

# CompleteK

## A Convenient, Flexible, Affordable 401(k) Solution

A 401(k) solution for businesses of any size, CompleteK was specifically built to satisfy the needs of small and midsize businesses. Employers and employees receive streamlined, full-service recordkeeping and administration services combined with a wide array of high quality investment options that make CompleteK the highest valued retirement program in the marketplace today.

### A full featured retirement plan...

#### Program Features

- Open Architecture/Multiple fund families
- No-Load/Load-Waived mutual fund trading
- A shares at NAV for low mutual fund expenses
- 401k/profit sharing/new comparability plans
- 20 plan level investment options
- Plan Disclosures:
  - Summary Plan Description (SPD)
  - Summary Annual Report (SAR)
  - Loan Policy (if applicable)
- IRS-Approved Plan Document

#### Recordkeeping & Administration

- Daily Valuation Accounting
- Unlimited Intra-Account Transfers
- Integrated Voice Response System
- Integrated Contribution Processing
- Optional Participant Loans
- Quarterly Account Statements
- Annual Plan Review & Compliance Testing
- Signature-Ready Form 5500
- Employee Tax Reporting

#### Employer Online Services

- Daily Plan Snapshot
- Account Profile Management
- Employee Census Management
- Employee Deferral Tracking
- Proactive E-mail Notifications
- Toll-Free Administrative Assistance

#### Employee Online Services

- Daily Account Snapshot
- Account Profile Management
- Manage Deferral Elections
- Manage Investment Elections
- Toll-Free Participant Assistance
- Retirement Planning Tools & Calculators

### An integrated solution...



It's a fact that all 401k service providers rely upon a company's payroll information in order to accurately perform their functions for the Plan and its participants.

Complete K's fully integrated payroll 401k solution provides for the seamless integration of information between your payroll and 401k systems, eliminating frustrating data submissions and expediting plan deposits. This integrated process will make managing your company's 401k plan easier and more efficient.

### A cost effective alternative...

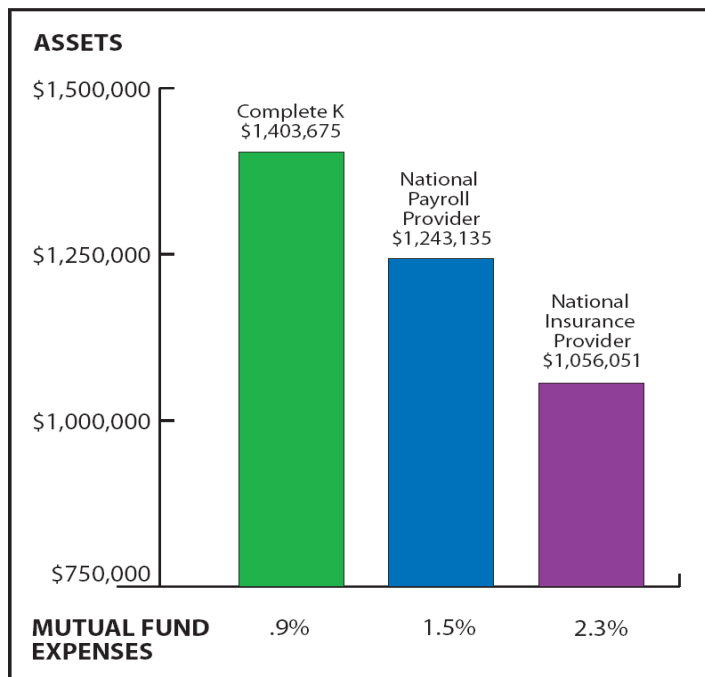
(Assumes new plan with 20 employees)	CompleteK	National Payroll Provider	National Insurance Provider
Plan Establishment Fee	\$ 350	\$1,000	\$1,000
Annual Recordkeeping & Administration Fee	1200	1,380	1,500
Annual Participant Recordkeeping Fee	640	840	560
Annual Form 5500 Preparation Fee	-	300	-
<b>Total Cost – Year 1</b>	<b>\$ 2,190</b>	<b>\$3,520</b>	<b>\$3,060</b>

## Wide Array of High Quality Investment Options...



## Investments that support your Fiduciary responsibilities...

Fees and expenses continue to be a hot topic for the Department of Labor and 401(k) fiduciaries. ERISA's fiduciary responsibility rules and prohibited transaction restrictions require that fiduciaries avoid paying more than reasonable amounts from plan assets. Lower costs means your 401(k) plan will receive a higher percentage of the mutual fund's return, and over time that can translate into significant savings. Here's how it works . . .



Let's say your company's retirement plan has \$250,000 in plan assets with an average return of 10% before expenses. If the plan's investments had annual operating expenses of 2.3%, then, after 20 years, your plan would end up with roughly \$1,056,051 in plan assets. If the plan's investments had expenses of 0.9%, then your plan would end up with roughly \$1,403,675 in plan assets - - a 25% difference.

**With Complete K employers and employees will have access to the lowest cost and highest value retirement plan program in the marketplace today.**

Note: Use the NASD Mutual Fund Expense Analyzer to chart your savings by going to [http://apps.nasd.com/investor\\_information/tools/calculators/fundcalc/expense\\_analyzers.asp](http://apps.nasd.com/investor_information/tools/calculators/fundcalc/expense_analyzers.asp)