



You and your clients are unique...and so
are the solutions we provide.

In today's evolving retirement landscape, fee transparency and building sound investment programs are critical to client satisfaction. Ascensus' platform was built to support the needs of the fee-based advisor to ensure the level of compensation and client solutions can be tailored to match the diverse needs of your clients. With capabilities that extend beyond core administrative and recordkeeping strengths, you are choosing a partner with over 30 years in the business and an appreciation of each client's unique needs.

PrudentAdvisor™ provides a bundled approach that supports full fee disclosure and unbiased recommendations.

PrudentLink™ makes it possible to combine your strengths with local TPA relationships.

Whichever solution is right for you, our resources are designed to simplify and grow your business.

*People Matter.
Quality First.
Integrity Always.SM*


ascensusSM

financial advisor & client support

At the core of our service structure is a team approach. Each advisor has a dedicated team to provide regional external and internal support for everything from prospecting new clients through managing your book of business. For your clients, we use the same team-centric philosophy to provide a consultative environment designed to deliver the best possible plan for participants. Each new client relationship begins with a dedicated plan installation team and transitions to a Client Service Team that acts as the “quarterback” for all ongoing plan needs.

<i>For the Financial Advisor</i>	<i>For the Plan Sponsor</i>
Dedicated regional sales support	Dedicated installation team
Dedicated home office sales team	Dedicated Client Service Team
Prospecting ideas/leads	ERISA/plan document services
Open architecture investment platform	Trust services
Plan design analysis (traditional/custom)	Distribution processing
Participant education program	Compliance and tax reporting
Financial advisor website	Online plan administration
Automated advisory fee processing	Automated administrative fee processing and reporting

participant education

Ascensus has built a customizable education program designed to help employees understand the value of participating in their company’s retirement plan and how to make appropriate decisions. Our program can be customized to the unique needs of your clients.

<i>Getting Started</i>	<i>Staying on Track</i>	<i>Monitoring Progress</i>
(k)ruise <i>Control</i> [™] —our auto enrollment and deferral increase program	Comprehensive online resources	Participant website
Onsite enrollments through Total Benefit Communications (TBC), an Ascensus company	Morningstar [®] Retirement Manager SM	Interactive Voice Response system/live Participant Service representative
Targeted communications	Account automatic rebalance	Quarterly statement
Customized enrollment book	Asset allocation portfolios	Personal rate of return

partnering with local TPAs

Prudent*Link* was created to combine our technology and industry expertise with the face-to-face service approach of local TPAs. The local presence of a TPA and the hands-on consultative approach they bring can be invaluable. This combination makes it possible for financial advisors to:

- Attract larger clients who require a higher level of customization
- Address clients with unique plan needs
- Combine multiple plan types under a single administrative solution (e.g., non-qualified, defined benefit)

With Prudent*Link*, advisors receive the same level of support offered through Prudent*Advisor*.

fee schedules

one-time fees¹

	PrudentAdvisor	PrudentLink
Plan Establishment (New plans)	\$1,200	\$250
Conversion (Existing plans)	\$1,700	\$500

¹ Fee based on electronic delivery of conversion data.

Base and Per Participant Fees ²			
PrudentAdvisor	Fee per participant ³	PrudentLink	Fee per participant ³
Participants 1-50	\$4,350 ⁴ , plus	Participants 1-50	\$3,500 ⁴ , plus
Participants 51-100	\$75	Participants 51-100	\$65
Participants 101-500	\$65	Participants 101-500	\$60
Participants 501-1,000	\$60	Participants 501-1,000	\$55
Participants 1,001+	\$55	Participants 1,001+	\$50

² Assumes investment options are chosen from appropriate available fund list. Please contact an Ascensus Retirement Coordinator for a list of available funds.

³ Participant is defined as any individual with a balance in the plan whether active, inactive or terminated.

⁴ Minimum annual fee regardless of total participants.

administrative fee account—fee transparency

Through the use of a plan-level administrative fee account, financial advisors are able to present alternatives that cover plan fees and expenses with the potential to return any excess funds in the administrative fee account to participants. 12b-1 fees, commissions, sub-transfer agency fees and other fees collected from the plan investment options will be credited to an administrative fee credit account (AFCA) setup on behalf of the plan. At the plan sponsor's direction, monies in the AFCA can be used to pay plan recordkeeping and administration fees charged by Ascensus. Any excess monies in the AFCA can be used to pay other plan-related expenses such as auditor or legal fees, and can also be allocated to plan participants (at the plan sponsor's direction). A third party (Paying Agent) will collect certain of these fees from the investment options and remit them to the plan's trustee or custodian for credit to the AFCA. The Paying Agent will retain 5% of the amounts it collects in exchange for its services.

miscellaneous fees

Loan processing and establishment:	\$125 per loan
Distribution processing:	\$60 per distribution
Onsite enrollment meetings through TBC:	Custom Quote
Age-weighted OR new comparability contribution calculation with cross testing (optional)	\$775 (3 hour minimum), \$225/hour thereafter

Please refer to the Recordkeeping Services Agreement in the Plan Establishment Kit for a complete listing.

open architecture investment platform

The Ascensus investment platform was developed to accommodate a broad range of investment needs to ensure our clients can construct plan investment menus consistent with their Investment Policy Statements (IPS). Ascensus can support both traditional and non-traditional investment options including:

- Mutual funds – Over 150 fund companies with over 10,000 available funds
- Exchange traded funds (ETFs)⁵
- Collective trust funds
- Self-directed brokerage accounts through TD AMERITRADE⁶
- Stable value funds
- Asset allocation portfolios
- Unitized company stock⁶

⁵ Ascensus' trading platform provides an automated and cost-effective way for plan sponsors to offer Exchange Traded Funds (ETFs) along with mutual funds and other investments within their retirement plans. Choosing to offer ETFs in a plan may alter the available mutual funds - please contact an Ascensus Retirement Coordinator for a list of available funds. Plans that choose to offer ETFs are subject to a 3:00 p.m. ET trade cut-off (or 1 hour prior to market close time for an early market close) for all plan and participant trades (including any mutual fund trades). In addition, there are important differences between trading ETFs in a retail brokerage account or other non-retirement plan account and trading ETFs in a retirement plan account with Ascensus. These differences include the number of trades that may be submitted each day and how the share price is calculated. Further, certain fees and transaction costs will apply to ETF trades. Please refer to the Exchange Traded Funds Trading Overview and the Recordkeeping Service Agreement in the Plan Establishment Kit for important information about how ETFs are traded on the Ascensus platform.

⁶ Additional fees apply.

service guarantees

At Ascensus, we don't just stand behind the quality of our retirement services; we guarantee it. We set high standards for ourselves and back these standards with guarantees that are designed to assure you of the highest caliber services available to maintain the competitive stance of your clients' retirement benefits.

conversion guarantee

If the plan sponsor is not satisfied with the service received or the timeliness of their plan conversion, we will credit 15% of the total conversion fee (plans are converted in 5-10 business days after confirming the receipt of complete data).

statement processing guarantee

If participant statements are not processed within 15 calendar days of the close of the plan quarter (excluding delays caused by late receipt of performance information), we will credit 10% of the total recordkeeping fee for that quarter.

contribution processing guarantee

If the plan sponsor's contribution is received by 1:00 p.m. Eastern Time and not processed within our standard of 24 hours, we will issue a \$50 credit (for plans using Automated Clearing House).

distribution processing guarantee

We will issue a \$50 credit if a check for a distribution request is not issued within our standard of two business days.

overall client service guarantee

If the plan sponsor is not satisfied with the service received, we ask that they provide specific feedback on the area where Ascensus did not meet their expectations. If the service received is less than satisfactory, we will issue a credit for 10% of the quarterly recordkeeping fee. Credits cannot exceed 20% of any calendar quarter's total recordkeeping fee.

*The nature of your retirement business depends upon the path you take to get there. When you choose Ascensus, you can be assured that you and your clients will receive comprehensive support and sound retirement plan solutions. Our promise to you is top-notch service and the security that comes from working with a partner that always has your best interests in mind. To learn more, our retirement coordinators are available to assist you at **800-345-6363** or **retirementsolutions@ascensus.com**.*

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., 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 over 26,000 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.

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