

SECTION 2 – PLAYERS CHART UTILIZING OPEN ARCHITECTURE

Broker/Advisor	Recordkeeper*	Plan Administrator*	Mutual Fund Trading	Co-Fiduciary
<ul style="list-style-type: none">Client relationship managementMonitoring of vendorsEnrollment meeting supportInvestment Policy Statement	<ul style="list-style-type: none">Daily valuation of participant accountsDaily processing of plan and participant transactionsTax reporting of participant distributions and preparation of Form 1099-RPrepare participant account statementsPrepare a summary of participant account activity rolled up to plan level, usually quarterlyParticipant, Sponsor, and Broker web access to participant accountsMaintain records of Participant Accounts, deposits, withdrawals, investment gains and losses, and investment election percentagesAllocate contributions deposited to participant accounts pursuant to participants investment electionsInitiate buy and sell orders for all transactionsPrepare Summary of Plan Assets and Income Statement for Plan	<ul style="list-style-type: none">Preparation of annual IRS Form 5500 including all required schedules and attachmentsDetermine Employee EligibilityAnnual coverage testingAnnual ADP and ACP non-discrimination testingAnnual Top Heavy testingAnnual contribution limits testingAnnual deduction limitsAll source contribution allocationsParticipant loan processing and trackingVesting calculationsConsulting regarding corrective measures for any failed non-discrimination testingConsulting regarding technical and legislative Plan operations	<ul style="list-style-type: none">Access to mutual fund trading platformMutual fund trading link to the National Securities Clearing Corporation (NSCC) where mutual fund tradeSettlement and Clearing of fund tradesMay act as Custodian of assets	<ul style="list-style-type: none">Optional fiduciary services to provide asset class selection, core fund selection and fund monitoring.ERISA fiduciaryBroad asset allocation representationBest of class managersDeep qualitative and quantitative diligence of fund productsProfessional oversight and monitoringInvestment Policy StatementQuarterly and annual reportsConflict-free and unbiased investment research

A commitment to independence – we understand that no two companies, employees or plans are alike. The strength of open architecture is that you can custom build your plan to meet your needs, not the perceived needs of a product vendor. Each of the services listed below can be replaced without upsetting the integrity of the plan. After all, it is your plan.

*Recordkeeping and administrative services are provided by regional and independent firms and may be bundled together by one provider or delivered separately by two different entities.