



Participant  
Solutions from  
Ascensus

The success of your company's retirement plan  
depends on the path you take.

Everything  
*they* need  
to succeed

  
ascensus®



People Matter. Quality First. Integrity Always.®

When you choose Ascensus, you can be assured that you and your employees will receive the retirement plan solutions you want and the support you need. We promise you top-notch service and the security that comes from knowing you are working with a respected service provider who always has your best interests in mind.

# building participation in your retirement plan

## we've got the tools

At Ascensus, we understand that each plan sponsor has unique goals and circumstances. That's why the participant solutions we offer are designed to support the specific needs of your organization throughout the life of the plan—from the early stages when employees must be both educated and encouraged to invest for retirement, to the later stages when participants may not be adjusting their investment strategies in line with pay increases or years of service. Ascensus has the tools to help your employees save for retirement, while you save time on the day-to-day management of your plan.

This comprehensive approach serves to address each participant's unique needs, while driving more employees to participate. And, the more employees that participate, the more you and your retirement plan benefit.

### The Benefits of a Successful Retirement Plan

- Employees who are prepared for retirement
- A means to attract and retain a talented workforce
- Employer contributions that are tax deductible
- More time to devote to core business responsibilities



*No matter what participation issues you face—  
Ascensus has the answer.*

### **participation rates affect everyone**

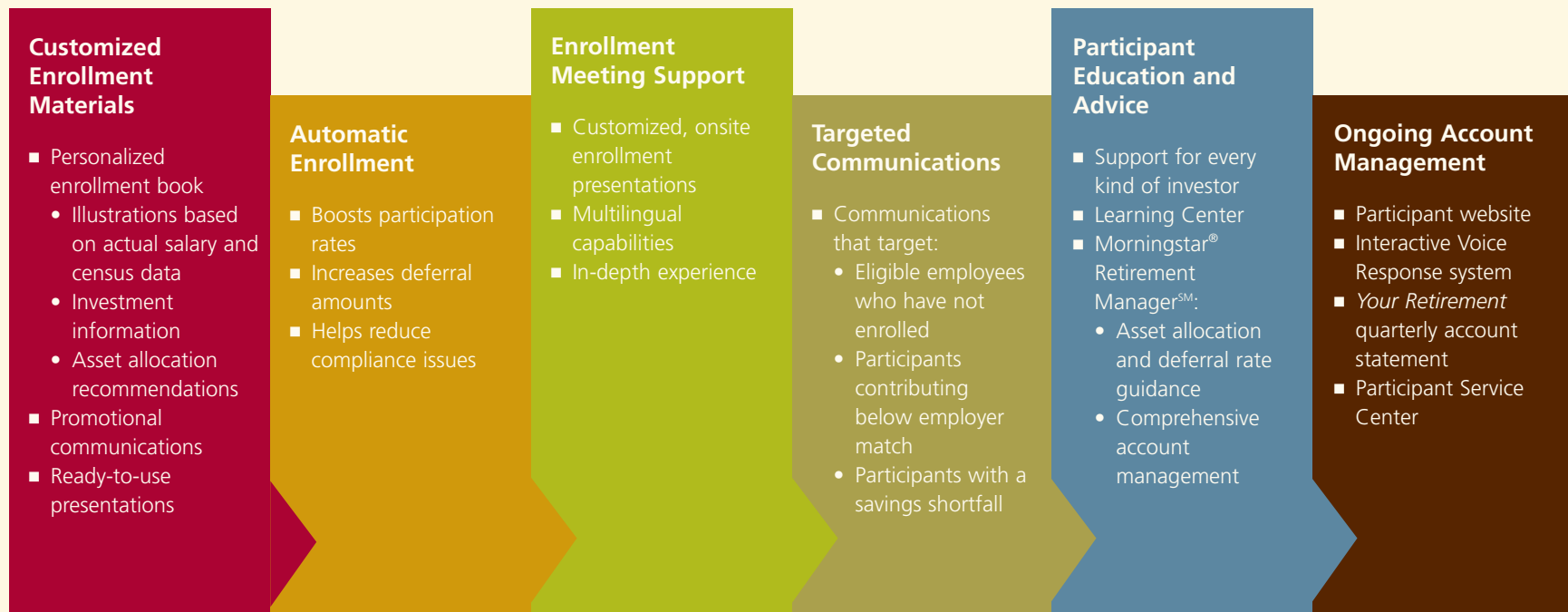
Building participation is essential to the success of your company's retirement plan. If employees are not contributing to the plan, they are in danger of being unprepared for retirement. At the same time, their failure to participate may make it harder for your plan to pass required compliance tests. Consequently, you could find yourself in the difficult position of

- 1** having to reduce contribution and deferral amounts for highly compensated employees or
- 2** having to issue corrective distributions to bring the plan back into compliance.

Getting more employees involved can resolve these issues. Ascensus' suite of participant solutions is designed to do just that.



# your retirement program with Ascensus: build it and they will come



This chart illustrates Ascensus' holistic approach to driving plan participation. From participant enrollment to the ongoing management of the plan, Ascensus' resources serve to maximize the value of the plan for your employees while reducing the amount of time you spend on plan administration.

## our enrollment booklet: *It's Your Story*

### personalizing communication for participants

The key to plan participation is making it simple for employees to enroll. *It's Your Story*, our enrollment booklet, contains personalized information and plan details to help employees get started in the plan. Included in this easy-to-read booklet are:

- Plan-specific details, such as performance summaries and fund fact sheets
- Personalized illustrations taking into consideration inflation, life expectancy and possible income sources
- Techniques to simplify investing, offering instructions on rolling over assets from other plans and contributing enough to take advantage of an employer match
- An overview of key investment concepts, such as tax-deferred compounding and asset allocation/diversification



A Spanish-language version is also available!

**Your Personal Savings Planner**  
For John J Sample

This savings illustration is intended to show you how contributions affect your account. The figures below are based on assumptions that may or may not be current.

Annual Pay: \$35,000.00      Tax Marital Status: Single      Exemptions: 0  
Employer Match Amount: \$0.50 per \$1 up to 6% of pay (additional matching contributions are made if you contribute more)

Contributions and Your Paycheck	2%	4%	6%	8%	10%
Contribution Percentage					
Current Semi-monthly Pay	\$1,458.33	\$1,458.33	\$1,458.33	\$1,458.33	\$1,458.33
Pre-tax Contribution	-\$29.17	-\$58.33	-\$87.50	-\$116.67	-\$145.83
Taxable Income	\$1,429.16	\$1,400.00	\$1,370.83	\$1,341.66	\$1,312.50
Less:					
Federal Income Tax	-\$161.35	-\$156.99	-\$152.62	-\$148.23	-\$143.85
Social Security Tax	-\$111.56	-\$111.56	-\$111.56	-\$111.56	-\$111.56
Take-home Pay	\$1,156.25	\$1,131.46	\$1,106.67	\$1,081.87	\$1,057.09
Net Effect:					
Your Account Contribution	\$29.17	\$58.33	\$87.50	\$116.67	\$145.83
Reduction in Take-home Pay	-\$24.79	-\$49.58	-\$74.37	-\$99.17	-\$123.95
Company Matching Contributions					
Contribution Percentage	2%	4%	6%	8%	10%
Your Contribution	\$29.17	\$58.33	\$87.50	\$116.67	\$145.83
Matching Contribution Amount	\$14.58	\$29.17	\$43.75	\$43.75	\$43.75
Total Semi-monthly Contribution	\$43.75	\$87.50	\$131.25	\$160.42	\$189.58
Total Annual Contribution (includes match)	\$1,050.00	\$2,100.00	\$3,150.00	\$3,850.00	\$4,550.00
Total Cost to You (includes tax savings)	\$395.00	\$1,190.00	\$1,785.00	\$2,380.00	\$2,975.00
Savings Growth Over Time					
Assumes 8% Investment Return	2%	4%	6%	8%	10%
In 5 years	\$6,775	\$13,389	\$20,004	\$26,619	\$33,234
In 10 years	\$18,000	\$36,000	\$54,000	\$72,000	\$90,000
In 15 years	\$35,949	\$71,897	\$107,846	\$143,795	\$179,744
In 20 years	\$64,344	\$128,688	\$192,432	\$256,176	\$319,920
In 25 years	\$107,836	\$215,672	\$323,508	\$431,344	\$538,680
In 30 years	\$174,886	\$349,771	\$524,657	\$699,544	\$874,431

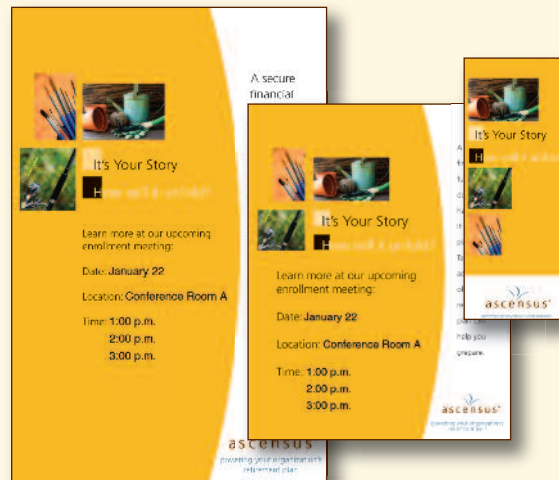
This investment return is hypothetical. The illustration above is based on a semi-monthly payroll frequency and assumes deposits to your retirement account at the end of each month, as well as Social Security and IRS tax rates for 2009. Contribution limits for 2009 are applied if agreed and assume no catch-up contributions. Projections assume a 2% annual inflation rate. This projection assumes that, if you reach the age 65, you contribute 6% (or the suggested percentage on an after-tax basis). Source: Novellus Products, Inc. Research 2008.

Sample page shows the level of personalized detail provided to each newly eligible employee

*Helping eligible employees understand their personal financial situation is essential to driving participation.*

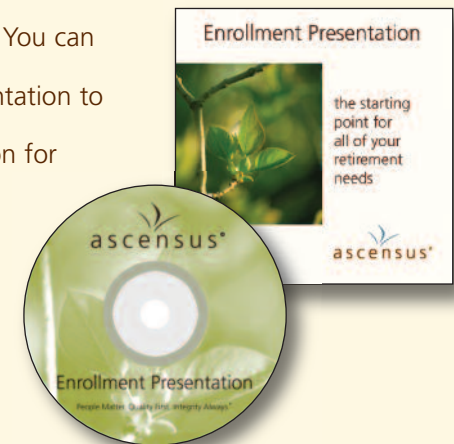
### promotional communications

Ascensus offers several series of posters, flyers and payroll stuffers that can be customized, printed and displayed by you to promote upcoming enrollment meetings or general retirement plan information. All options are available in either English or Spanish, and you can even select a series that directly ties in with *It's Your Story* for a consistent look and message.



### ready-to-use presentations

Ascensus has enrollment presentations on CD that serve as a companion piece to *It's Your Story* and can be used during group meetings, individually by the employee, or loaded to your company's intranet. The presentations use supporting illustrations and examples to walk employees through the basics of investing and convey the long-term benefits of participating in their company retirement plan. You can even customize the presentation to include contact information for employees requesting additional information.



## our automatic enrollment program: (k)ruiseControl™

### helping employees get started

Communicating the benefits of your company retirement plan may not be enough to motivate employees to take action. Recognizing this, Ascensus offers (k)ruiseControl, our automatic enrollment and deferral increase program.

(k)ruiseControl offers plan sponsors the flexibility to define participant deferral rates, the schedule by which deferrals increase and the plan's default investment option. In addition, plans with (k)ruiseControl can be designed with a qualified

default investment alternative (QDIA) and IRS-approved automatic enrollment programs, including eligible automatic contribution arrangements (EACAs) or qualified automatic contribution arrangements (QACAs).

Look to (k)ruiseControl to effectively remove the obstacles impacting enrollment, so that those participants who otherwise would have failed to act won't be left out.

### The Proof is in the Numbers

*Participation rates among plans at Ascensus that adopted (k)ruiseControl are almost 20% higher than those that did not.\**

*\*As of 5/1/2010*

the advantages of (k)ruiseControl

Plan Sponsor Benefits

- Compliance issues can be reduced through increased participation
- Implementation is easy
- Plan can be designed to support default investment options that are QDIA compliant
- Benefits package is strengthened to better recruit and retain employees
- Ongoing administration is simplified with web-based reporting



Participant Benefits

- The enrollment process is simplified
- Participants will be better positioned to achieve their retirement goals
- Participants incur no additional cost
- Contribution rates can be automatically increased each year to increase benefits
- Participants can opt out or change their elections at any time



## our enrollment meeting specialists: Total Benefit Communications

### specializing in employee benefit communication

The benefit industry's rapid evolution, the complexity of retirement plan regulations and the widespread diversity that exists in the workplace today have presented unique challenges to employers looking to promote the advantages of their company's retirement plan. For this reason, many employers find it useful to rely on professional experience to ensure their company's enrollment meetings are conducted effectively.

Your financial advisor can guide you to the right approach for your specific needs. In situations where it makes sense, your advisor may also direct you to Total Benefit Communications, Inc. (TBC), an Ascensus

Company. TBC specializes in employee retirement plan education, communication services, multilingual capabilities and onsite meetings that are offered throughout the United States and Puerto Rico.

*Studies show plans that offer enrollment meetings have consistently higher plan enrollment rates. Total Benefit Communications' meetings can help plan sponsors garner the attention of employees who are not currently enrolled in their company plan.*

### in-depth expertise

TBC's professional workforce and expertise contribute to its strong reputation as a respected and dependable service provider. The consultants are experienced in:

- Researching and resolving complex enrollment meeting issues
- Presenting technical information with greater clarity
- Customizing content to the specifics of your plan



### multilingual capabilities

TBC's national network is comprised of consultants who are fluent in more than 20 languages. The multilingual services offered include conducting enrollment meetings as well as translating employee retirement plan documents and related materials that contain highly technical and detailed information.

Despite the advantages of programs such as automatic enrollment, there will always be employees who benefit from face-to-face enrollment meetings and the local support TBC offers. With TBC, clients receive customized solutions that directly address the unique demographics of their employee population.

## our Targeted Communications program: precision messaging

### reaching participants on a personal level

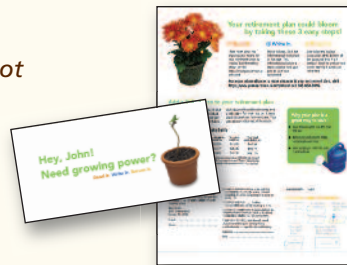
In the life of a retirement plan, a variety of issues may arise that can derail plan participation. At Ascensus, we view these challenges as opportunities. Our Targeted Communications program uses customized and easy-to-understand participant-level messaging to

reach employees who are not taking full advantage of your company's retirement plan. Each Targeted Communication is created for an individual employee to address a specific participation issue.

#### Enroll123™

**Target Audience:** Eligible employees not contributing—Serves as the actual enrollment form. Employees can enroll with three simple steps:

1. Review personalized contribution illustrations
2. Designate a deferral percentage and sign the form
3. Drop it in the mail, using prepaid postage



#### enrollment communication

**Target Audience:** Eligible employees not contributing—Helps employees understand the benefits of contributing to their retirement plan, the compounded results of contributing over time and how to get started or obtain additional information.



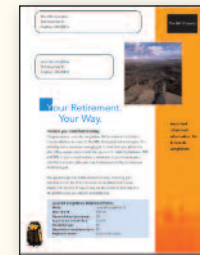
#### gap analysis communication

**Target Audience:** Participants with a projected retirement savings shortfall—Shows participants the amount they will need at retirement to maintain their current lifestyle. The additional savings required to reach their goal and instructions on how to increase contributions are also illustrated.



#### increasing contributions communication

**Target Audience:** Participants contributing below the full employer match—Encourages participants to boost their contribution amounts to the level of the employer's maximum match. Illustrations show how doing so can positively impact their account balances when they reach retirement.



## getting the most out of Targeted Communications

### Plan Sponsor Benefits

- Compliance testing issues are reduced through increased participation
- Implementation is easy (communications are sent directly to participants' homes)
- Benefits package is strengthened to better recruit and retain employees



### Plan Participant Benefits

- Participants can more tangibly see the impact of employer contributions
- Participants are made aware of their progress towards meeting their goals
- Participants gain greater appreciation of saving for retirement through your plan
- Easy-to-follow instructions facilitate their enrollment in the plan



### The Proof is in the Numbers

*Employees who chose to enroll after receiving a Targeted Communication deferred, on average, nearly 6% of pay.\**

*\*As of 5/1/2010*

# our participant education and advice solution: Morningstar® Retirement Manager<sup>SM</sup>

## empowering participants to make sound investment decisions

While enrolling employees is the critical first step, it is equally important that they continue to take full advantage of the plan in the years that follow. For this reason, Ascensus partners with Morningstar Associates, LLC, a leading provider of investment advisory services to the retirement industry, to provide participants with the resources to help them make wise investment choices.

### 1. Learning Center

Participants comfortable with making portfolio decisions or looking to learn more on their own can turn to our online Learning Center. Here they can access a suite of retirement planning resources, including articles, calculators and research.

### 2. Morningstar® Retirement Manager<sup>SM</sup>

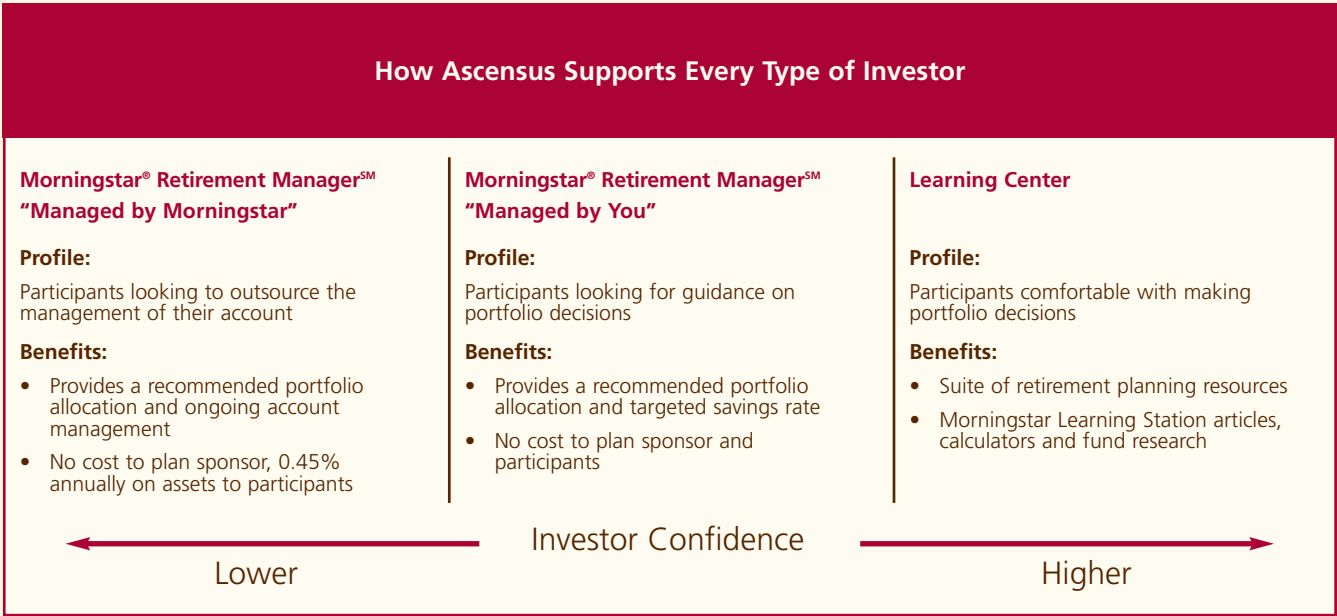
For additional planning support, participants can turn to Morningstar Retirement Manager, an online investment management tool that offers participants help with managing their account.

- **Managed by You**

At no cost to plan sponsors or participants, this feature provides a recommended portfolio allocation and targeted savings rate.

- **Managed by Morningstar**

At no cost to the plan sponsor, this feature provides professional management and ongoing oversight of a participant's account. An asset-based fee is charged to participants who enroll in this service.



### Plan Sponsor Benefits

- Helps reduce fiduciary risk
- Increases deferral rates, improves plan satisfaction and enhances investment diversification
- Benefits package is strengthened to better recruit and retain employees

### Participant Benefits

- Provides account management services based on individual preferences
- Simplifies ongoing account oversight
- Delivers comprehensive investment resources and educational tools

# our ongoing account management tools: participant website, Interactive Voice Response system, quarterly account statement and Participant Service Center

## helping participants manage their retirement accounts

Recognizing individual preferences, Ascensus offers a variety of avenues for participants to monitor and manage their accounts.



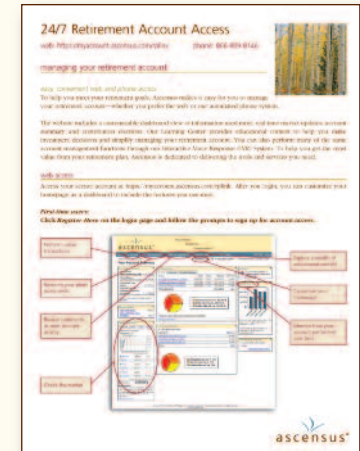
## user-friendly participant website

At the core of our participant service offerings is our interactive participant website, which serves as a dashboard for a participant's account.

The website provides a central place where participants can easily go from checking what the market is doing to updating their account information to visiting the Learning Center.

Participants also have the ability to:

- Monitor account activity
- Set up automatic account rebalancing
- Process transactions
- Calculate their personal rate of return
- Access fund fact sheets and prospectuses



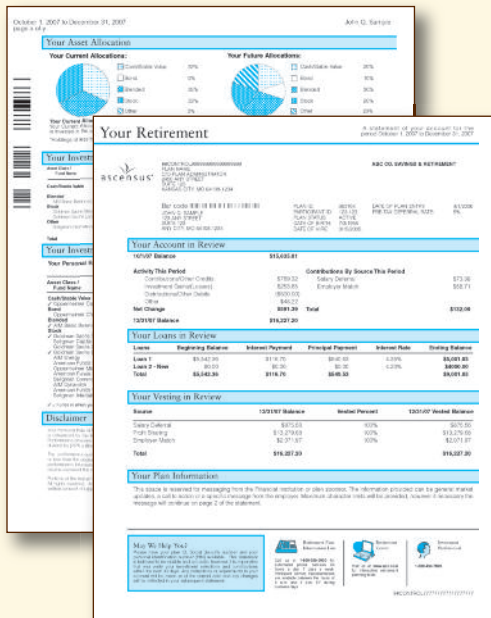
## Interactive Voice Response (IVR) system

Participants who are more comfortable using the telephone can easily manage their accounts with our IVR system. Customized for your plan, our IVR system offers participants the ability to quickly and easily get up-to-date account information, complete transactions and speak directly with a representative.

Whatever their preference, participants are able to access and update important account information in a variety of ways, so they can take an active role in the ongoing management of their financial futures.

### Your Retirement quarterly account statement

Participants will receive a quarterly statement called *Your Retirement*. This statement includes a clear overview of everything a participant needs to know about his or her retirement account, including:



Sample statement

- A summary of the holdings in the account and their performance over recent periods
- Information on loans (i.e., interest paid, principal paid and beginning and ending balances)
- Salary deferral, employer match (if applicable) and profit sharing balances, as well as the amount vested
- Asset allocation pie-chart, showing both current and future allocations grouped by asset categories

### Personal. Accessible. Capable.

In some instances, there is no substitute to connecting with someone quickly and conveniently over the phone. Trained to respond to inquiries in a timely and knowledgeable manner, our highly-skilled Participant Service professionals are available Monday through Friday, from 8:30 a.m. to 7:00 p.m., Eastern Time.



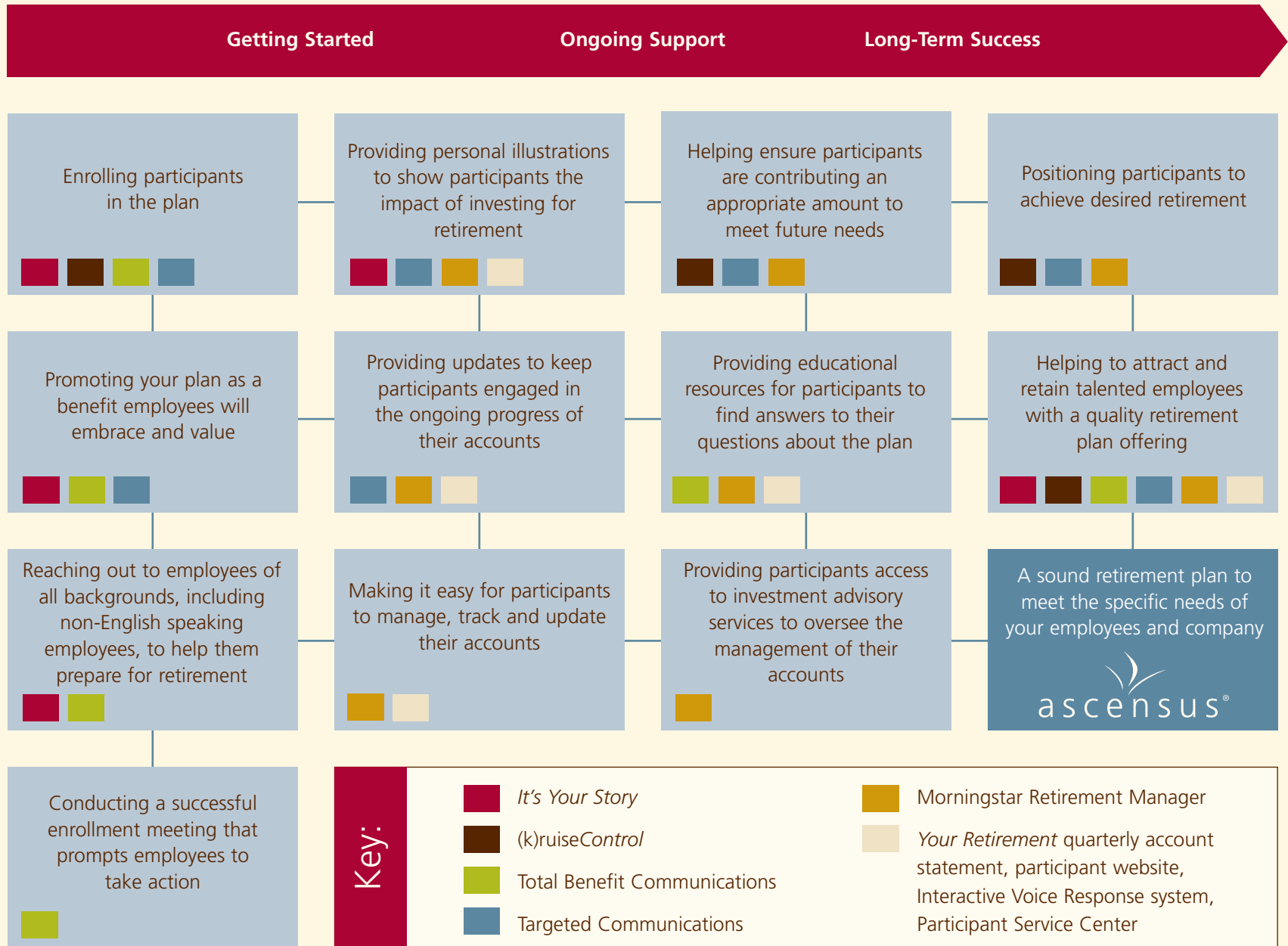
## about Ascensus

With more than 30 years of industry experience, Ascensus provides high-quality solutions for every segment of the retirement marketplace. Ascensus is a division of Crump Group, Inc., (CGI). CGI is a leading provider of retirement services as well as the largest and most diversified wholesale insurance distributor in the United States. As the nation's largest independent recordkeeper and administrator for retirement plans in the micro to large market segments and a leading provider of regulatory expertise, plan document services and participant enrollment support, Ascensus services nearly 27,000 defined contribution plans. The company's core capabilities encompass every component of a sophisticated retirement infrastructure, including administration, recordkeeping, ERISA consulting, compliance and sales support, trust and custody services, multilingual participant education programs, training and documentation. These solutions are offered with the open architecture investment capabilities that can be tailored to support the needs of institutional retirement plan providers, third party administrators, financial advisors and their clients. For more information, visit [www.ascensus.com](http://www.ascensus.com).



# keeping participants on the right path

Know what employee participation issues to consider, and when. Ascensus has a solution for each phase and every issue.



## Ascensus: the retirement plan solutions provider of choice

Using a holistic approach, Ascensus is uniquely positioned to ensure the success of your retirement plan. With a comprehensive yet flexible program structure, we are able to deliver tailored solutions to meet your short- and long-term objectives and to complement how you do business. Consult your financial advisor to determine which program features make the most sense for your organization.

*“Our culture is simply the reflection of Ascensus’ Core Values: People Matter. Quality First. Integrity Always.® This is what we strive to deliver to our clients every day.”*

*— Bob Guillocheau, President*



