

Your Retirement Plan Strategy



Expert Advice • Innovative Options • Personalized Service

Why Choose BCG...

We deliver the superior service you deserve, backed by the expertise you expect.

The BCG Difference

Everyone can use a strong partner in his/her corner. Someone who provides outstanding service and who contributes to success. Let BCG be that partner. Since 1958, our dedicated team of professionals has provided exceptional expertise and service to our clients. We believe in building lasting relationships and providing services that fit the individualized needs of our clients. This belief has been the catalyst for helping us grow into one of the leading retirement plan providers in the country.

We utilize the latest technology in customer workflow, processing, online accessibility, and customer service. Through our open architecture platform, BCG provides access, without restriction or proprietary requirements, to world-class investment options.

From a time, cost, and compliance standpoint, you can benefit from BCG's retirement plan products and its overall integration of services. We have the expertise to deliver retirement plan solutions that are second to none. At every level, we are dedicated to your success.



BCG leverages its expertise in recordkeeping and administrative services by offering you:

- A single point-of-contact for plan sponsors and advisors
- Easy to use, and versatile administrative services
- Industry-leading sophisticated technology
- Customizable plan design to meet your unique needs
- A dedicated team of retirement specialists looking out for your best interest

Partner With the Right Retirement Plan Leader...

Think of us as your partner, as someone you can count on to deliver all the key elements for a successful retirement plan.

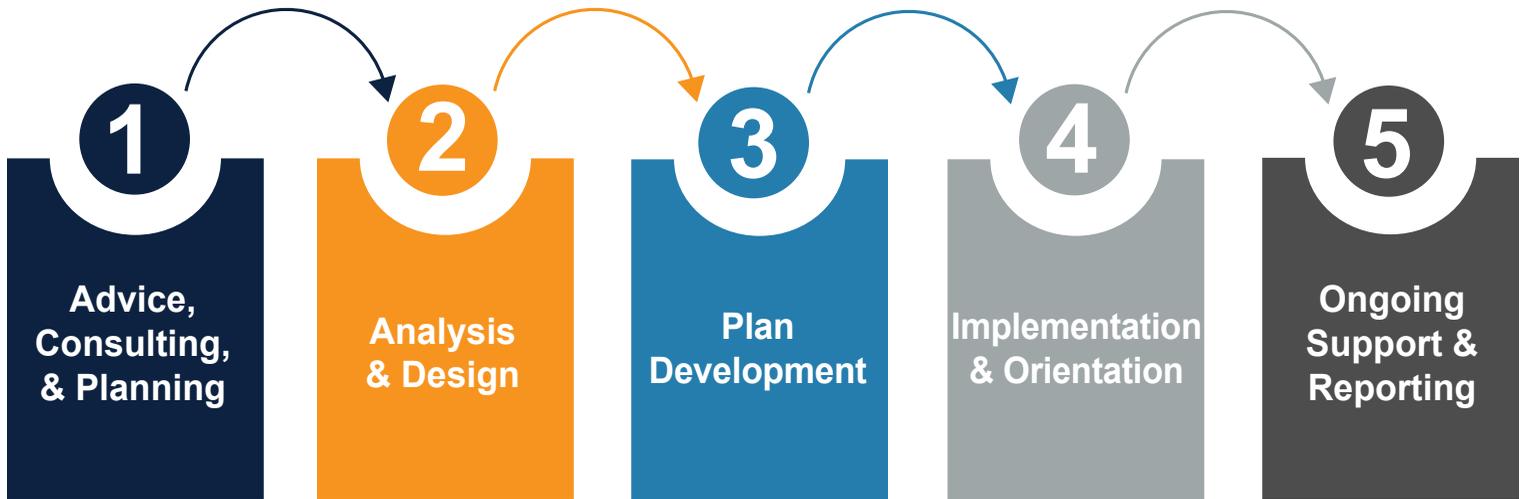
BCG Fast Facts:

- Offers more than 56 years of experience
- A national leader in retirement plans and administration
- Provides retirement services for 2,500 employers nationwide
- Serves over 190,000 plan participants
- Offers unmatched access to consultative talent (CPA's, actuaries and ERISA attorneys)
- Specializes in servicing the small- and medium-sized retirement plan market (1 - 13,000 employees)
- Offers the most flexible open architecture platform with over 21,000 mutual funds and ETF's

Why Choose BCG....

We offer the flexibility and customization that's right for you.

Team Approach to a Customized Plan



Teamwork That Makes A Difference

When you work with BCG, you work with a dedicated team that is passionate about delivering solutions. Your BCG team focuses on the well-being of your business. We work with advisors and sponsors to develop a customized plan that is a perfect fit. We make sure that each and every retirement plan process is easy and seamless.

Our team approach efficiently integrates and leverages the expertise of our staff. Working with a Plan Account Manager gives you a single point-of-contact and ensures that you receive thorough communication, prompt attention, and world-class service. Our specialists will address each and every one of your goals. Our job is to support you, with each team member bringing his/her professional expertise to the relationship.

Why Choose BCG...

Leave the work to us. Experience a trouble-free plan implementation process.



Plan Implementation

Fast, Simple and Accurate Implementation and Conversion Process

BCG uses a 5-step FAST-Track Plan Implementation and Conversion Process for your convenience. To ensure the precise coordination and smooth execution of the plan and to make sure that all requirements are met, this process outlines roles and responsibilities from the start.

Confidence in Your Decision

You can rest assured that BCG's plan implementation and conversion process will be handled seamlessly. Our systems, technology, and professional staff ensure each retirement plan is running smoothly.

Dedicated Implementation Specialist

Each plan is assigned a dedicated Plan Implementation Specialist who will work with you every step of the way. Our meticulous implementation process doesn't end until the plan has been seamlessly transitioned. This comprehensive transfer process will ensure all needs have been addressed.

Why Choose BCG...

Experience a team approach to providing outstanding plan design.



Plan Design

We don't believe in a one-size-fits-all retirement plan. Thinking beyond traditional design, we develop a plan that fits your unique needs. When developing a plan, our professionals start by identifying the management goals of the business.

At BCG, not only do we customize plans for our clients, we cultivate long-lasting relationships. Because of these relationships, you'll have the confidence in knowing that we are here to assist you with the many administrative requirements and regulatory compliance changes associated with the plan.

BCG's staff of in-house consultants, actuaries and ERISA attorneys are available to thoroughly review each plan. This process ensures that all objectives and regulatory issues will be addressed.

BCG will...

- Offer plan design solutions to meet an organization's changing needs
- Provide best-in-class investment options
- Maximize desired plan results
- Provide tools to meet legal and fiduciary obligations
- Help to minimize costs
- Provide state-of-the-art recordkeeping services
- Facilitate the smooth implementation and management of the plan
- Make it easy for employees to manage their accounts
- Help to educate and empower employees
- Build and sustain employee participation
- Provide access to consultative expertise including CPA's, actuaries, and ERISA attorneys

Learn more about BCG's services by visiting our website at:

www.bcgbenefits.com

Why Choose BCG...

We provide the most flexible investment platform available.



Investment Options

Open Architecture Platform—Exactly What You Need

We know retirement plan needs are unique to each business. That is why it is important to select a retirement plan provider able to provide its investment professionals with the ability to select a wide variety of investment options. Our open architecture platform has more than 21,000 mutual fund alternatives and ETF's, offering best-in-class asset management without limitations.

Independent Objectivity

BCG's investment platform allows you to independently, and objectively, select those investment options which meet the diverse needs of your clients.

Changing Investment Options

With BCG, you will always have the ability to make prudent investment decisions—based on what is best for the plan—without having to wrestle with the decision to change providers.

Valuable Investment Tools

Online Investment Information and Account Access

Participants have 24/7 access to investment and account information. They are able to diversify their portfolio as market conditions change, rebalance investment allocations and manage their account—all with the touch of a button. For questions, participants can also call our Participant Services department at (800) 524-401k, option 4. Representatives are available from 8 a.m. - 6:30 p.m. EST.

Helping to Make the Right Choices

We want to help participants navigate the difficult savings and investment decisions of retirement planning and offer various investment tools to make these choices.

- MasteryPOINT AdvicePlus is a web-based advice and planning tool program. It allows participants to determine if they are saving enough in order to meet their retirement income objectives. It also helps determine an appropriate asset allocation based on each participant's risk tolerance and return.
- Provide articles and newsletters designed to educate and empower participants about retirement investing.
- Offer a suite of financial planning calculators and tools.

Why Choose BCG...

Our state-of-the-art recordkeeping and administration services are second to none.

Recordkeeping System

We deliver streamlined, flexible services through one recordkeeping system. All data and processes are integrated, reducing the potential for inconsistencies and quality errors. The system brings together multiple plan services.

- Dedicated single point-of-contact for advisor and plan sponsor
- Self-service online access for sponsors and participant
- Available representatives (M-F 8 a.m. - 6:30 p.m. EST)
- Foreign language support (representative assistance)
- 24/7 website and toll free account access
- Open architecture platform with 21,000 funds and ETF's
- Multiple employer division or location management
- Multiple payroll/banking processing
- Self-directed brokerage accounts
- Asset allocation models
- Multiple contribution sources
- Automated tracking of eligibility
- Multiple vesting schedules between sources
- Daily valuation of participant accounts
- Quarterly participant account statements
- On-demand ad hoc advisor and plan sponsor reporting options
- Web-based enrollment, distribution requests, and loan modeling
- Online fund fact sheets integrated to Morningstar and prospectuses
- State-of-the-art payroll submission
- Environmentally-friendly e-Statements
- Online investment and education advice

Plan Offerings

- 401(k)
- Roth 401(k)
- Safe Harbor 401(k)
- 457
- 403(b)
- Profit Sharing
- New Comparability/Age Based
- Defined Benefit
- Cash Balance
- ESOP
- Money Purchase Pension
- Non-Qualified Deferred Compensation

Administrative Services

BCG's tried and true administration system, coupled with our unparalleled service helps to promote a stress-free process in managing retirement plan tasks. We will ensure that all the services associated with the management of a retirement plan are handled with maximum efficiency, accuracy, and a high level of responsiveness. These services include:

- Signature Ready 5500
- Year-end compliance testing
- QNEC and QMAC calculations
- Participant loan administration
- Participant distributions
- Tax withholding and reporting
- Assistance with fiduciary due diligence
- Comprehensive administrative guide
- Provision of legal updates
- Trustee services

Plan Document Support

- Prototype plan documents
- Volume submitter plan documents
- Custom plan documents
- Non-Qualified plan documents (Deferred Comp, 457)
- Adoption agreements
- Summary Plan Descriptions (SPD)
- IRS filing
- Plan amendment services
- Plan restatement services
- Document review
- Document mapping services
- Consultations on default provisions/common elections

Meeting Your Compliance and Fiduciary Responsibility

BCG offers a compliance review conducted by our expert pension consultants to help plan sponsors take the steps necessary to ensure the plan conforms to ERISA, IRS, and DOL guidelines. Because strict laws and regulations that govern the operation of a company-sponsored retirement plan are complicated and confusing, our experienced professionals will work to guide you towards meeting your fiduciary responsibilities.

Why Choose BCG...

We provide easy, interactive, and informative educational and communication services.



www.bcgbenefits.com

Participant Educational Resources

Plan participants are provided with a variety of ongoing education and support services to help them understand the strategies of successful retirement planning, and to keep them informed and actively involved in the plan. Available services include:

- Experienced representatives for support and assistance
- Access to a dedicated toll-free call center
- Industry-recognized tools and calculators
- Interactive website resources
- MasteryPOINT AdvicePlus
- Video library
- Quarterly statements
- Monthly newsletter
- Educational seminars
- Group employee presentation
- Auto-enrollment features
- Custom-enrollment materials

Communication

BCG provides tools for an effective education and communication program. A retirement program represents a sizable investment on the part of an organization. To ensure a full return on that investment, it is critical for employees to understand and appreciate the program. A strong communications program will help increase participation levels as well as fulfill ERISA requirements.

Participant Support

During business hours, participants have toll-free access to speak to an experienced representative in either English or Spanish. Our trained representatives are able to answer participants' questions and guide them to the information they require.

Participant Statements

Each quarter, participants will receive our SuperStatement. This statement includes detailed account data, participant-targeted messages, and educational articles arranged in a colorful, easy-to-read format.

Interactive Website Resources

BCG maintains a secure, fast, accurate and interactive website for advisors, plan sponsors, and participants.

Participant Website

The website provides participants with 24-hour access to their accounts. Features include:

- Checking of account balances or fund performance
- Viewing or changing of investment options
- Updating of contact information
- Web-based enrollment
- Web-based loan modeling
- Web-based loan requests
- Web-based distribution requests
- Interactive educational material

Plan Contacts and Trusted Advisors Website

To help make plan administration easier, we have created a website featuring:

- Ability to enroll a participant
- Detailed plan and participant information
- Plan specifications, investment option performance and participant activity
- Retrieve and upload comprehensive census information
- Ability to create loan requests
- Customized marketing materials
- Detailed views of clients' plans and reports

Why Choose BCG...

We offer superior quality backed by the most accurate technology in the industry.



Technology

We make sure it is easy for you to do business with us. BCG is always at the forefront of the technology curve. We leverage technology to add convenience and flexibility to our retirement plan products and services. Our state-of-the-art technology provides a variety of automated information services to advisors, plan sponsors and plan participants in a timely, secure and accurate manner. With BCG, you will find expertise and accessibility linked with the unmatched technological support of an industry leader.

We are committed to an intense scrutiny aimed at delivering a consistent level of quality services to our clients. Meeting today's business continuity objectives requires solutions that deliver the highest levels of security and reliability. To ensure the accuracy and timeliness of our transaction processing, we use a combination of technology and internal auditing procedures.

Operational Flexibility

We have developed a flexible set of procedures proven to accommodate diverse business service requirements—a welcome alternative from the rigid rules at larger, more impersonal retirement plan providers.

Workflow Technology System

The power behind our workflow management system significantly strengthens our ability to handle any retirement plan requirements. Whether in the initial stages of implementing the plan or tracking a participant's distribution request five years after that, we are able to see exactly what is being done, by whom, and when.

Quality Management Systems



BCG is the first retirement plan provider in the country to receive an ISO 9001 Registration for Quality Management. ISO 9001 is a quality management certification maintained by the International Organization for Standardization (ISO). BCG has incorporated the ISO 9001 standards into its business practices to reinforce the company's commitment to high quality service. Our goal is to exceed our clients' expectations by demonstrating, in our business solutions, the ingenuity and creativity that help contribute to your success. Receiving this registration acknowledges BCG's foresight in recognizing the importance of going above and beyond industry practices.

To guarantee that our program is administered according to the highest standards, we also conduct an annual Level II SAS 70 audit, performed by an independent auditor.

Why Choose BCG...

Experience the personalized approach of an award-winning team.

Advanced Plan Support For Financial Advisors and Sponsors

Grow your business and increase loyalty with BCG's Advanced Plan Support.

We will help you proactively manage the plan and maximize the value of our services. Each advisor and plan sponsor will have direct access to a designated team led by your personal Plan Account Manager (PAM). This team will provide expert solutions and proactive, personalized assistance. The result is a distinctly superior financial advisor and plan sponsor experience.

The Support Experience

Using highly personalized, proactive services led by your designated PAM, BCG moves towards its goal: Creating and earning long-term relationships. The PAM's retirement plan administration expertise helps simplify your plan sponsor's management of what are often complex plan matters in order to help you deliver more value to your clients. Benefits include:

- Personalized support from someone who knows you, your client, and the plan. Your designated PAM is available as the single point-of-contact to provide and coordinate support services.
- Proactive support in the form of "awareness" calls, letters, newsletters and email alerts to keep you and your clients up-to-date with changes in legislation and with opportunities to maximize the value of our services.
- Customized annual plan administration review with you and your plan sponsor to discuss operational performance, outline service elements and establish goals to ensure that BCG is consistently meeting expectations.
- Priority response, leveraging your PAM's deep industry experience to help manage issues to the best resolution in the shortest possible time.
- Extensive educational opportunities for you and your clients in the form of technical webinars, on-demand videos, and news bulletins authored by senior BCG ERISA professionals.



Plan Account Manager (PAM)

Your personal PAM is backed by an entire team ready to support your needs. This team approach ensures client satisfaction and a quick resolution of concerns. For assistance, call (800) 524-4015 and select option 5, Monday - Friday, 8 a.m. – 6:30 p.m. EST.

The BCG Difference...

CLIENT VALUE PROPOSITION

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Benefit Consultants Group offers you a simplified approach in designing a retirement plan to meet your unique needs, while providing superior service and expertise. You'll enjoy the peace of mind that comes from partnering with a leading retirement plan provider with over fifty years of experience.

We offer a unique value advantage through our ISO 9001 Registration for Quality Management. BCG was the first retirement plan provider in the country to receive this distinction and continuously adheres to strict independent quality auditing. Our advanced quality and workflow management technology allows us to maximize efficiency and performance, while consistently delivering service excellence.

To ensure you receive the support you deserve, your plan will be coordinated by your own Plan Account Manager, a dedicated specialist who knows you and your plan. Your PAM will contribute to your productivity by providing you with the highest level of support, resources, and administration expertise. You can rest assured knowing your needs will be promptly addressed to deliver the best outcome in the shortest possible time.

Ultimately, our goal is to provide you with service excellence that contributes to your success...

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Experience a team approach to providing a full scope of outstanding retirement plan services.

Call BCG Today. We Can Help With Your Retirement Planning Needs.

Whether you need a customized plan, a proposal, or need an analysis, BCG can help!

Our Mission, Our Firm

Our Mission is to help our clients build financial security through quality products and outstanding service delivered at an excellent value.

Our Promise is to:

- Perform every facet of our business with integrity and respect
- Conduct our business in an environment that encourages teamwork without minimizing the contribution of the individual
- Value candor and accountability
- Embrace change and an entrepreneurial spirit

Our people and our clients are our most important assets!