

Features

Go Ahead, Be Choosey

Your next generation 401(k) plan includes all that open architecture has to offer, and more, less actually... it's a full disclosure fee transparent solution.

Manage Your Fiduciary Liability

The retirement world is becoming more and more complex and regulatory pressure on fees is an increasingly important component to your liability as plan sponsor. We will help you:

- Create an investment policy statement
- Take advantage of ERISA section 404(c)
- Select a default investment option that satisfies Department of Labor (DOL) requirements as described in the Pension Protection Act of 2006.
- Prepare reviews of plan investments in a timely manner

Benefits For Your Employees

Full Disclosure

See clearly what is charged on all investment options: administrative fees, investment management fees, transaction fees, and other fees.

Fee Transparency

Mutual funds at Net Asset Value vs. a synthetic value with hidden fees – your Plan's assets are registered directly with the mutual fund family, in the name of the plan. Each participant's stake is measured in the true Net Asset Value of the fund. No hidden fees, no synthetic value and published wherever mutual funds are followed. Fund inclusion based on the individual merit of each fund, not the product vendor.

Monitor a Diversified Menu of Funds Based on a 'Best of Class' Approach

You are not tied to a single fund family for the selection of funds. There are over 18,000 funds available for inclusion into your plan.

It's Simply the Right Thing to Do for Your Employees

The performance information contained herein represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that your investment, when redeemed, may be worth more or less than the performance data quoted. Current performance may be higher or lower than the performance shown here. The most recent month-end performance information for the Fund may be obtained by contacting the mutual fund company. The phone number for the mutual fund company can be found in section 4 of this report. You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which can be obtained by contacting the mutual fund company. The phone number for the mutual fund company can be found in section 4 of this report. You should read the Prospectus carefully before choosing a Fund.