



providing tools to grow and sustain your
plan for the years to come

a holistic approach

Taking our cue from the basic principles of nature, we recognize that the strength of any single component is integral to the success of the whole. Just as the sun, soil, water and seed must come together to make a plant grow, our focus is on how all moving parts fit organically to make a retirement plan work:

How do we partner with you to simplify your administrative responsibility?

What are the unique objectives of your organization?

How can we help your employees get started on their way to a secure retirement?

This approach enables us to plan ahead logically to meet the short- and long-term objectives of the company, the plan sponsor and the participants—for the benefit of all.

welcome to Ascensus

3

service you can trust

4

service guarantees

6

plan sponsor services

7

participant services

8



welcome to Ascensus

At Ascensus, you will find a forward-thinking company with a passion for providing comprehensive retirement plan solutions and hands-on client service. With over 30 years of industry experience, our expertise lies not only in recordkeeping and plan administration, but in providing the resources to both help you meet your fiduciary responsibilities and maximize the use of this important benefit by your employees.

Our mission is to work with you and your financial advisor to implement a successful retirement plan that is appropriate for your company's size, demographics and unique business needs—today and in the years to come. Through our full-service capabilities, we offer an expansive investment platform, innovative technology, employee education and ongoing plan communications.

When you turn to Ascensus, you can be assured you are in the best of hands. From the everyday basics of managing a plan to the most complex and challenging issues facing the industry, Ascensus provides tools to streamline your work effort and help your employees prepare for a secure retirement. It is this distinction that sets Ascensus apart and makes us your provider of choice.

*Bob Guillocheau
President, Ascensus*

our culture

“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





service you can trust

Our number one product is service. We are committed to knowing our clients and understanding what they expect from their retirement plan provider...and delivering exactly that and more. Backed by service guarantees, we offer you the assurance you will be met with the support needed to deliver an effective retirement program every step of the way.

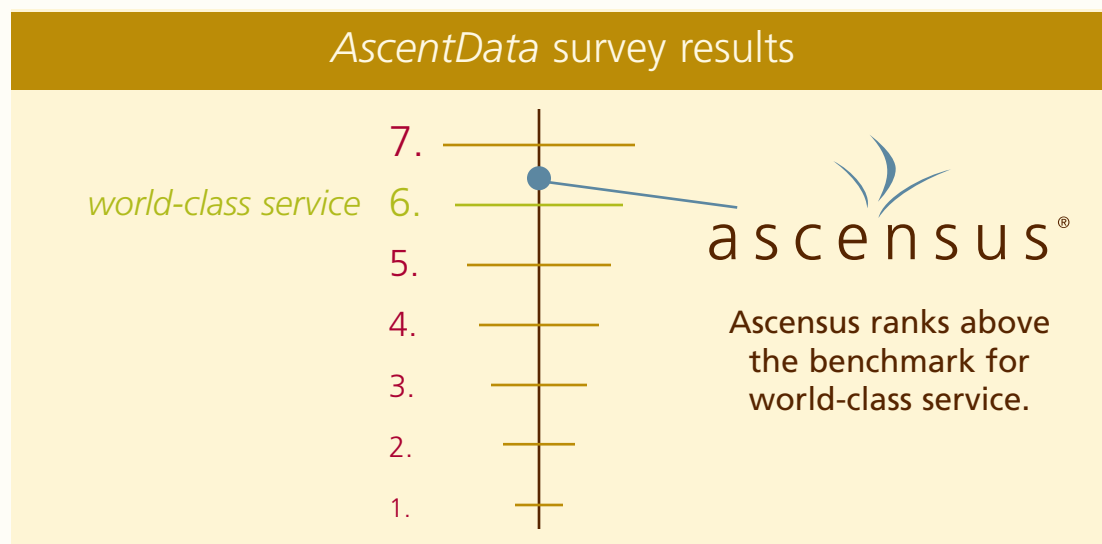
To ensure we continue to meet and exceed client expectations, we have forged a long-standing relationship with *AscentData* (formerly *AccessData*), an independent, nationally recognized leader in client satisfaction surveying. *AscentData* collects extensive data by going right to the source—our clients.

According to the 2009 *AscentData* survey sent to more than 11,000 of our plan sponsors, Ascensus earned Best in Class status in the following areas:

- overall satisfaction
- participant service representative support
- client service representative support
- participant statements
- transaction processing
- employer communication
- plan year-end events

We are especially pleased to acknowledge a strong satisfaction rating of 6.2 on a 7-point scale for our client service associates!

We have long recognized the importance of utilizing an independent process to provide an avenue for open and honest feedback. It is this feedback that has helped validate and shape the service models we employ today: models that reflect the voice of our clients and have earned us industry recognition.



But don't just take our word for it. Consider what the experts have to say.

PLANSPONSOR magazine

In *PLANSPONSOR* magazine's 2009 Defined Contribution Survey of retirement plans, Ascensus earned 43 "Best in Class" cups out of a possible 46 for plan sponsor and participant services—with the maximum 23 cups in the micro market segment (plans with under \$5 million) and 20 in the small market segment (plans with \$5 million to \$50 million). In addition, 97.3% of sponsors surveyed responded that they would recommend Ascensus as a provider of choice.

401kWire

Ascensus' President Bob Guillocheau was ranked ninth in *401kWire*'s 2009 list of the top 100 "most influential" in the industry. This list, which is released annually, contains individuals in the retirement plan industry who are known for having a dominant market presence, authoring regulations, holding the respect of their peers and/or contributing innovative ideas that have far-reaching implications.

401kExchange

401kExchange, the leading source of business development, market intelligence and due diligence services for the 401(k) and retirement industry, ranked Ascensus first among the top providers for investment-related services and third for recordkeeping and administration in its 2009 "Mid-Year Ratings of Micro Market Providers Report."

DALBAR

In 2008 and 2009, Ascensus earned top-10 rankings in *DALBAR*'s quarterly list of the "Top Ranked Defined Contribution Sites for Plan Sponsors." *DALBAR*, the nation's leading financial services market research firm, selected our plan sponsor website for its robust functionality and overall usability in facilitating effective retirement plan management.

PLANSPONSOR magazine

In the June 2008 issue of *PLANSPONSOR* magazine, Ascensus was recognized as one of the top 20 recordkeepers of the past decade. The magazine selected recordkeepers that consistently showed strengths in areas such as recordkeeping assets, market share and upward growth.



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 retirement benefit.

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 you, the plan sponsor, are not satisfied with the service received, we ask you to provide specific feedback on the area where Ascensus did not meet your 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.



plan sponsor services

Plan sponsors tend to wear many hats at their companies and often do not have the time or expertise needed to oversee the administration of their plans. However, providing a valuable benefit is critical to attracting the talent needed to be successful. To help you manage the complexities of plan administration and meet your fiduciary responsibilities, Ascensus takes a team approach from plan installation through the life of their plan.

client services

Your dedicated client service team will act as the “quarterback” for your plan. Backed by our in-house experts, this team is responsible for providing ongoing plan support and guidance, including daily plan activity and communications. Consistent with our culture of service excellence, our client service teams attend required ongoing training to approach your needs in a consultative environment.

ERISA consulting expertise

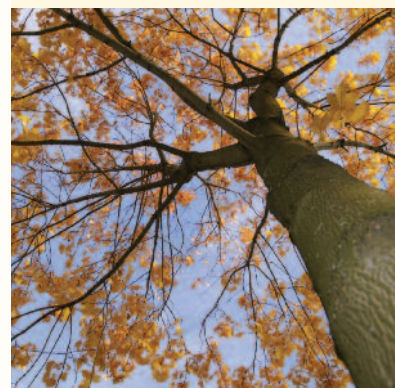
Ascensus has built one of the largest ERISA consulting practices in the nation comprised of over 40 professionals, including attorneys, CPAs and consultants. This team is focused on helping you stay informed about regulatory expectations and legislative developments through timely communications and ERISAEDGE™, our web-based conference series for plan sponsors.



plan sponsor website

To ease plan administration, Ascensus’ plan sponsor website provides complete plan management capabilities:

- Access to detailed plan- and participant-level data
- Investment information
- Compliance testing
- Loan administration
- Payroll and census submission
- Transaction forms and distribution processing
- Education tools: ERISAEDGE webcasts and newsletters





participant services

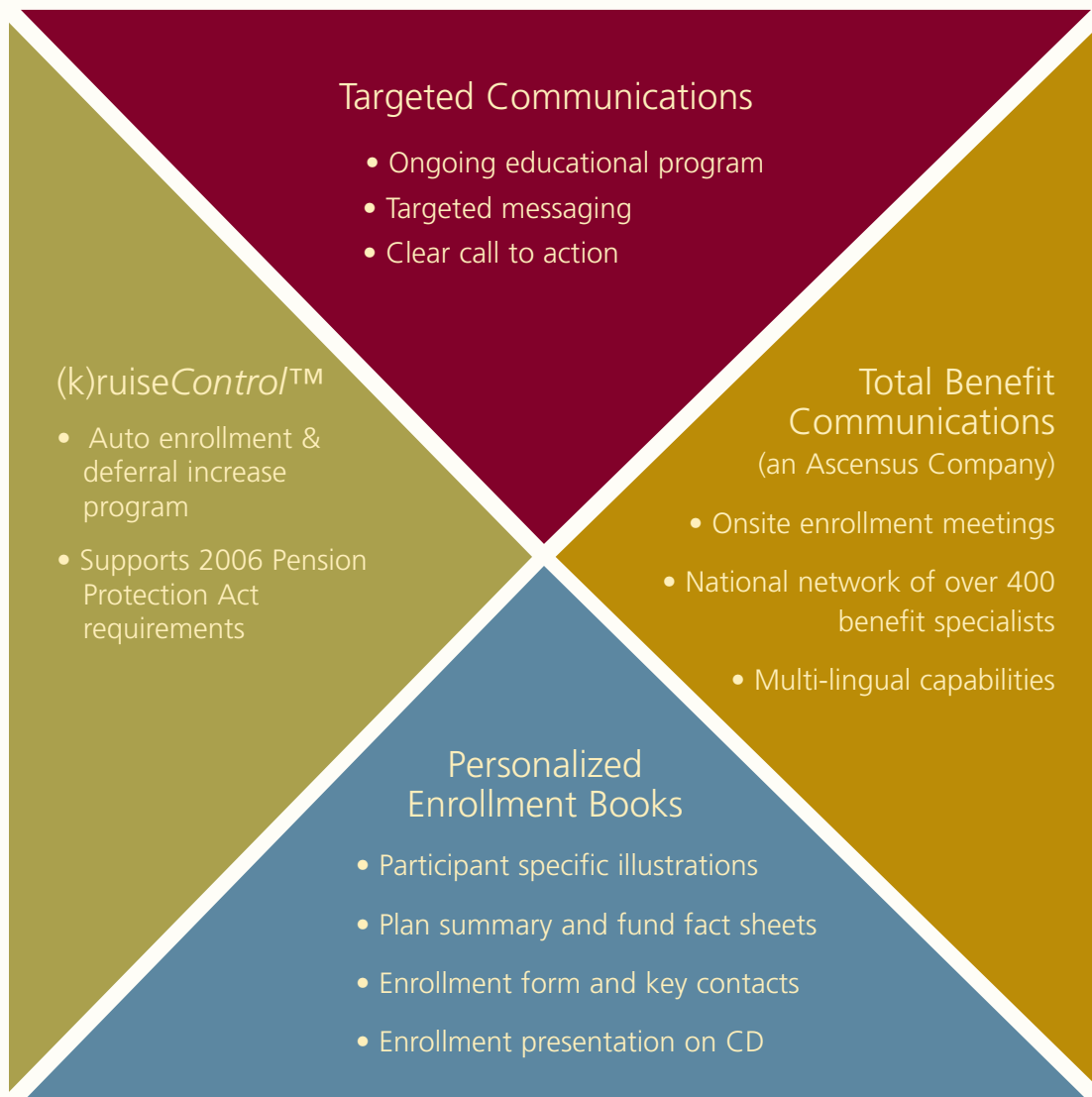
A retirement plan can only succeed if employees take advantage of it. For this reason, Ascensus offers resources to help increase plan participation and deferral rates, including programs to simplify the enrollment process and customized communications to help participants understand the importance of preparing for retirement. These measures help to make a retirement plan more accessible to employees on a personal level so they can see their investments aren't just dollars withdrawn from their paycheck, but something greater—their future.

the proof is in the numbers*

- A review of plans using Ascensus' Targeted Communications to increase participation showed dramatic results. 19% of employees mailed a targeted communication chose to enroll—with an average deferral rate of nearly 6%.
- Participation rates among plans at Ascensus that have adopted (k)ruiseControl are approximately 20% higher than those that did not.

driving plan participation

Ascensus recognizes every plan is unique and each employee is motivated differently. Rather than relying on a single solution, we brought together the critical components to construct a custom educational program.



*As of 6/30/09

support for every type of investor

While enrolling employees is the first step, it is just as important that they continue to take full advantage of the plan in the years to come. Whether employees are experienced investors or new to retirement planning, Ascensus provides access to objective investment advisory services to keep them actively involved in the success of their retirement plan.

learning center

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

Morningstar® Retirement ManagerSM – Managed by You

The Managed by You solution is available for participants looking for help with portfolio decisions. At no cost to plan sponsors or participants, this feature provides a recommended portfolio allocation and targeted savings rate.

Morningstar Retirement Manager – Managed by Morningstar

Those looking to outsource the management of their account can use the Managed by Morningstar managed account service. At no cost to the plan sponsor, this feature provides professional management and ongoing oversight of a participant's account.

ongoing account management

To accommodate individual participant preferences, Ascensus offers a variety of avenues for participants to monitor and manage their accounts. At the core of these offerings is our fully transactional website that serves as a dashboard to a participant's account with full-service capabilities.

user-friendly participant website

Participants can:

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

Interactive Voice Response (IVR) system

Participants can:

- Get account information
- Complete transactions
- Access planning tools
- Speak directly with a representative

easy-to-understand quarterly statements

Participants can:

- Track account performance
- View vesting and loan details



*The nature of your retirement plan depends upon the path you take to get there. When you choose Ascensus, you can be assured that you and your participants 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 provider 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., (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 over 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.



Morningstar® Retirement ManagerSM 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.

Ascensus® and the Ascensus logo are registered trademarks of Ascensus, Inc.

"People Matter. Quality First. Integrity Always." is a registered trademark used under license by Ascensus, Inc.

ERISAEDGE™ and (k)ruiseControl™ are trademarks of Ascensus, Inc.

Copyright ©2010 Ascensus, Inc. All Rights Reserved. CBPS (3/2010)

