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

We understand retirement plan sales are all about relationships: your relationship with your clients…our relationship with you. That's why we are committed to providing tools and services to build and maintain these relationships—at every level—throughout the life of a plan. With capabilities that extend beyond our 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.

Single*Source*™ provides a bundled approach—covering everything from plan design to ongoing plan management.

Link*Insight*™ makes it possible to combine your strengths with local third party administrator (TPA) relationships.

Quic(k)*Start*™ is an affordable, fully-bundled small plan solution, designed for companies with 15 or fewer employees.

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

People Matter.

Quality First.

*Integrity Always.*SM

ascensus SM

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.

For the Financial Advisor	*For the Plan Sponsor*
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
Levelized compensation options	Educational resources

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.

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

partnering with local TPAs

The local presence of a TPA and the hands-on consultative approach they bring can be invaluable. Link*Insight* was created to combine our technology and industry expertise with the face-to-face service approach of local TPAs. 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 Link*Insight*, advisors receive the same level of support offered through Single*Source*.

fee schedules

One-time Fees[1]

	Single*Source*	Link*Insight*	Quic(k)*Start*
Plan Establishment (New plans)	$1,200	$250	$500
Conversion (Existing plans)	$1,700[2]	$500[2]	$750

[1] Assumes all conversion data is received electronically.

Base and Per Participant Fees (Based on Average Participant Balance)[3]

Single*Source*		Link*Insight*		Quic(k)*Start*	
Base Fee[2]	$1,975 plus	Base Fee[2]	$985 plus	Base Fee	$975 plus
$0 – $10,000	$30	$0 – $10,000	$20	All Average Balances	$20
$10,001 – $20,000	$25	$10,001 – $25,000	$10	Required Plan Features	
$20,001 – $30,000	$20	$25,001 – $40,000	$5	(k)ruise*Control*	
$30,001 – $40,000	$10	Over $40,000	$0	No new participant loans[4]	
Over $40,000	$0			Website submission of payroll and participant information	
				Paperless distribution requests	

[2] Base fee waived for plans with $3 million or more in assets **and** an average account balance of $40,000 or higher.
[3] Assumes 100% of the investment options are chosen from the Single*Source* Fund List.
[4] Repayment of existing loans can be administered.

Ascensus receives compensation from certain mutual funds or their affiliates and other investment providers in consideration for services that Ascensus provides including but not limited to (1) participant statements and transaction confirmations (2) maintaining participant-level fund accounting (3) transmitting and recording purchase and redemption instructions for such investments (4) transaction settlement (5) prospectus and fact sheet delivery and (6) participant call center services. This compensation is paid directly to Ascensus by the funds or investment provider, their affiliates, or services provider pursuant to a service agreement between Ascensus and one or more such parties, and the employer is not responsible for payment of this compensation. The compensation paid to Ascensus is based either on a percentage of the average daily net asset value of each investment or on a set fee per each investment option in which a participant invests. Asset based compensation can range from 0.00% to 0.25% annually on average assets, while investments paying a set fee can range from $0 to $12 annually per participant investment.

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 fee list.

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
- Collective trust funds
- Self-directed brokerage accounts through TD AMERITRADE[5]
- Stable value funds
- Asset allocation portfolios
- Unitized company stock[5]

[5] Additional fees apply.

Single*Source* and Link*Insight* Select pricing models

Select pricing offers both a levelized compensation solution to the financial advisor as well as full-fee transparency through the use of a plan-level administrative fee credit account. With levelized compensation, the financial advisor works with the plan sponsor to select a fund lineup for the plan from one of three available fund lists that pay the advisor either 25 bps, 50 bps or 100 bps in 12b-1 fees[6]. Through the use of a plan-level administrative fee credit account, financial advisors are able to present alternatives that cover plan fees and expenses.

administrative fee credit account—fee transparency

Administrative fees (where applicable) are collected from the plan's investments and maintained to pay expenses, including recordkeeping and administrative fees, providing the plan with fully-disclosed and easily understood fees. Excess funding may be used to cover other plan-related expenses such as auditor or legal fees and/or allocated to participants. Balance and activity information for the administrative fee credit account is available on the plan sponsor, advisor and TPA websites, and individual fund information is available upon request.

benefits of select pricing

- Offers a broad investment selection with full fee transparency and disclosure
- Offsets recordkeeping fees and other plan expenses with fund administrative fee credits
- Includes online access and reporting to make monitoring the administrative fee credit account activity easy
- Offers plan projections for recordkeeping fees and administrative fee credits (based upon the funds selected)

Base and Per Participant Fees[7]

Single*Source* Select	Fee Per Participant[8]	Link*Insight* Select	Fee Per Participant[8]
Participants 1-50	$4,750[9] plus	Participants 1-50	$3,900[9] 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

[6] Financial advisor payouts are paid directly to the financial advisor's firm by the individual fund companies. Financial advisor 12b-1 payouts are subject to individual broker-dealer agreements and are not guaranteed; please confirm the 12b-1 payout rates with your broker-dealer. Finder's fees (if applicable) will not be paid on any funds.

[7] Assumes investment options are chosen from the Single*Source* Select Fund List. Please confirm your firm's availability to offer a fund company with your broker-dealer.

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

[9] Minimum annual fees.

Select Fee Illustration[10]

	Single*Source* Select	Link*Insight* Select
Total plan participants	**75**	**75**
Annual base fee (includes the first 50 participants)	$4,750	$3,900
Annual participant fees (participants 51-75)	$1,875	$1,625
Total base and per participant fees	$6,625	$5,525
Total plan assets	**$3,000,000**	**$3,000,000**
Shareholder servicing fee rate[11]	0.25% annually	0.25% annually
Total administrative fee credits from plan investments	$7,500	$7,500
Excess administrative fee credits available to pay other eligible plan expenses or to allocate to plan participants[12]	$875	$1,975

[10] This fee illustration is provided solely as an example based on the assumptions set forth below. This is an estimate only, and is not a guarantee of any particular results. Actual results for your plan may differ. Ascensus, Inc. is not a registered investment advisor or a broker-dealer and this illustration is not intended to be investment advice or a recommendation to purchase, sell or hold any investment. Ascensus assumes no liability for use of this illustration by any third party.

[11] This illustration assumes all plan investment options pay an asset based rate of 0.25% annually in shareholder servicing fees. Actual shareholder servicing fee rates are based upon the investments selected by the plan.

[12] Excess administrative fee credits will be allocated based on written direction from the plan.

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.

"Our culture is simply the reflection of Ascensus' Core Values:
People Matter. Quality First. Integrity Always.SM
This is what we strive to deliver to our clients every day."
—Bob Guillocheau, President

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.

Our retirement coordinators are available to assist you at 800-345-6363 or retirementsolutions@ascensus.com.

Morningstar® Retirement Manager℠ is offered by and is the property of Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. The Morningstar name and logo are registered marks of Morningstar, Inc. Investment advice generated by Retirement Manager is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. Morningstar Associates and its affiliates are not related to Ascensus and its affiliates.