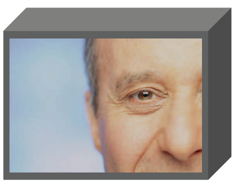
How would you answer these questions?

- Are you satisfied with your plan's investment results?
- Are you happy with the level of employee participation in your plan?
- Are you happy with the level of service you're getting from your current provider?
- Do you know the total expenses paid by your plan?

The 401k Service Solution™ is a program designed to guide Plan Sponsors and Fiduciaries through plan development and design, investment management selection, employee education, legislative changes, and ongoing plan administration and monitoring.

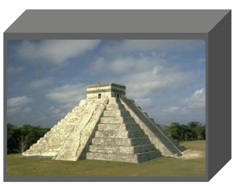
Each step takes you through a unique process to identify your plan's particular needs, provide solutions to address those needs, and create a clear course of action to make managing your qualified plan **simple.**



1

The Vision Session™

- How do you see your plan?
- What benefits are important to your company?
- What level of service do you expect?



2

A Solid Foundation™

- Do you fully understand ERISA guidelines for documenting the decisions made on your plan?
- How should you structure your Investment Policy Statement?
- How often must you review your IPS?

3

The Portfolio Builder™

- How do you compare proposals?
- What is the best choice for your company?
- Are your existing options still competitive?

4

The Advanced Investor Series™

- How well are your employees prepared for retirement?
- What level of education must you provide?
- Do your employees fully understand the benefit provided to them?

5

The Peak Administration Guide™

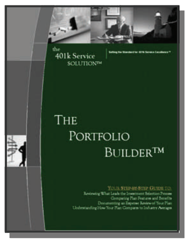
- Do you, as the sponsor, fully understand all plan options?
- Do you feel comfortable with the legislative changes that affect your plan?
- What is the best way to limit fiduciary liability?

6

The Lead Fiduciary Practice™

- How often do you review your plan's investment selection?
- When should you replace investment choices within your plan?
- How do you control plan expenses?

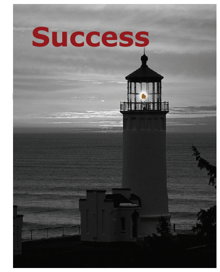
You've got concerns, we've got solutions.



Course Book

Work Book

Summary & Action Plan



Clear Guidance for Success

Step-by-Step

Each course in the 401k Service Solution™ takes you through a unique process to identify your plan's concerns and particular needs, provide solutions to address those needs, and create a clear course of action to make managing your qualified plan simple.

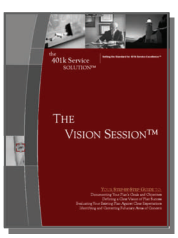
First, each course book addresses a specific subject of importance to plan sponsors and fiduciaries. The courses are designed to educate you on the important issues and walk you through how to identify your plan's needs as it relates to those issues.

Second, each course book has a workbook of accompanying forms to fill out that document your company's specific needs in detail.

Finally, the worksheets are used to compile a summary report that provides you with a documented solution and action plan as it relates to each course.

Courses

1 2 3 4 5 6

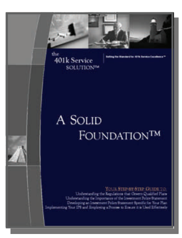


1. The Vision Session™

Defining your vision of plan success.

In this course, a thorough analysis of the critical issues important to both the plan sponsor and employees are conducted.

The summary will provide guidance to move you in a direction that will help ensure plan success and lay the groundwork for all future decisions on your plan.

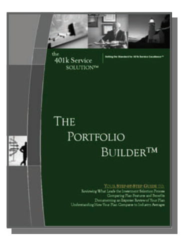


2. A Solid Foundation™

The Investment Policy Statement.

In this course, a formal process to create and review your plan's Investment Policy Statement is executed.

The summary includes documented criteria for creating your plan's IPS, an IPS custom-created based on this data, and a guidance checklist for monitoring your plan investments.

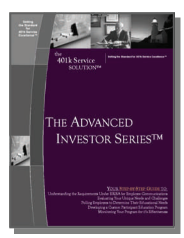


3. The Portfolio Builder™

Comparing proposals and staying competitive.

In this course, a system is put in place to simplify the process of selecting plan investments and ensuring your plan compares favorably against industry averages for expenses, funds, investment selection, etc.

The summary includes a detailed analysis report.

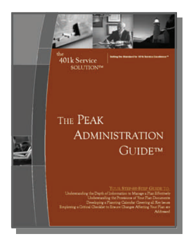


4. The Advanced Investor Series™

Educating plan participants.

This course evaluates your current 401k education program, reviews employees preferences and unique circumstances, and customizes an education program to maximize the plan benefit for everyone involved.

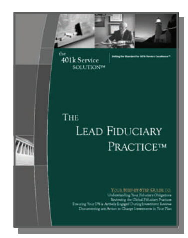
The summary includes a program customized for your company's specific circumstances.



5. The Peak Administration Guide™

Educating sponsors and fiduciaries.

This course evaluates the depth of information necessary to effectively manage a qualified retirement plan and sets up a process to educate those involved in the management and monitoring of the plan to help ensure all compliance and fiduciary obligations are met.



6. The Lead Fiduciary Practice™

Implementing fiduciary standards of care.

In this course, a review of your current monitoring and documentation process is followed by a plan to ensure that a thorough investment review is conducted at least quarterly.

The summary will provide you with a complete investment review and a checklist for future reviews.