

The “Business Solutions” Comparison Checklist

Whose Service has . . .

Wellington’s
“Business
Solutions”
Program

Current /
Competitor’s
Program

Investment Services:

- | | | |
|---|-------------------------------------|--------------------------|
| ◆ Individual, self-directed participant accounts held at Charles Schwab & Co. ? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Employee investment options including hundreds of top-performing no-load mutual funds, CD’s, stocks and bonds? (The employer may limit the available investment choices if desired.) | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Nine pre-allocated and professionally managed “ Lifestyle Portfolios ” available to simplify investment selection and increase plan participation by your employees - in addition to all other investment options? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ A Registered Investment Adviser as a consultant for plan investments and design? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ The plan’s investment adviser acting as a fiduciary to greatly reduce the trustee’s personal liability? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Continuous monitoring of plan investments, with individualized performance reporting upon demand? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Administrative Services:

- | | | |
|---|-------------------------------------|--------------------------|
| ◆ A single point of contact and ongoing support for company personnel involved with plan administration? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Monthly participant statements delivered to plan participants’ home addresses? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Daily valuation of participant accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ 24 hr. access for participants to account information and investment reallocations provided by live representatives, automated telephone system, or internet access? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Steeply discounted commissions for stock and bond purchases – no cost mutual fund purchases/switches? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Low administrative costs and ongoing employer support with no hidden charges *? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Complete flexibility in plan design and cost allocation between the employer and plan participant accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Employee Support Services:

- | | | |
|--|-------------------------------------|--------------------------|
| ◆ Complete and on-going multi-media employee enrollment meetings and support ? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Periodic on-site employee update meetings offered? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Continuous educational and financial planning support for employees provided by Certified Financial Planners (CFP’s)? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| ◆ Customized website for the employees to access all forms, including educational material? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

* Insurance companies acting as the plan provider in particular very often have additional and significant charges that are not adequately disclosed.