



**ENTER THE NEW WORLD
OF RETIREMENT PLANS**



EMPLANET

WE'RE GOING TO CHANGE THE W

If you're like many retirement plan sponsors, you're looking for ways to reduce the time you spend on everyday plan administration...and give your employees more flexibility in managing their own retirement account

Emplanet can help you achieve both of these goals. A nationally recognized leader in delivering cost-effective retirement plan services to financial institutions and businesses, Emplanet leverages the speed and flexibility of advanced technology and the Internet to provide you with a totally automated solution. One that simplifies your responsibilities. Eliminates paperwork. And empowers your employees to take greater control of their future.

Easy to use

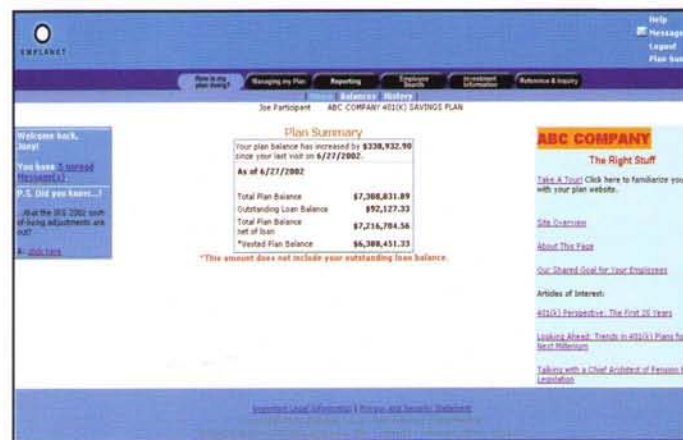
Emplanet replaces "pen-and-paper"-based plan administration with a user-friendly, web-based interface that lets you:

- view your current plan balance;
- add and update information for new or existing employees;
- upload payroll contribution and loan payment data;
- access real-time, plan-level reports;
- view transaction activity;
- access individual participant accounts;
- review current fund information and prospectuses; and
- view plan highlights.

If you or your employees have any questions or need assistance, you can contact our dedicated client service representatives.

Keeping in touch—automatically

Employees will receive e-mail notifications when they are eligible to participate and will be prompted to come to the site to enroll in the plan. If other issues require their attention, automatic e-mail notifications will direct them to visit their private online Message Center that will provide details and instructions.



Empowering employees to take control

Most online retirement plan participant sites offer basic functionality—electing contributions, allocating assets, and viewing account balances. Yet, most other processes have to be done on paper—often with your assistance.

Emplanet's technology-based approach empowers your employees to do nearly **everything** online at work or at home. Using our intuitive, web-based interface, they can:

- enroll online (or be automatically enrolled online);
- designate and change beneficiaries;
- elect contribution percentages;
- view performance information and prospectuses for your plan's investment options;
- invest contributions and assets among the plan's investment options and transfer assets between them;
- view customizable account statements;
- model and request loans; and
- request withdrawals.

Some of these activities can also be completed using our automated telephone system.

YOU THINK ABOUT RETIREMENT...

Education and planning

Novice and experienced investors alike can expand their knowledge by reviewing timely educational articles and seminars covering a wide range of financial planning topics. And our interactive retirement planning tools and Asset Allocation Modeler can help them develop and fine-tune their investment strategies.

A superior selection of investment choices

More choices...greater diversity...brand names. That's Emplanet's approach to investment choices. Because we're not an investment company, we're able to offer a wide range of mutual funds from some of America's leading fund families. Options covering the investment spectrum, from conservative short-term funds focusing on capital preservation to aggressive stock and international funds. A sample of fund families available through Emplanet:

- Fidelity Investments
- American Century Investments
- Putnam Investments
- Alliance Capital
- Evergreen Investments

Exceptional service

Even though our retirement plans are technology-based, you will always be able to get answers and assistance from our experienced client service representatives.

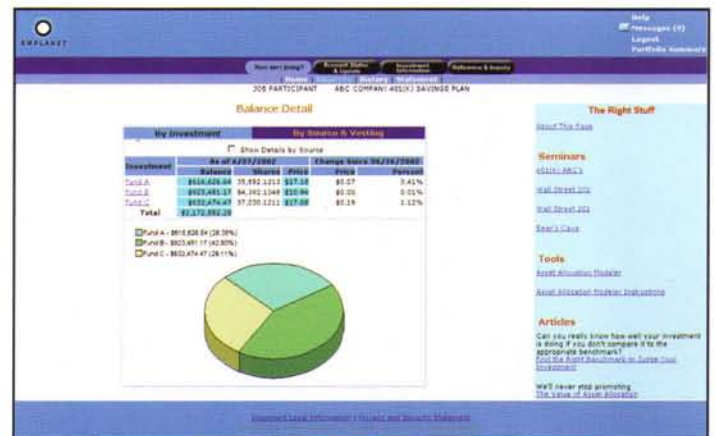
People who understand retirement

Emplanet's co-founders and senior management team is composed of industry leaders with extensive experience in defined contribution plan recordkeeping and product development. They've held executive roles with some of the most respected names in the business, including Fidelity Investments, American Express, State Street Bank, Dreyfus, Fleet Bank, Morgan Stanley Dean Witter, Merrill Lynch and Paine Webber.

A smooth conversion

Emplanet will work closely with you to make the conversion process as smooth as possible.

- You will be given a timetable listing key dates and any actions required on your part.
- Emplanet will provide you with plan agreements that require your signature.
- Emplanet will acquire and convert all records from your current plan provider.
- Emplanet will provide communications materials that you can distribute to your employees to get them up to speed on the change.



If you're ready to enter the new world of retirement plans and to benefit from the convenience, service, and diverse investment selection that come with a retirement plan serviced by Emplanet, please complete and return via fax the enclosed "Request for Information" form, or call 1-877-968-7752.



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Past performance is no guarantee of future results. A fund's share price/yield and return will vary, and you may have a gain or loss when you sell your shares. For more complete information on any fund, including expenses and any applicable charges and fees, please order a free prospectus or access it online. Read the prospectus carefully before you invest or send money.

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