

How would you answer these questions....

DOCUMENTING GOALS AND OBJECTIVES...

- Do you have the goals and objectives for your plan formally documented?
- Do you feel there may be gaps in the way your plan is being managed?

THE INVESTMENT POLICY STATEMENT...

- Do you fully understand ERISA guidelines for documenting the decisions made on your plan?
- Is your IPS being used correctly?

COMPARING PLAN FEATURES AND EXPENSES TO THE MARKET...

- How do your plan's features and expenses compare to industry averages?
- Are your existing options still competitive?

EDUCATING PLAN PARTICIPANTS...

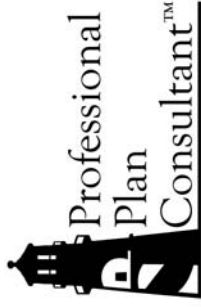
- How well are your employees prepared for retirement?
- What level of education must you provide?

KEEPING CURRENT WITH CHANGES THAT AFFECT YOUR PLAN...

- Do you, as the sponsor, fully understand all plan options?
- Do you feel comfortable with the legislative changes that affect your plan?

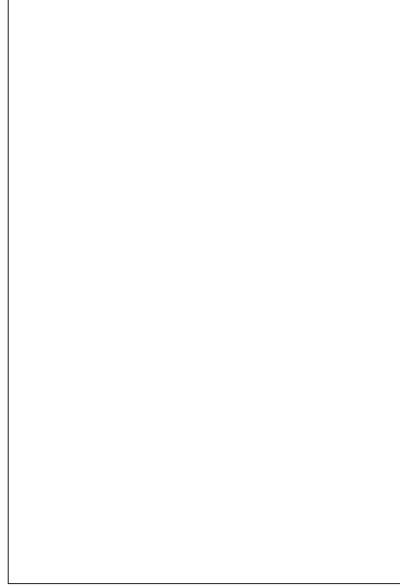
FIDUCIARY STANDARDS OF CARE...

- How often do you review your plan's investment selection in accordance with your IPS?
- Are you meeting your fiduciary responsibilities?



Educate. Advise. Guide.

The 401k Service Solution™ is only available through a certified Professional Plan Consultant™ (PPC™). The following individual has been educated, trained and certified to provide The 401k Service Solution tools:



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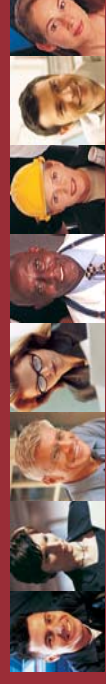
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What is a Professional Plan Consultant™?

The Professional Plan Consultant™ designation is awarded to those that successfully complete The 401k Service Training Program™, a sixteen-hour course offered by Financial Service Standards, LLC through the Center for Leadership at Robert Morris University.

This designation signifies a commitment to education and service excellence in the qualified plan industry. The 401k Service Training Program™ is the only course that sets service standards in the retirement plan industry and imparts professionals not only with the knowledge, but the tools needed to meet (and exceed) those standards.

Those awarded the designation of Professional Plan Consultant™ have a minimum of three years of financial industry experience, successfully complete a specialized program on the service issues faced in the development, management, and monitoring of a qualified plan, and subsequently pass a comprehensive examination. PPC designees sign off on a Code of Ethics and are given the licensing rights to use The 401k Service Solution™ in their business. To maintain the PPC™ Designation, there are annual requirements that must be met including continuing education on current topics relevant to plan sponsors.



Code of Ethics

Individuals who serve as fiduciaries to employer-sponsored retirement plans or who provide advice or service to benefit plans have a significant responsibility to act in a manner consistent with the interest of the plan sponsors and participants, and the general public.

All certified Professional Plan Consultants sign and acknowledge in writing their promise to follow the following code of ethics in their practice:

As a Professional Plan Consultant, I will:

1. At all times put the interests of my clients first and foremost.
2. Continually strive to maintain and improve my knowledge and skill set to the benefit of those I serve.
3. Avoid anything that would constitute a conflict of interest on any of the plans I have any direct or indirect relationship with.
4. Respect any confidential relationships that may arise as I service the retirement plan industry.
5. Comply with all regulatory requirements affecting the delivery of consulting services to clients and my profession.
6. Maintain the highest standard of personal and professional conduct.



What is The 401k Service Solution™?

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 educate you on the key issues, identify your plan's particular needs, help you document your decisions, and create a clear course of action for the ongoing management of your plan in accordance with the guidelines set forth by ERISA.

First, each process has a course book that addresses a specific subject of importance to plan sponsors and fiduciaries. The course books are designed to educate you on the important issues and walk you through how to identify your plan's specific needs.

Second, each process has a workbook of accompanying forms that allow you to document your company's needs and your decision-making process.

Finally, the worksheets in the workbook are used to compile a summary report that provides you with the documentation behind the decisions made on your plan, an action plan for moving forward on your decisions, and checklists to ensure continued compliance as it relates to the guidelines set forth by ERISA.

The 401k Service Solution™ is only available through a certified Professional Plan Consultant™.