

BrightScope Top 30 401k Plans

Strategic Insight is pleased to announce the BrightScope Top 30 401k Plans of 2016. BrightScope's Top 30 list comprises large 401k plans with high overall quality, as measured by the BrightScope Rating. The BrightScope Rating measures how effective a 401k plan is at getting its participants to retirement. More details about the BrightScope Rating can be obtained in the FAQ section of the BrightScope website: <https://www.brightscope.com/faq/401k-retirement/>

The plans that made the 2016 Top 30 Plans list are defined by the following traits:

- **Generous Company Contributions** - The average company generosity was over \$15,000 per participant.
- **Immediate Plan Eligibility** - This year's Top 30 list includes twenty-six plans with immediate eligibility.
- **Immediate Vesting** - This year's Top 30 list includes twenty-six plans with immediate eligibility.
- **Low Fees** - Among plans found in this year's Top 30 list, the average Total Plan Cost dropped to 0.22%.
- **High Participation Rates** - We have seen participation rates climb to over 97% in this year's list.
- **Salary Deferral** - Plans within the Top 30 list average over \$14,100 in salary deferrals per participant.

2016 Rank	2015 Rank	Company Name	Plan Name	2016 Rating	Net Assets (Billions)
1	1	Delta Air Lines, Inc.	Delta Pilots Savings Plan	92.77	\$8.34
2	N/A	American Airlines, Inc. - Retirement	American Airlines, Inc. 401(k) Plan For Pilots	92.57	\$5.43
3	N/A	United Airlines, Inc.	United Airlines Pilot Retirement Account Plan	92.55	\$7.48
4	4	Southwest Airlines Co.	Southwest Airlines Pilots' Retirement Savings Plan	91.75	\$4.12
5	2	Savings Board of the NFL Player Second Career Savings Plan	NFL Player Second Career Savings Plan	91.67	\$1.77
6	3	Saudi Arabian Oil Company Saudi Aramco	The Savings Plan of Saudi Arabian Oil Company	91.34	\$2.12
7	N/A	Novartis Corporation	Novartis Corporation Investment Savings Plan	90.11	\$7.51
8	10	United Parcel Service, Inc.	UPS/IPA Defined Contribution Money Purchase Pension Plan	89.80	\$1.40
9	8	Chevron Corporation	Chevron Employee Savings Investment Plan	89.64	\$19.38
10	6	Amgen Inc.	Amgen Retirement and Savings Plan	89.64	\$4.28

BrightScope Top 30 401(k) Plans

2016 Rank	2015 Rank	Company Name	Plan Name	2016 Rating	Net Assets (Billions)
11	11	Anadarko Petroleum Corporation	Anadarko Employee Savings Plan	89.59	\$1.53
12	12	Google Inc.	Google Inc. 401(k) Savings Plan	88.94	\$7.67
13	16	Pfizer Inc.	Pfizer Savings Plan	88.84	\$11.51
14	7	Bayer Corporation	Bayer Corporation Savings and Retirement Plan	88.81	\$4.60
15	14	Annuity Board of the NFL Player Annuity Program	NFL Player Annuity Program	88.78	\$1.07
16	N/A	AstraZeneca Pharmaceuticals LP	AstraZeneca Savings and Security Plan	88.68	\$4.27
17	N/A	Microsoft Corporation	Microsoft Corporation Savings Plus 401(k) Plan	88.44	\$15.63
18	19	Bechtel Global Corporation	Bechtel Trust & Thrift Plan	88.39	\$4.86
19	5	ConocoPhillips Company	ConocoPhillips Savings Plan	88.39	\$6.91
20	24	Shell Oil Company	Shell Provident Fund	88.15	\$10.26
21	22	Latham & Watkins LLP	Latham & Watkins 401(k) Savings and Profit Sharing Plan	88.13	\$1.32
22	23	Bristol-Myers Squibb Company	Bristol-Myers Squibb Company Savings and Investment Program	88.11	\$5.13
23	27	Exxon Mobil Corporation	ExxonMobil Savings Plan	88.06	\$21.51
24	N/A	Altria Group, Inc.	Deferred Profit-Sharing Plan for Salaried Employees	88.01	\$4.19
25	N/A	Yahoo Inc	Yahoo 401(k) Plan	87.94	\$1.17
26	N/A	Kirkland & Ellis LLP	Kirkland & Ellis LLP Defined Contribution 401(k) Savings Plan	87.62	\$1.03
27	N/A	The Boeing Company	The Boeing Company Voluntary Investment Plan	87.55	\$50.40
28	21	Federal National Mortgage Association	Federal National Mortgage Association Retirement Savings Plan for Employees	87.43	\$1.95
29	26	Sanofi U.S. Inc. and Sanofi U.S. LLC	Sanofi U.S. Group Savings Plan	87.42	\$5.40
30	N/A	Lenovo	Lenovo Savings Plan	87.41	\$1.54