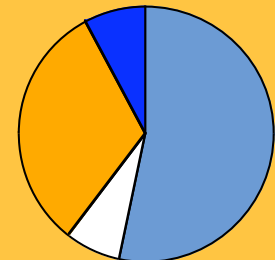
## 31 to 40

Money Market	\$380,255.77	22%
Bond	\$591,552.13	34%
Balanced	\$360,179.86	21%
Stock	\$396,375.30	23%

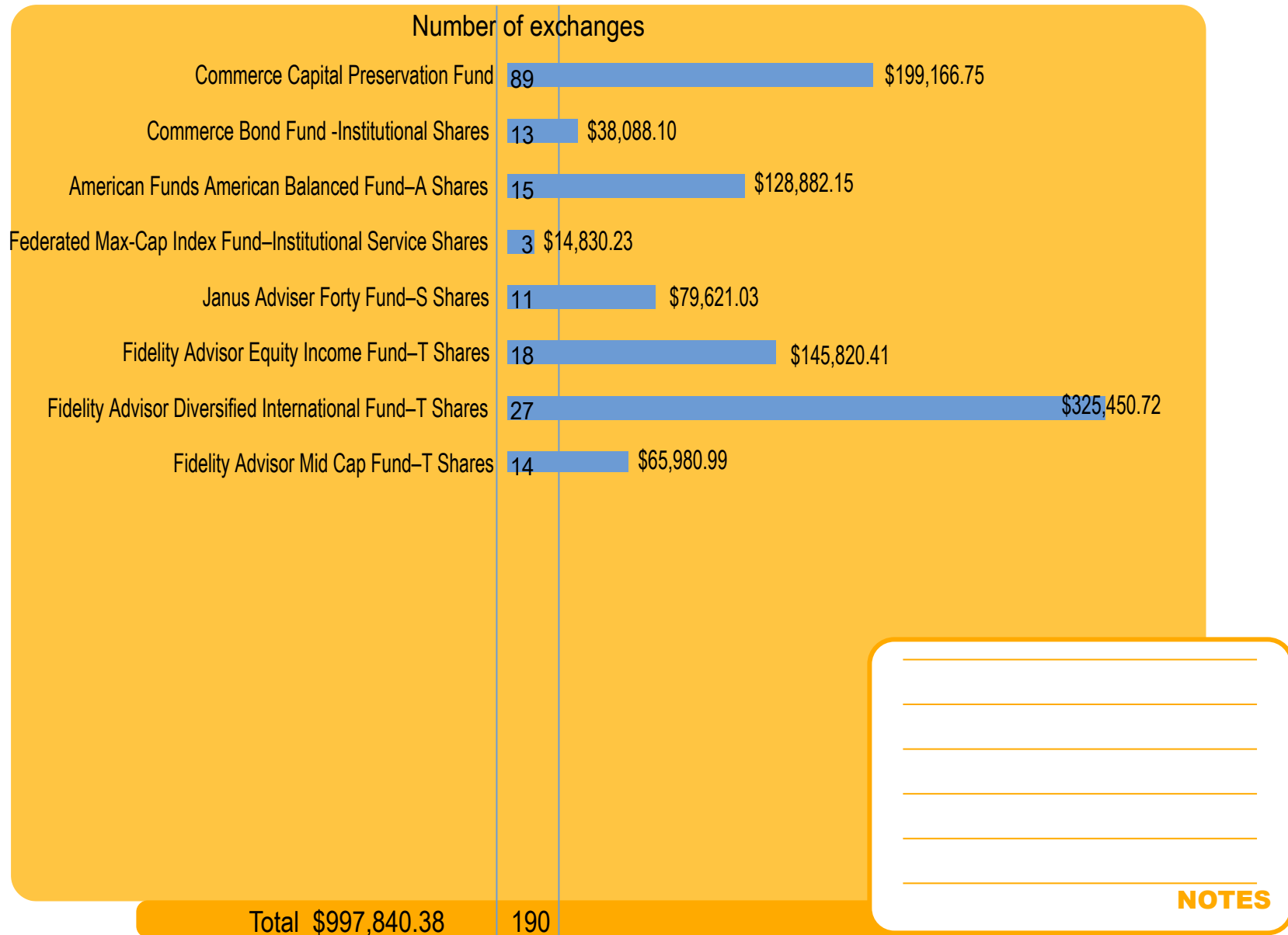


## 61 and Older

Money Market	\$14,131.32	7%
Bond	\$15,809.33	8%
Balanced	\$109,015.25	53%
Stock	\$65,228.29	32%



# Exchanges In



# Exchanges Out

	Number of exchanges	
Commerce Capital Preservation Fund	22	\$199,017.71
Commerce Bond Fund -Institutional Shares	7	\$9,596.12
American Funds American Balanced Fund–A Shares	10	\$76,247.21
Federated Max-Cap Index Fund–Institutional Service Shares	9	\$46,628.22
Janus Adviser Forty Fund–S Shares	9	\$47,635.91
Fidelity Advisor Equity Income Fund–T Shares	14	\$81,092.43
Fidelity Advisor Diversified International Fund–T Shares	5	\$9,232.26
Commerce International Equity-Institutional Shares	99	\$355,559.05
Fidelity Advisor Mid Cap Fund–T Shares	10	\$172,966.85

**NOTES**

Total \$997,975.76

185



# Distributions

Normal distributions

**\$148,036.20**

Number of distributions: 49

Hardship distributions

**\$10,259.90**

Number of distributions: 2

Total distributions

**\$158,296.10**

Number of distributions: 51

# Annual Comparison

**2009**

There were

**338**

Participants with balances  
in 2007

**2010**

There were

**379**

Participants with balances  
in 2008

Total Plan Assets:

**\$4,437,778.18**

Ending 2007

Total Plan Assets:

**\$5,813,193.56**

Ending 2008

# Eligible Employees and Participants

There were

**496**

376

eligible employees

There were

**386**

332

participants with deferrals

The participation rate was

**78.00%**

88.30%

NOTES

# Participation by Age Group

2010

2009

<20	3* 33.00%	3* 100.00%
21 – 30	137* 80.00%	114* 92.11%
31 – 40	140* 79.00%	100* 87.00%
41 – 50	124* 82.00%	97* 89.69%
51 – 60	74* 66.00%	52* 78.85%
61+	18* 78.00%	10* 90.00%

\*Number of eligible within each group

The overall participation rate  
was

**78.00%**

88.30%

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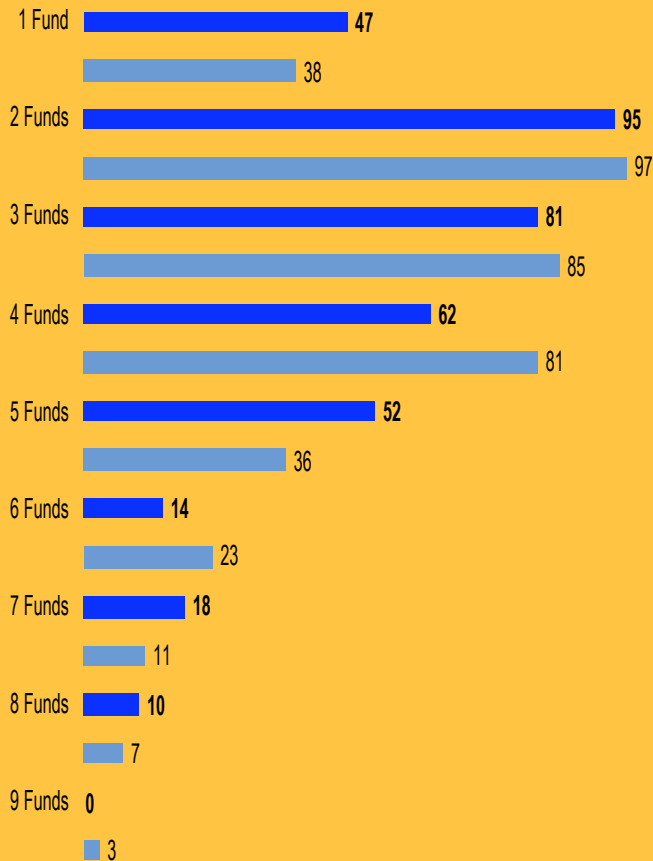
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**NOTES**

Key: **Dark Blue:** 2010 **Lt. Blue:** 2009

# Number of Funds per Participant



\*Source: Plan Sponsor's Seventh Annual Defined Contribution Survey, 2009

The average participant had  
assets in

**3.37**

3.49

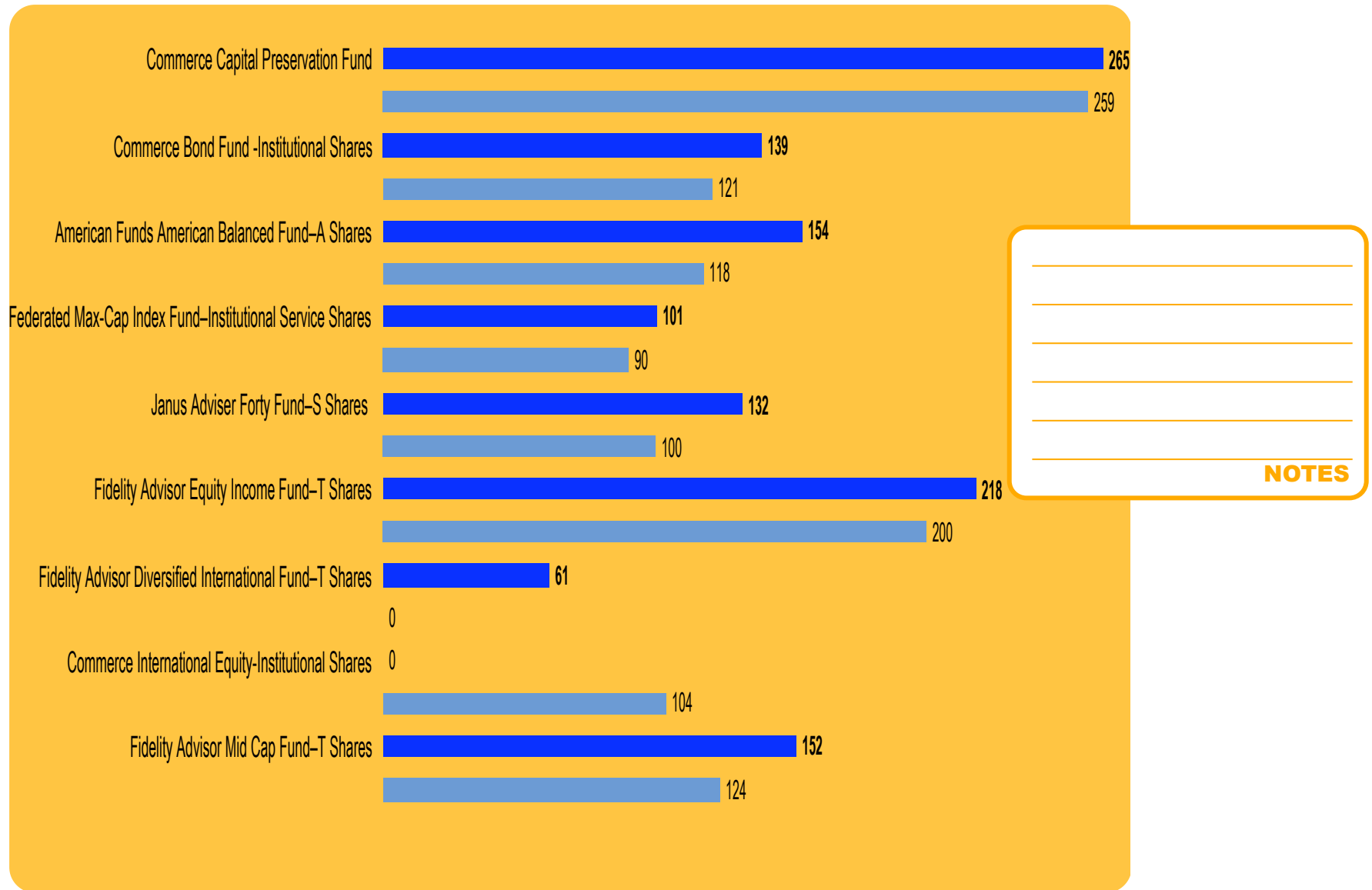
Funds

Benchmark: 4.64\*

Key: Dark Blue: 2010 Lt. Blue: 2009

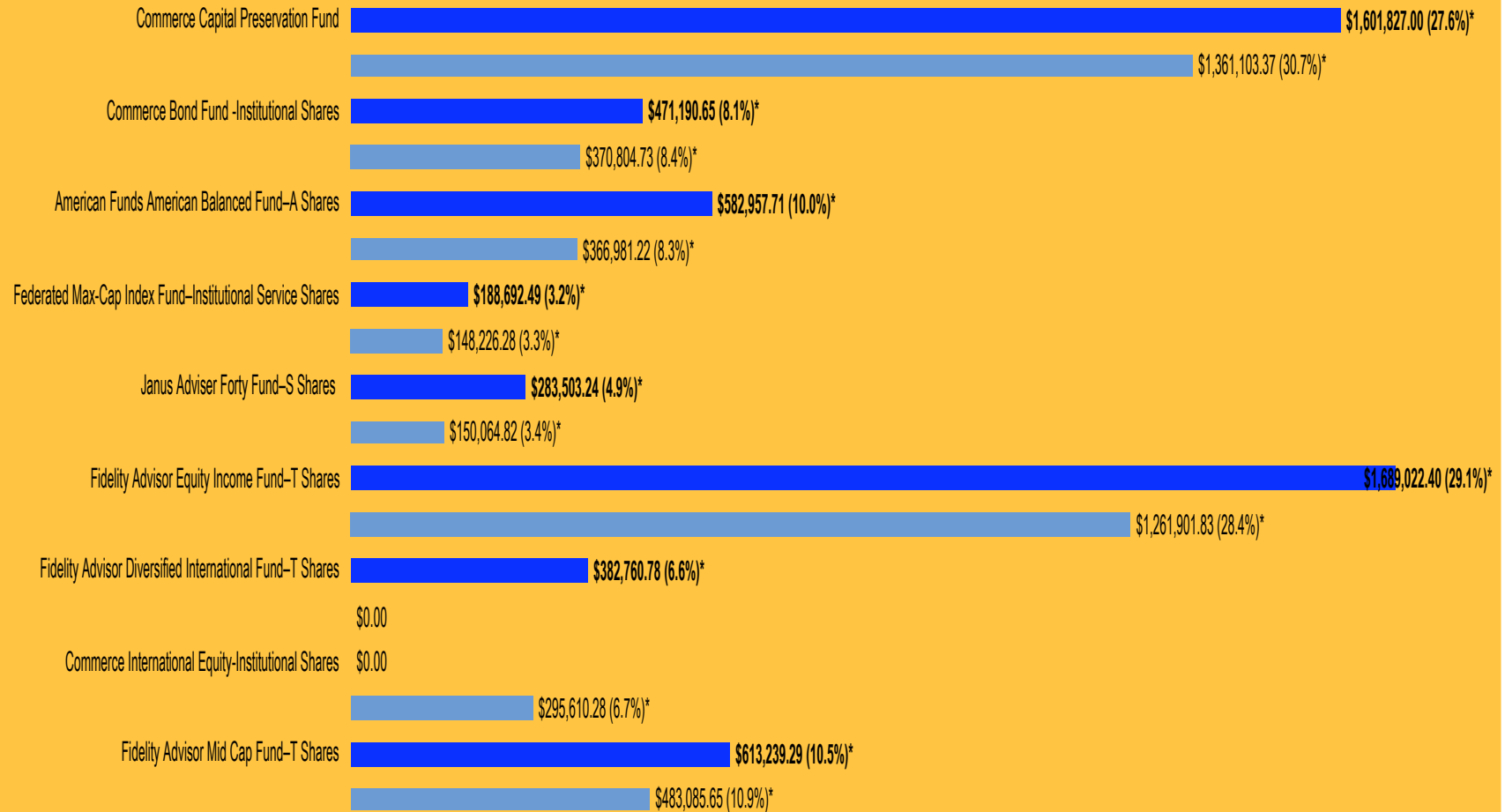
NOTES

# Number of Participants in Each Fund



Key: Dark Blue: 2010 Lt. Blue: 2009

# Plan Assets by Fund

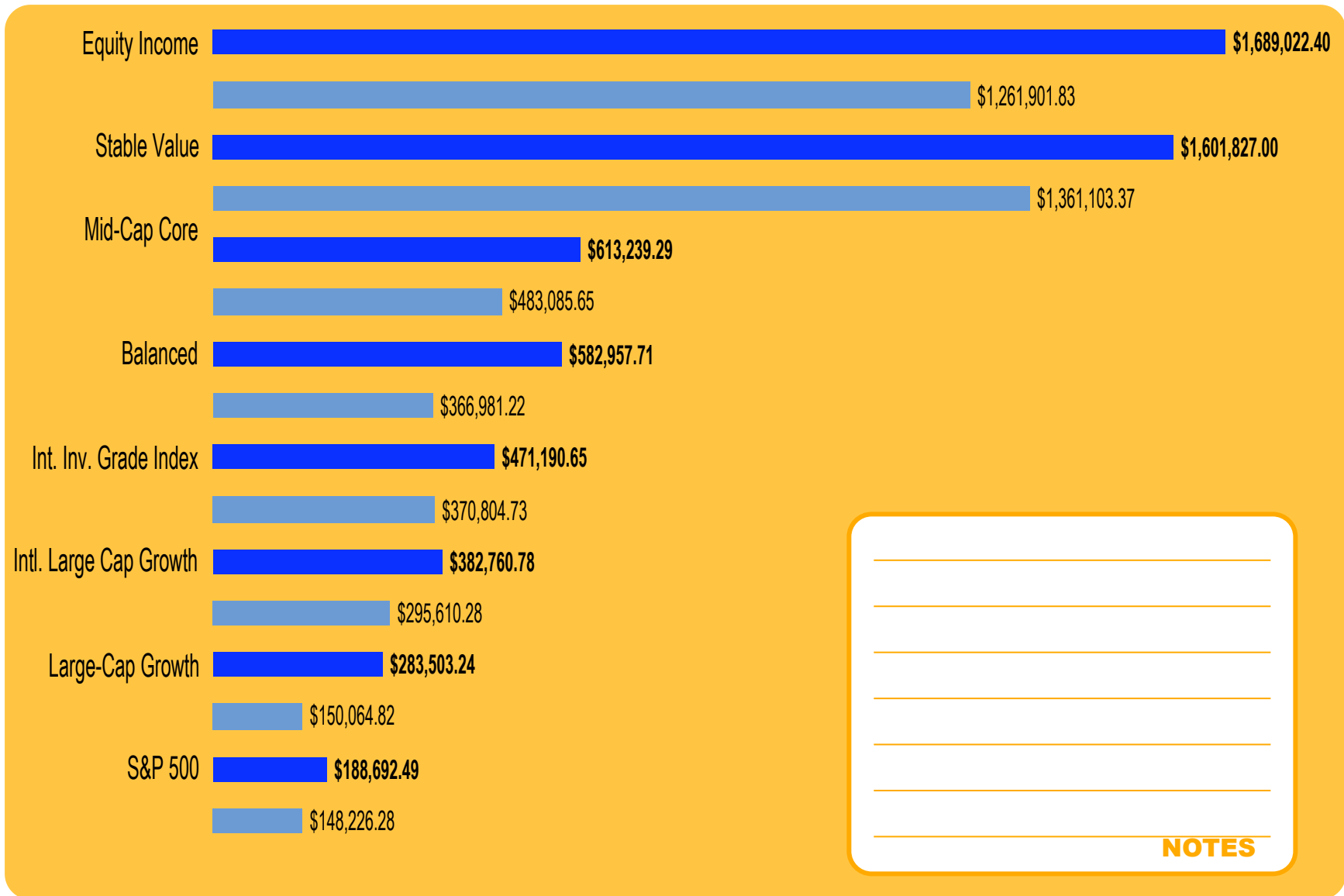


\*Percent of total assets

Total **\$5,813,193.56** **\$4,437,778.18**

Key: **Dark Blue: 2010** **Lt. Blue: 2009**

# Plan Assets by Asset Class



Key: Dark Blue: 2010 Lt. Blue: 2009



# Distributions

Normal distributions

**\$148,036.20**

\$225,309.76

Number of distributions:

**49**

43

Hardship distributions

**\$10,259.90**

\$5,458.05

Number of distributions:

**2**

2

# Eligibility and Participation

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**NOTES**

# Contribution Rate

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**NOTES**

# Investment Options

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**NOTES**

# Investment Allocations

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**NOTES**

# Compliance

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# Loans

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**NOTES**

# Communication

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