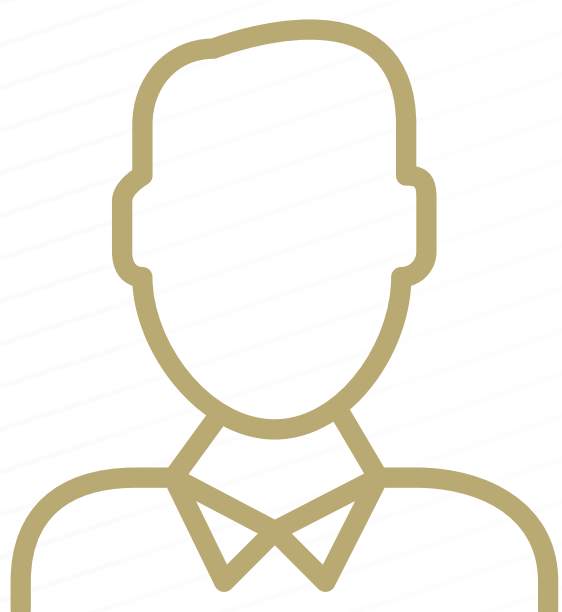


Ask Your Financial Advisor

1



1

Do you conduct annual plan reviews? When was the last one?

2

Are investments being regularly reviewed in coordination with your Investment Policy Statement?

3

Are there regular employee educational meetings?

Ask Your Recordkeeper

2

1

Are participants satisfied with the website, statements, and ability to get answers to questions?

2

What is your strategy to get the "80% of participants with 20% of plan assets" to a comfortable retirement?

3

Are institutional share classes available and have you reviewed the potential cost savings they can offer?

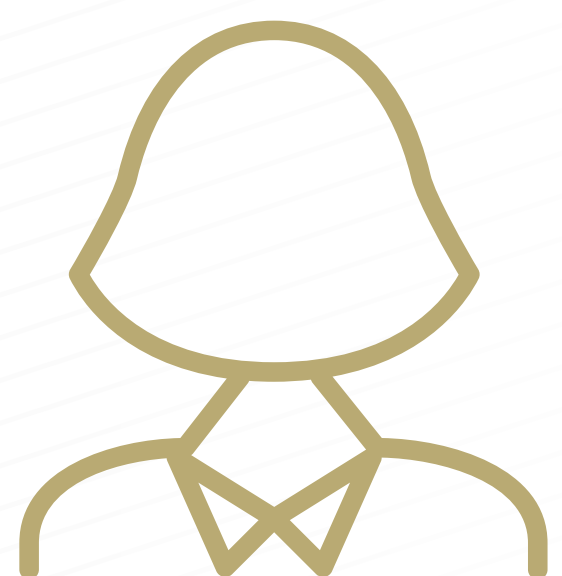
4

Have you reviewed the recordkeeping and investment costs with your provider?



Ask Your ERISA Consultant

3



1

Have You Reviewed your current plan provisions to ensure they align with your company's goals?

2

Do you have ERPA, QKA credentialed consultants providing ongoing guidance on plan operations and compliance?

3

Can your current administration firm represent me in front of the IRS/DOL?

4

Are vendor subsidies being used as a direct offset to help cover administration fees?

Ask Your Plan Sponsor

4

1

Is the current plan where you want it to be?

2

Have you recently reviewed your plan's fee structure & service provider capabilities?

3

Would you like to have assistance in mitigating fiduciary liability?

4

Have you outsourced investment selection duties and monitoring?

5

Has the plan achieved retirement readiness for 80% of plan participants?

6

Would you be interested in outsourcing some of your current administrative duties?

