

ASPIRE + MORNINGSTAR

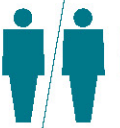
401(k) Managed Plan Solutions



SAVING TODAY FOR
YOUR TOMORROW.

PREPARED FOR:





Product [Managed Plan Solutions]

Investing successfully can be a challenge. To make the best decisions, investors must know the market intimately, research it obsessively, and manage their investments actively. Most importantly, they need to stay on track through all market cycles, fighting the behavioral urge to buy high and sell low. Retirement plan sponsors feel the pressure of their employees' needs to plan well for retirement.

Enter ASPIre Morningstar Managed Plan Solutions (MMPS), offered by Morningstar Investment Services and ASPIre, two leaders in investment and retirement plan services. As a team, we are pleased to deliver new, turnkey investment solutions for advisors and retirement plan sponsors. We know that choosing appropriate investments is a daunting task, and the options available can be confusing and overwhelming. ASPIre MMPS provides a straightforward, bundled retirement plan program that gives both plan sponsors and participants the support that each needs.

With ASPIre MMPS, financial advisors will be able to:

- Transfer the investment-related fiduciary responsibilities to Morningstar Investment Services – a recognized industry expert
- Ensure a disciplined, consistent and well-diversified investment approach
- Focus their time and energy on managing client relationships
- Deliver value and managed investment services to both the plan sponsor and participant of any size plan



At the core of Managed Plan Solutions is the Morningstar Investment Services investment philosophy:

- We invest for the long-term
- We are independent thinkers
- We employ a disciplined investment process
- We believe in active management
- We are sensitive to costs
- We invest our clients' money as if it were our own
- We communicate in a timely and candid fashion

MORNINGSTAR INVESTMENT SERVICES + ASPIRE :: WORKING TOGETHER

ASPIre MMPS includes complete retirement plan investment selection services provided by Morningstar Investment Services, and retirement plan services by ASPIre. Both firms are recognized leaders in their industries. Together we collaborate with you to enhance your retirement offerings. Once you choose to work with Morningstar Investment Services + ASPIre, you can focus solely on your client and their needs. We take care of the rest.

MORNINGSTAR® MANAGED PLAN SOLUTIONSSM FROM MORNINGSTAR INVESTMENT SERVICES

Morningstar Managed Plan Solutions is a comprehensive suite of investment-related fiduciary services brought to you by Morningstar Investment Services. In one bundled service, Managed Plan Solutions provides much needed unbiased fiduciary support to plan sponsors AND provides investment advice to their participants.

Morningstar Managed Plan Solutions supports plan sponsors by:

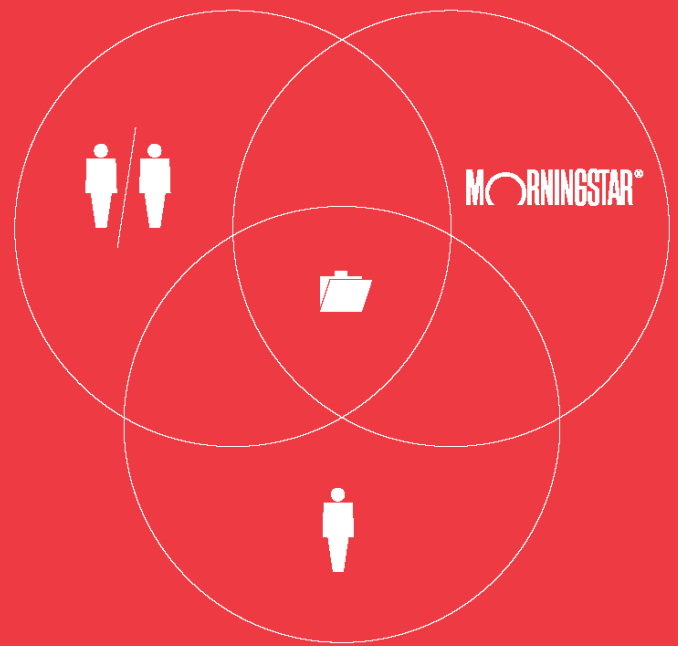
- Providing an Investment Policy Statement
- Selecting and actively monitoring each of the plan's investment options and if necessary replacing options
- Creating five predetermined asset allocation portfolios – conservative through aggressive – from among the plan's investment options; collectively the portfolios satisfy the Qualified Default Investment Alternative (QDIA) regulations

For the participants, Morningstar Managed Plan Solutions:

- Provides a risk tolerance questionnaire that assists them in selecting the appropriate portfolio of investments based on their profile

Two Sets of Expertise, One Goal.

Morningstar Managed Plan Solutions provides an effective solution for Plan Sponsors because it relies on two trusted groups: your financial advisor and Morningstar Investment Services. Your financial advisor understands your plan and your participants' needs. And the Morningstar Investment Services team specializes in rigorous research and strategic investment management. Working together, we can provide plans with a complete suite of investment-related services.



Complex needs. Innovative solutions.

Services [ASpire + Morningstar]



Multiple services with a single focus: YOUR SUCCESS



It's FLEXIBLE, and EASY to implement and administer. It's a VALUABLE option for businesses of every kind.

A 401(k) plan is one of the most important things you can do to attract and retain top-notch employees. An ASPIre 401k is a relatively simple and effective way for employers to help meet employee retirement needs with a comprehensive 401(k) plan.

401(k) plans can be a powerful tool in providing a significant source of income at retirement by allowing employers to set aside money in retirement accounts for themselves and their employees. 401(k) accounts allow for a variety of source, eligibility and matching options.

KEY ADVANTAGES OF ASPIre's 401k PlanPremier FOR EMPLOYERS

Type of business. Corporations, Sub-Chapter S, Self-Employed, Sole Proprietorships, Partnerships, and Non-Profit may be eligible to establish an ASPIre 401k PlanPremier account.

Eligibility. Employers may exclude employees who: have not attained age 21; have not completed a year of service; or are covered by a collective bargaining agreement that does not provide for participation in the plan, if retirement benefits were the subject of good faith bargaining. Two years of service with employer (typically, 1,000 hours per year) with immediate vesting. For deferrals, maximum service is one year.

Simplicity. An ASPIre 401k PlanPremier account is easy to establish with our Client Support Staff and Our TPA Alliance partners there to guide you through the process. A 401(k) plan may allow participants to take their benefits with them when they leave the company, easing administrative responsibilities. We have a directory of TPA Alliance Partners to assist you with Plan Administration as well.

Tax Deductions. Employers are entitled to a tax deduction for their contributions to employees' accounts. Another design option you will have in establishing and operating an ASPIre 401k plan is deciding on your business's contribution (if any) to participants' accounts in the plan.

THE RIGHT PLAN DESIGN

A 401(k) plan is a valuable option for businesses considering a retirement plan, providing benefits to employees and their employers.

A **traditional 401(k)** plan offers the maximum flexibility of the three types of plans (traditional, Safe Harbor, automatic enrollment). Employers have discretion as to whether to make contributions on behalf of all participants, to match employees' deferrals, or do both. These contributions can be subject to a vesting schedule (which provides that an employee's right to employer contributions becomes nonforfeitable only after a period of time). Annual testing ensures that benefits for rank-and-file employees are proportional to benefits for owners/managers.

A **Safe Harbor 401(k)** plan is similar to a traditional 401(k) plan, but, among other things, must provide for employer contributions that are fully vested when made.

An **automatic enrollment 401(k)** plan allows you to automatically enroll employees and place deductions from their salaries in certain default investments, unless the employee elects otherwise. This is an effective way for many employers to increase participation in their 401(k) plans.

The traditional, Safe Harbor, and automatic enrollment plans are for employers of any size.



TRADITIONAL 401(k) PLAN

If you decide to contribute to your 401(k) plan, you have further options. You can contribute a percentage of each employee's compensation for allocation to the employee's account (called a nonelective contribution), or you can match the amount your employees decide to contribute (within the limits of current law), or you can do both.

For example, you may decide to add a percentage — say, 50 percent — to an employee's contribution, which results in a 50-cent increase for every dollar the employee sets aside. Using a matching contribution formula will provide additional employer contributions only to employees who make deferrals to the 401(k) plan. If you choose to make nonelective contributions, the employer makes a contribution for each eligible participant, whether or not the participant decides to make a salary deferral to his or her 401(k) plan account.

Under a traditional 401(k) plan, you have the flexibility of changing the amount of nonelective contributions each year, according to business conditions.



SAFE HARBOR 401(k) PLAN

Under a Safe Harbor plan, you can match each eligible employee's contribution, dollar for dollar, up to 3 percent of the employee's compensation, and 50 cents on the dollar for the employee's contribution that exceeds 3 percent, but not 5 percent, of the employee's compensation. Alternatively, you can make a nonelective contribution equal to 3 percent of compensation to each eligible employee's account. Each year you must make either the matching contributions or the nonelective contributions.

In all 401(k) plans, participants can make contributions through salary deductions. You can decide on your business's contribution (if any) to participants' accounts in the plan.

ROTH CONTRIBUTIONS

401(k) plans may permit employees to make after-tax contributions through salary deduction. These designated Roth contributions, as well as gains and losses, are accounted for separately from pre-tax contributions. However, designated Roth contributions are treated the same as pre-tax contributions for many key aspects of plan operations, such as contribution limits.

CONTRIBUTION LIMITS

Employer and employee contributions and forfeitures (nonvested employer contributions of terminated participants) are subject to a per-employee overall annual limitation. This limit is the lesser of:

- 100 percent of the employee's compensation, or
- \$49,000 for 2010

In addition, the amount employees can contribute under any 401(k) plan is limited to \$16,500 for 2010.

All 401(k) plans can allow catch-up contributions of \$5,500 for 2010 for employees aged 50 and over.

VESTING

Employee salary deferrals are immediately 100 percent vested — that is, the money that an employee has contributed to the plan cannot be forfeited. When an employee leaves employment, he or she is entitled to those deferrals, plus any investment gains (or minus losses) on his or her deferrals.

In Safe Harbor 401(k) plans, all required employer contributions are always 100 percent vested. In traditional 401(k) plans, you can design your plan so that employer contributions become vested over time, according to a vesting schedule.

About Us [ASpire]

We are pleased to have the opportunity...

to present you with a proposal for full service retirement plan services. We are dedicated to providing employers like you with the most responsive and comprehensive retirement plan support available.

When you choose our services, you will be provided with a team of associates that will be your dedicated point of contact for any questions you may have.

ACCREDITED SERVICE PROVIDER

Setting a high standard for the service of your plan.

ASpire strives to deliver the industry's highest service levels. This continuous commitment to excellence is evident by a number of self-imposed audits, accreditations, and continuing education for staff members.

ASpire receives a Type II SAS70 audit each year and receives the prestigious CeFex Certification for Recordkeepers annually. This distinct honor is reserved for organizations that can demonstrate adherence to the industry's best practices. In addition, ASpire received the endorsement of Matthew Hutcheson, a highly acclaimed independent Fiduciary, in recognition of ASpire's strict adherence to the highest ethical standards and professional conduct.



ASpire is also committed to continuing education for all professional staff, through on-site training conducted by independent third parties, and employee participation in ASPPA continuing education programs.



SERVICE

Our employees have a commitment to serve as advocates for participants to help them reach their retirement goals. To assist our clients we maintain a professionally trained Retirement Services Call Center. The call center hours of operation are 8:00 AM to 8:00 PM EST.

TECHNOLOGY

Our platform was designed for the Internet - not adapted to it. Built using the most advanced technologies, we have created an elegant, comprehensive online user experience that blends reliability, simplicity, and integrity. We apply high standards in protecting the confidentiality of your participants' information. For site security the system utilizes SSL with 128-bit encryption for all data transmitted and employs firewall software programs that monitor network traffic.

EXPERIENCE

Our company formed in 2001 to create a better environment for the operation of retirement plans. To date, we are servicing over 5,000 plans, 150,000 participants and over \$2 billion in retirement assets. Our staff has an in-depth understanding of the retirement plan market and possesses a solid track record in the industry with decades of experience in plan administration, product development, information technology, and the servicing of retirement plan products.

COMPLETE SERVICES OFFERING

Meeting the diverse needs of your plan.

Our plan sponsor clients enjoy accurate, timely and efficient services, including:

Plan Design

We recognize that each company is unique, and creating a successful 401(k) plan means accurately identifying the company's specific needs before the plan is established. Working with Our TPA Alliance partners, our plan analysis is designed to answer the vital questions in crafting a plan with the features and benefits that encourage employee participation while meeting the company's responsibilities and budget. Based on the results of the design phase, your account representative navigates your company through the plan implementation process. We oversee document preparation and work directly with your previous provider to ensure the accurate transfer of data and plan assets.



Plan Administration

As a provider of retirement plans, we have extensive experience in recordkeeping and data handling services. Our administration professionals are dedicated to work with our TPA Alliance partners to provide services in the following areas:

- Set-up and Conversion
- Contribution Processing
- Investment Reconciliation
- Distribution Processing
- Loan Processing

Compliance and Reporting

Compliance services are provided by your qualified TPA Alliance professional. Compliance and reporting services include:

- Actual Deferral Percentage (ADP) Test (IRC §401(k))
- Actual Contribution Percentage (ACP) Test (IRC §401(m))
- Multiple Use Test (where applicable)
- Coverage Test (IRC §410(b))
- Top Heavy Test (IRC §416)
- Maximum Deferral Limit Test (IRC §402(g))
- Annual Additions Limitations (IRC §415)
- Preparation of Form 5500
- Preparation of plan-level reportable transactions
- Preparation of a reconciliation of items recorded in the 5500

About Us [Morningstar MPS]

Morningstar Managed Plan Solutions provides all the benefits... of a sophisticated investment service—objective and independent research, strategic asset allocation, access to an extensive universe of mutual funds, and proactive portfolio management that responds to market trends and changing risk—but with a straightforward approach that makes sense.

Managed Plan Solutions is a comprehensive suite of investment services, providing much-needed unbiased, investment-related fiduciary support to plan sponsors and providing investment advice to their participants.

We know that choosing appropriate investments for your plan is a daunting task. Managed Plan Solutions provides assistance on multiple levels—supporting both plan sponsors with their investment-related fiduciary responsibility and helping participants with their investment allocation decisions. As a result of providing these services, Morningstar Investment Services acknowledges and accepts its status as a fiduciary.

OUR INVESTMENT PHILOSOPHY

We invest for the long-term

Our goal is to maximize returns by tuning out the short-term noises that distract many investors. This approach requires patience and a disciplined commitment to a high level of fundamental analysis at the time we first make an investment and for as long as we own that investment.

We are independent thinkers

While it is easy to follow the crowd, it is rare to outperform it by chasing trends. Therefore, we avoid jumping on the latest bandwagon and confidently take positions outside of the mainstream.

We employ a disciplined, consistent investment process

Our decisions are based on our objective assessment of an investment's merits based on thorough quantitative analysis. We marry this research with a qualitative overlay designed to provide investors with portfolios that are appropriate for their individual goals and risk tolerances.

We believe in active management

Outperforming passive index funds is no easy task and the vast majority of money managers fail to do so. We believe our discipline puts us in a select minority with the capacity to outperform over long-term periods with an active approach.

We are sensitive to costs

We understand the importance of costs and taxes and evaluate their impact across our strategies. For instance, when it comes to selecting individual funds, we not only pay attention to published expense ratios, but we also strive to understand the impact of hidden costs, such as those associated with day-to-day trading activity.

We invest our clients' money as if it were our own

We only offer an investment strategy when we have a high level of conviction in its ability to add long-term value for clients. We will never offer a strategy because it is a good marketing idea; we are committed to only offering best-in-class investment strategies that embody the way we think and practice investment management.

We communicate in a timely and candid fashion

It is our belief that we must provide commentary on our portfolios in a consistent, easy-to-understand manner. We also provide full and fair disclosure about our investment strategies and the factors driving our positioning and performance.

Services [Investments]

INVESTMENT FLEXIBILITY | SELL DISCIPLINE | RISK MANAGEMENT

SECURITY SELECTION

Universe of Funds



Quantitative Analysis



Qualitative Due Diligence



Portfolio Construction



YOUR INVESTMENT
OPTIONS

FUND SELECTION PROCESS

PROCESS	We strive to identify managers who employ a disciplined and prudent investment process that has proven to be successful and which they have executed in a consistent fashion. We favor attributes such as insightful security analysis, a robust valuation discipline, and sound risk management and portfolio construction.
PEOPLE	We judge the depth and capabilities of members of the investment team and stability of the organization. We also place considerable emphasis on stewardship by favoring funds where the team has shown the tendency to act in the best interests of shareholders and where the portfolio managers have their incentives aligned with fund shareholders.
PERFORM	We strive to identify funds that have shown the ability to deliver solid risk-adjusted performance over time. We evaluate performance over various time periods. We favor managers who have added value over an appropriate benchmark or peer group in a consistent manner.
CAPACITY	We consider whether the investment strategy that a team runs is constrained by size, and if so, what steps the team has taken to address the issue. All else being equal, funds with small assets bases can be more flexible in their approach, while funds that get too big often have a more difficult time adding value.
EXPENSES	Research indicates that expenses are one of the most important factors in predicting mutual fund performance. While a lower expense ratio is always better, we put expenses into the proper context and consider other factors such as the fund's size and trend in expenses.

PORTFOLIOS

The investment process at Morningstar Managed Plan Solutions consists of:

- Setting a strategic asset allocation target that serves as the benchmark for portfolio construction and performance evaluation,
- Determining how we want the portfolios tactically positioned relative to their benchmarks,
- Selecting underlying securities,
- Rebalancing accounts to maintain a certain risk profile, and
- Making adjustments to the portfolios based on the market climate or for fund-specific reasons.

Qualitative Analysis

- Screens to identify investments
- Proprietary rating system
- Monitor style consistency
- Monitor risk factors
- Performance attribution

Portfolio Construction

- Risk profile relative to benchmark
- Funds fit with portfolio's risk profile and portfolio reflects desired investment bias
- Diversify and eliminate blind spots

Qualitative Due Diligence

- Interview managers and analysts
- On-site visits
- Study SEC filings and shareholder reports
- Subjective assessment guided by the principle of putting the client's interests first

INVESTMENT OPPORTUNITY

We provide you the opportunity for growth, while we minimize the risk....

I CLASS FUND LIST

We know that choosing appropriate investments for your plan is a daunting task. Managed Plan Solutions provides assistance on multiple levels—supporting both plan sponsors with their investment-related fiduciary responsibility and helping participants with their investment allocation decisions. As a result of providing these services, Morningstar Investment Services acknowledges and accepts its status as a fiduciary.

MainStay ICAP Select Equity I	ICSLX	US Stock
Diamond Hill Large Cap I	DHLRX	US Stock
Eaton Vance Atlanta Capital SMID-Cap I	EISMX	US Stock
Aston/River Road Select Value I	ARIMX	US Stock
PRIMECAP Odyssey Growth	POGRX	US Stock
ING Global Real Estate A	IGLAX	Real Estate
Dodge & Cox International Stock	DODFX	International Stock
Artio International Equity II I	JETIX	International Stock
PIMCO Total Return Instl	PTTRX	Taxable Bond
Templeton Global Bond Adv	TGBAX	Taxable Bond
Metropolitan West Total Return Bond I	MWTIX	Taxable Bond
Vanguard Inflation-Protected Secs	VIPSX	Taxable Bond
Harbor High-Yield Bond Instl	HYFAX	Taxable Bond
PIMCO Commodity RealRet Strat Instl	PCRIX	Alternative
Calamos Market Neutral Income I	CMNIX	Alternative
PIMCO Money Market Instl	PMIXX	Short-Term Reserves

MINIMIZING RISK **MAXIMIZING OUTCOMES**



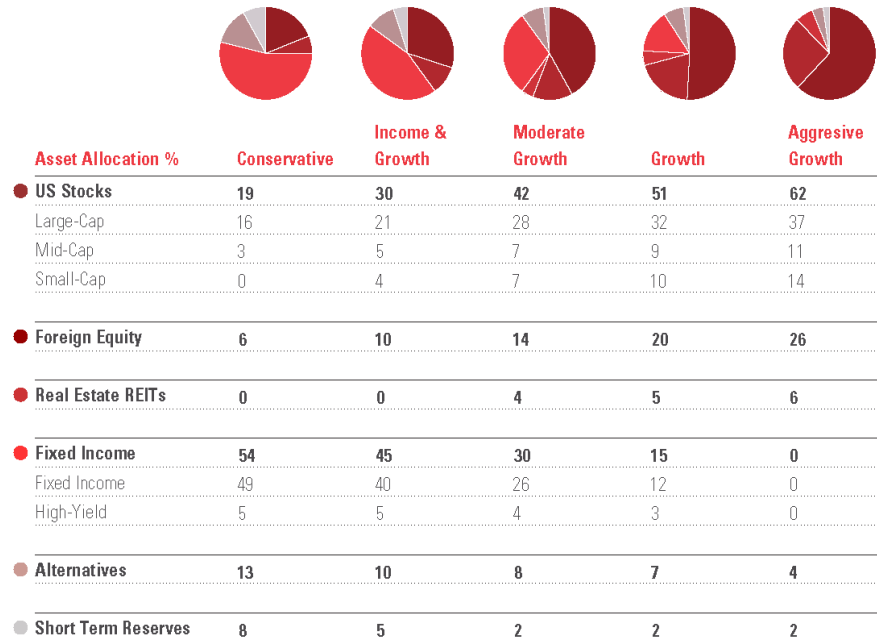
The goal is to create portfolios that are diversified... across funds that work well together and are consistent with the risk profile of the strategy.

Our fund selection process is then combined with our portfolio management expertise to construct the portfolios. After we identify attractive funds, we determine which strategies they are best suited for and how they fit with other funds in the portfolio.

STRATEGIC ASSET ALLOCATION

Strategic asset allocation represents the building blocks of the portfolios. For Morningstar Managed Plan Solutions this represents the combination of asset classes (stocks, bonds, cash, real estate, alternatives, etc.) that we think results in a more efficient portfolio based on our analysis of expected returns, volatility and correlations of major asset classes over a long-term investment horizon. The strategic asset allocation serves as our benchmark for portfolio construction and performance evaluation. While we don't often make changes to the benchmark weightings, we also don't just set it and forget it. We periodically review our strategic asset allocation based on our assessment of the long-term risk-reward profiles of various asset classes.

Example: Strategic Asset Allocation



For illustrative purposes only. Weightings are as of April 30, 2009 and subject to change at anytime.

Features [Plan Sponsor]

As part of our offering...

plan sponsors can take advantage of the Plan Sponsor Gateway website. The Plan Sponsor Gateway gives you the effectiveness and flexibility to streamline administrative processes, thus reducing the paperwork and manual processing associated with retirement plans.



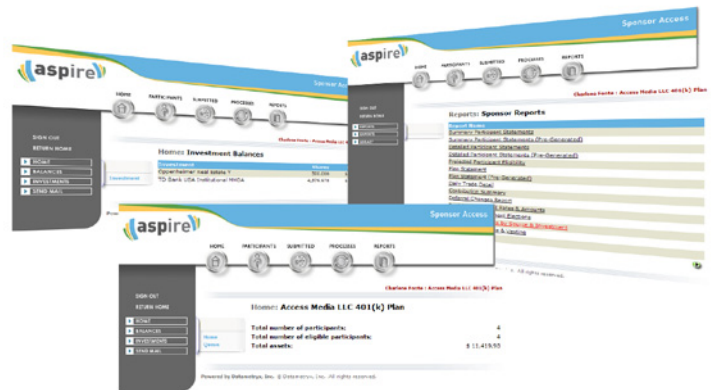
PLAN PROFILE

Plan Investments & Balances

Plan Sponsors are able to view a summary of all approved investment options and the overall balances. For easy reference the available plan investments have built in informational links to the funds.

Employee Census

The Participant Module allows the Plan Sponsor to add or modify data relating to a company's employee profile including contact information, division or department, Plan status, eligibility, loan balances, and any account activity.



TRANSACTION PROCESSING

Contributions

The platform allows authorized user(s) to process regular, as well as, "special" contributions; such as exchanges/transfers/rollovers. Contribution payroll information can be uploaded directly into the system, or users can key in data via the contribution processing grid. The system will perform automatic validation and initiate an Electronic Funds Transfer (EFT).

Loans + Distributions

The online Participant Gateway allows Participants to request loans and distributions from their account based on the Plan provisions. The system dynamically generates customized signature-ready PDF documents for the Participant to print, sign, and submit for processing. At the Plan Sponsor Gateway, the processing panel displays a list of pending loan and distribution requests submitted by Plan Participants where authorized Plan administration user(s) can approve or deny.

REPORTS + EXPORTS

Plan Reports

Comprehensive reporting is available online in the reports module of the Plan Sponsor Gateway. All reports are instantly created and available in multiple formats including: PDF, EXCEL, Text, TIFF and HTML for printing or archiving. Reports include:

- Plan Statement
- Plan Investments
- Contribution Summary
- Deferral Changes Report
- Summary Participant Statements
- Participant Investment Elections
- Participant Balances by Source/Fund
- Plan Census
- Active Loans
- Delinquent Loans
- Required Minimum Distributions
- Fee Summary



Plan Exports

In addition to the defined reports, the platform allows you to export data in EXCEL and ASCII formats to import to other reporting engines. Exports include:

- Participant Synoptic Data
- Participant Census & Source Activity
- Balance + Trade History

Some of the Plan Sponsor Gateway functions include:

-)) Access Plan Investments
-)) Edit and Configure Employee Data
-)) Process Contributions
-)) View/Approve Loans and Distributions
-)) View Participant Activity
-)) Access Forms and Reports

PLAN COMMUNICATIONS

Message System

The ASPIre platform built-in message system for Plan Sponsors allows for correspondence between all users defined within the plan. These include Participants, TPA, and Advisor.

The message system's versatility serves key functions with its ability to send bulletin messages to ALL participants to keep them up to date with plan notices or a message to a SINGLE participant regarding some operational request. The message system also includes system activity notifications signaling when a participant changes his or her deferral rate, requests a loan or distribution, or uses the Help Desk within their account. These triggering events automatically send an email to the designated users of the Plan Sponsor Gateway to keep them apprised of a Participant's administrative request.

Plan Library

Operational forms and important plan documents can be archived in the Library section of the plan. The Plan Sponsor is able to restrict which documents are posted and available to participants to view and download in the Participant Gateway. The Library is a convenient and effective system for managing and accessing all of the plan documentation.

Features [Plan Participant]

Saving, Planning and Investing...



ACCOUNT PROFILE

Plan Investments & Balances

Plan participants are able to view a summary of all plan approved investment options. For easy reference, the available plan investments have built-in informational links to the funds. Account balances by investment and by source are displayed in user friendly graphical charts and tables listing investment name, shares, allocation percentage.

Personal Rate of Return

To get a bearing on how their account is doing, participants can select a start and end date range to have the system calculate a rate of return for their investment portfolio. This is very helpful in charting participant progress and developing an effective investment structure.



ACCOUNT MANAGEMENT

Investments

With just a few quick clicks of the mouse, participants can manage the direction of their investments including; elections for ongoing contributions, exchanges between investment options, realignment of current portfolio allocations and rebalance of the account.

Loans + Distributions Processing

The online Participant Gateway allows participants to request loans and distributions from their account based on the allowable plan provisions. The system dynamically generates customized, signature ready PDF documents for the participant to print, sign and submit for processing.

INVESTING

With just a few quick clicks of the mouse participants can manage the direction of their investments including:

- Elections for ongoing contributions
- Transfers between investment options
- Realignment of current portfolio allocations
- Rebalance of the account

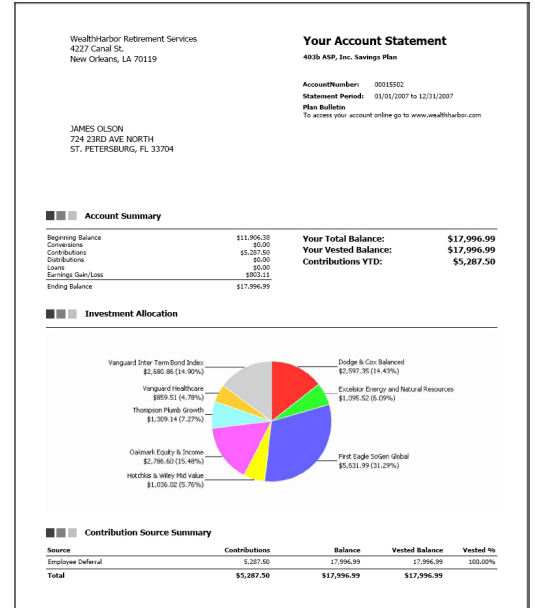
STATEMENTS + ACTIVITY

Statements

Participants can easily generate an account statement with variable date ranges on demand. In addition, ASPIre will automatically send a quarterly statement to each participant's email address on record.

Account History

Knowing the transactional history of your account is an important right of any participant. Within the reports module of the Participant Gateway the history function provides access to all transactions by date, investment, contribution source and transaction type (contribution/distribution/earnings/etc.). The ASPIre system never purges any transactional history of participants' accounts.



The online Participant Gateway gives your employees powerful access to manage their retirement account including:

-) Enrolling in the plan
-) Viewing account balances
-) Research investment options
-) Direct investment elections
-) Retirement + Investment education
-) Loan and distribution requests
-) Personal Rate of Returns
-) Viewing/printing statements

EDUCATION CENTER

To meet the ongoing educational needs of participants, the Participant Gateway has a built-in Retirement Center to help participants with investing and saving for their retirement. The Retirement Center contains:

- Articles on the fundamentals of investing
- Guides to understanding retirement plans
- Market and fund research quotes/charts)
- Suite of interactive calculators
- FAQs and Glossary of terms

COMMUNICATIONS

Plan Library

Operational forms and important plan documents can be archived in the Library section of the Plan. Participants have quick and easy access to view and download any relevant plan forms, notices, disclosures and application forms from any of the approved investment service providers within the plan.

Help Desk

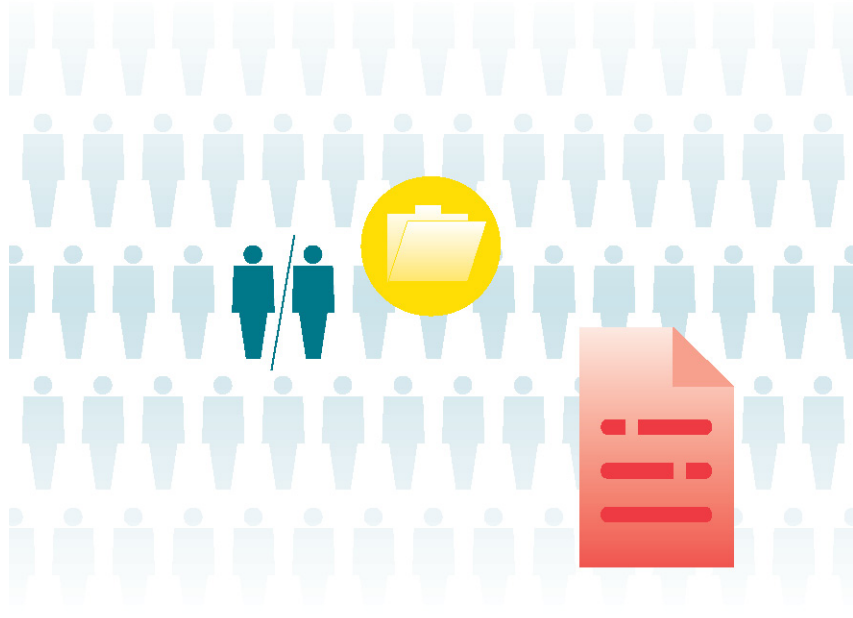
Participants seeking assistance with the website, administrative or investment related questions can access the help desk feature in the Plan Services module. The help desk utilizes the built-in message system that sends an email to the administration personnel for the plan or the authorized agent on their account.



Next Steps

Keeping it affordable...

As an advocate to the participant, ASPire is mindful of the expense incurred with the operation of retirement plan benefits and shares the concerns of Plan Sponsors regarding costs that reduce the benefits available for each participant at retirement.



NEXT STEPS

If you're ready to take the stress out of managing your retirement plan and provide an environment to meet the diverse needs of your employees' retirement, just follow these steps.

1

Execute a Plan Establishment Guide to set up your ASPire retirement plan. You can download this document from the 'Products + Literature' section at www.aspirefinserv.com or contact your ASPire Sales Representative for assistance or with any questions.

2

Adopt/review a written plan document. Plans begin with a written document that serves as the foundation for day-to-day plan operations. For new plans, we will assist you in filling out a Plan Design Questionnaire to create a plan document to suit your needs. Or if you already have one, we will review and amend as necessary to fit our services.

3

Plan Notification + Enrollment. You must notify employees who are eligible to participate in the plan about certain benefits, rights, and features. In addition, a summary plan description (SPD) must be provided to all participants. The SPD is the primary vehicle to inform participants and beneficiaries about the plan and how it operates. The SPD typically is created with the plan document.

For additional questions please contact us.

p 866.634.5873 | sales@aspirefinserv.com
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The comments in this brochure reflect ASPire's understanding of the current tax laws or regulations relating to retirement plans. Neither ASPire nor its agents are authorized to give legal or tax advice and this brochure should not be construed as such advice. Please consult a tax advisor or the IRS or DOL websites for answers to tax or compliance questions.

