

RETIREMENT SOLUTIONS FOR THE DIGITAL AGE



SUPERIOR SERVICE - UNCOMMON FLEXIBILITY - CREATIVE SOLUTIONS





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OUR PHILOSOPHY

Digital Retirement Solutions, Inc. (DRS) specializes in providing recordkeeping and administration services for defined contribution plans of all sizes. We offer exceptional service to our clients by focusing our resources and expertise rather than dabbling in a vast array of retirement plans available today. As a result of these concentrated efforts, DRS is able to provide innovative, flexible, and cost-effective recordkeeping solutions that are in the long-term best interest of our clients and their plan participants.

WHAT MAKES DRS UNIQUE?

Dedication to Service

We are dedicated to providing personal service and personalized solutions that are tailored to suit our client's needs. DRS proves that we are more than a TPA service, we are your administration partner.

Delivering superior service to our clients is a priority for everyone at DRS. Consider the fact that DRS doesn't advertise any of our recordkeeping and administration services. Instead, all of our clients come to us through a referral basis of satisfied clients, financial advisors, and mutual fund families whose trust we have earned time and again.

Focused on Client Goals

At DRS, our clients' retirement plan objectives are an integral part of everything we do for each plan. When presented with a client request or problem, DRS will always ask, "What are we trying to accomplish?" All too often

this important question goes unasked when assistance is needed from a recordkeeper. In contrast, DRS feels that it is our responsibility to be an active participant in our clients' problem solving process.

Committed to Innovation

DRS writes all of our software; from website and recordkeeping modules to the compliance testing and alert systems. Our software programmers are experienced pension professionals with a high level of programming knowledge, not programmers with limited pension comprehension. This enables our software to be reliable and adaptable in the world of ever changing government regulations. The end result is a seamless, highly integrated system of administration-specific applications that are the vanguard of the industry.

SPECIALIZING IN:

- 401(k)
- Safe Harbor 401(k)
- Roth 401(k)
- Profit Sharing
- Money Purchase
- Davis-Bacon
- 403(b)
- 457
- Nonqualified Deferred Compensation

"YOU'RE THE BEST ADMINISTRATOR IN THE WHOLE WIDE WORLD. IT'S HARD TO GET ANSWERS FROM THE OTHERS WE WORK WITH." – CATHY/TRINET

"THROUGH THE YEARS, WE HAVE WORKED CLOSELY WITH SEVERAL RETIREMENT PLAN ADMINISTRATORS. IT IS NOW OUR PLEASURE TO WORK WITH DIGITAL RETIREMENT SOLUTIONS. THEIR THOROUGHNESS AND EFFICIENCY GOES UNPARALLELED. WHETHER RESPONDING TO AN INQUIRY FROM US, THE PLAN SPONSOR OR A PARTICIPANT, DRS STRIVES TO ACCOMMODATE EVEN THE MOST CUSTOMIZED REQUEST. THE INTEGRITY THAT DRS TAKE IN ITS WORK PRODUCT SHINES THROUGH TIME AND TIME AGAIN VIA THEIR PROFESSIONALISM AND COMMUNICATION. IN SHORT, DRS HAS ALLOWED US TO FOCUS ON GROWING OUR BUSINESS AND LEAVE THE RECORDKEEPING TO THEM." – PHILIP & AMY/ PENSION ARCHITECTS



*“DRS HAS DONE NOTHING BUT “WOW” US
THUS FAR, AND WE ARE ALWAYS HAPPY TO SING
PRAISES OF THE BEST THAT WE WORK WITH.
ALTHOUGH, MAYBE WE SHOULD KEEP A GOOD
THING TO OURSELVES! – JENNIFER/ISLANDS
RESTAURANTS, L.P.*

PROGRAM OFFERINGS

PremiumFoundations

Oftentimes, small employers are reluctant to offer a 401(k) plan. Their belief is that a 401(k) plan will be too expensive to run, too difficult to administer, and will offer too little benefit. With most administration programs, these concerns are valid; however, DRS' PremiumFoundations program is different.

PremiumFoundations allows small employers to provide their employees with uncompromised plan services, including a feature-rich website, Voice Response Unit (VRU), and call center in one affordable package. The program emphasizes straightforward plan design that makes employer administrative duties a snap, discounted pricing that makes it affordable, and valuable features that make the decision clear.

PremiumFoundations Highlights

- No per participant fees
- No custodial fees
- Extensive plan design options
- Over 200 mutual fund choices
- Easily upgraded as the plan grows

PremiumSelect

The PremiumSelect program is designed to offer our clients simplified pricing with attainable fee reductions. By choosing investment options from a list of exclusive PremiumSelect funds, DRS clients automatically receive a discount on their per eligible employee fees. Clients receiving the maximum discount would have these fees waived entirely. The unique advantage of DRS' PremiumSelect program is that receiving the discount is not dependent on minimum levels that lie beyond the client's control.

With a bundled price structure that combines guaranteed discounts easily within reach and unprecedented flexibility, PremiumSelect is the superior open-architecture solution.

PremiumSelect Highlights

- Discounts independent of minimum account balances, participation rates or plan level assets
- Qualifying discounts on thousands of PremiumSelect mutual funds from more than two dozen fund families
- Ability to choose from over 14,000 mutual funds traded through the NSCC

CustomSelect

The CustomSelect program provides practical, cost-effective recordkeeping solutions to plans operating with unique benefit structures or investment options. Administration services under the CustomSelect program are provided on an a la carte basis so a client never incurs built-in or bundled administration charges for services they neither need nor use.

Additionally, CustomSelect fees can be directly reduced by administrative reimbursements received from mutual fund families, called Sub-Transfer Agency Reimbursements (Sub-TA's). By offering fee-for-service billing, clear Sub-TA off-sets, and the capability to handle exotic investment and benefit features, CustomSelect allows each plan sponsor to tailor a recordkeeping solution to meet retirement goals.

CustomSelect Highlights

- Self-Directed Brokerage Accounts (SDBA's)
- Company Stock (Publicly Traded or Privately Held)
- Frozen Assets and GIC's (Guaranteed Investment Contracts)
- Insurance Policies and Annuity Contracts
- Individually Designed Documents

PROGRAM COMPARISON CHART

Plan Feature	Premium Foundations	Premium Select	Custom Select
Account Access and Assistance:			
Web Site for Participants	✓	✓	✓
Web Site for Plan Sponsor	✓	✓	✓
Web Site for Investment Advisor	✓	✓	✓
800 Number/VRU (English and Spanish standard)	✓	✓	✓
Participant Call Center/Help Desk	✓	✓	✓
E-mail Participant Statements	✓	✓	✓
Report Downloads (for the Plan Sponsor)	✓	✓	✓
Web Site Features:			
Automatic Account Rebalancing	✓	✓	✓
Online Prospectus	✓	✓	✓
Online Investment Education & Advice (optional)	✓	✓	✓
Customized Message Center/Company Logo	✓	✓	✓
Online Enrollment (optional)	✓	✓	✓
Online Loan Application (optional)	✓	✓	✓
Loan Modeling	✓	✓	✓
Retirement Calculator	✓	✓	✓
Compliance Testing and Reports:			
Tax Form 5500 and 1099-R Reporting	✓	✓	✓
Annual Testing (ADP, IRS § 415, 402(g), and Top Heavy Testing)	✓	✓	✓
ACP Testing	N/A	✓	✓
Comprehensive Plan Records on CD-ROM	✓	✓	✓
Participant Statements Mailed to Home Address	✓	✓	✓
Audit Support Package (Audited Plans Only)	N/A	✓	✓
Contributions:			
Employee Deferral (Pre-Tax and Roth 401(k))	✓	✓	✓
Employer Match (Non-Safe Harbor)	N/A	✓	✓
Safe Harbor (Basic Match, Enhanced Match or Non-Elective)	✓	✓	✓
Profit Sharing (Pro Rata or Uniform Dollar Allocation Method)	✓	✓	✓
Integrated Allocation		✓	✓
New Comparability Allocation		✓ ¹	✓
Age-weighted Allocation		✓	✓
Plan Documents:			
Prototype Plan Document (sponsored by DRS)	✓	✓	✓
New Comparability Plan Document (provided by DRS)		✓	✓
Nonqualified Deferred Compensation Plan Doc (provided by DRS)		✓	✓
403(b) Plan Document (provided by DRS)		✓	✓
457 Plan Document (provided by DRS)		✓	✓
Individually Designed Plan Document			✓
Special Features:			
Automatic Enrollment/Deferral Increases		✓	✓
Customized Educational Booklets	✓	✓	✓
Language Support Services (plan forms, SPD, 800 Number/VRU)	✓	✓	✓
Alternative Investments:			
Company Stock			✓
Self-Directed Brokerage Accounts (SDBA's)			✓
Annuity Contracts, GIC, Insurance Policies			✓
Frozen Assets, Limited Partnerships, Real Estate			✓

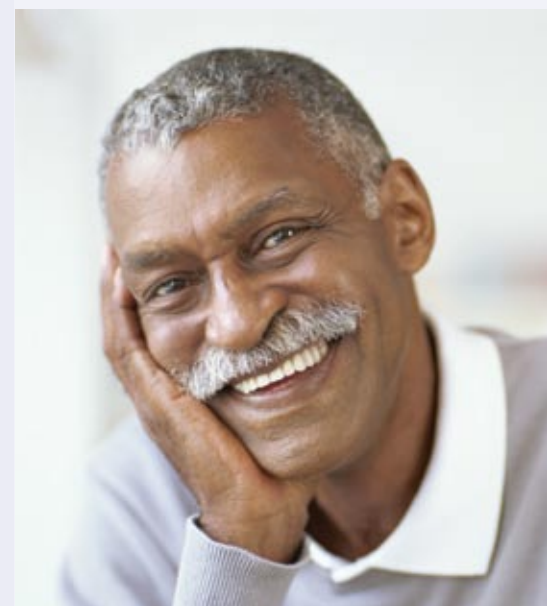
¹ Requires the use of DRS New Comparability Cash or Deferred Profit Sharing Plan document.

"WE HAD OUR ANNUAL PLAN REVIEW YESTERDAY AND IT WENT VERY WELL (NOT THAT I DIDN'T THINK IT WOULD). THEY WERE VERY COMPLIMENTARY ABOUT DRS AND COULDN'T BE HAPPIER WITH THE SERVICE YOU ARE PROVIDING THEM. I WANT TO THANK YOU. THAT MAKES MY JOB SO MUCH EASIER WHEN THE ADMINISTRATION SIDE OF THINGS IS GOING WELL." – BRYAN/SMITH HAYES FINANCIAL SERVICES

REVENUE SHARING/SUB-TA

It is important to consider Sub-Transfer Agency Reimbursement Fees (Sub-TA's) when evaluating service providers. Sub-TA's are fees paid by mutual fund companies to recordkeepers, like DRS, that provide services to defined contribution plans.

DRS collects Sub-TA's from a select group of mutual fund companies and uses these reimbursement fees to reduce the cost of administration in all of our programs. When comparing recordkeeping services, understanding how Sub-TA fees are credited should be a crucial part of your decision making process.



*"I JUST WANTED TO THANK YOU AND COMPLIMENT YOU ON ONE OF YOUR ASSOCIATES. SHE WAS NOT ONLY HELPFUL BUT WENT THAT EXTRA MILE TO ACCOMMODATE ME. SHE IS VERY MUCH A TEAM PLAYER. SO IN TURN I WANTED TO LET YOU KNOW HOW HAPPY I AM WITH YOUR SERVICES."
— TORRIE R./PLAN PARTICIPANT*



PARTICIPANT EDUCATION



Online Investment Education

Online Investment Education

DRS provides two Internet education and planning tools, AdvicePlus and GuidancePlus, to assist plan sponsors in providing a comprehensive education package to their participants.

These affordable investment education programs have been seamlessly integrated with DRS' website so every plan has the ability to offer their participants additional online help in successfully planning and saving for retirement. Best of all, these programs work in harmony with each plan's financial advisor to give participants the ideal mix of investment education that is both high touch and personal, as well as convenient and on-demand.

GuidancePlus educates participants about their investment options, helps participants determine their retirement needs, and allows them to effortlessly implement an investment strategy to meet their goals. GuidancePlus recommends specific asset class allocations based on each participant's personalized risk assessment. These recommendations can be put into action with only a few clicks of the mouse.

AdvicePlus provides the same great educational and planning tools as GuidancePlus but goes one step further. AdvicePlus recommends specific investment fund allocations and takes fiduciary responsibility for the advice it gives.

AdvicePlus and GuidancePlus are effortless to implement, affordable, and an innovative addition to participant education programs that no plan sponsor should be without.

Customized Educational Booklets

DRS is dedicated to providing plan participants with the best in available retirement plan services and features. To that end, we are pleased to offer customized educational booklets for plan participants. These four-step guides provide participants with the general financial and investment information they need to effectively prepare for retirement, as well as worksheets and tools to help them put their plan into action.

The easy-to-use, comprehensive booklet is tailored for each plan's unique benefits, including a welcome letter, summary of plan features, and fund fact sheets.

Every full-color booklet contains 22-pages of award winning educational content that:

- Helps employees establish their individual retirement goals and determine the retirement income they will need through straightforward planning worksheets
- Educates employees about the basic principles of investing for retirement
- Assists employees in creating an appropriate investment strategy based on individual risk tolerance and return objectives

These personal retirement planning guides are an exceptional educational resource for retirement plan participants. Best of all, this booklet complements the educational services being provided by each plan's financial advisor to give participants unsurpassed access to investment education.



Customized Participant Educational Worksheets



FEATURED PLAN SPONSOR TOOLS AND SUPPORT

Automated Compliance Alert System (ACAS)

DRS' Automated Compliance Alert System (ACAS) is a one-of-a-kind, proactive system that reviews areas of concern daily and notifies our clients before problems arise. ACAS continually reviews system data and outputs, generates alert notices, and notifies our clients of possible compliance issues automatically. As a result, our clients are made aware of upcoming events, as well as potential oversights, far in advance of them becoming a matter requiring corrective action. While some service providers' absence is conspicuous, DRS is continually in contact. To this end, we make sure our clients are made aware of every possible area of concern before a problem arises. ACAS monitors and reviews a wide array of plan data, including:

- Employee Information
- Enrollment and Eligibility
- Payroll Data and Deposits
- Participant Loans

Customer Support (DRS Help Desk)

One of the most crucial services each plan needs is the day-to-day support of knowledgeable professionals to help guide plan sponsors and participants through the ever changing maze of government regulations, plan requirements, and other minutiae which are the hallmark of the retirement plan industry. At DRS, we know the quality of the support we offer our customers is far too vital to ever outsource this responsibility, overseas or otherwise.

Instead, our helpful Customer Support Specialists are located at our Longmont, Colorado headquarters and average over five years of experience in the retirement plan industry. We firmly believe our Support Specialists need direct access to IT, department managers, and key executive resources which allow them to be effective in resolving customer problems, as well as being an advocate for customer needs. With DRS, you are assured of an accurate, comprehensive, and friendly response to all customer service inquiries from plan sponsors and participants.

QuickStart Guides & Administration Handbook

The QuickStart Guide has been designed to provide Plan Representatives fast, straightforward answers to common day-to-day procedural questions. Every QuickStart Guide is customized for the distinctive features and benefits in a plan so the information needed most often is always at your fingertips. Additionally, detailed step-by-step instructions are located in an accompanying Plan Administration Handbook.

QuickStart Topics Include:

- Plan Specifications
- Retrieve Lost PIN/User Name
- Payroll File Content & Submission
- Remitting Contributions
- Enrolling Participants
- Distributions & Withdrawals
- Participant Loans
- Rollovers

"I CAN'T TELL YOU ENOUGH, HOW IMPRESSED I AM WITH THE QUICK AND INFORMATIVE RESPONSES I RECEIVE FROM YOU AT DRS. THANK YOU FOR UPDATING ME ON MY REQUEST! I GREATLY APPRECIATE IT."
— LISA M./PLAN PARTICIPANT



DRS QuickStart Guide





I JUST THINK YOUR COMPANY IS WONDERFUL! YOU FOLLOW UP ON EVERYTHING SO THOROUGHLY. OTHERS WHO I HAVE SPOKEN TO IN YOUR OFFICE ALSO SEEM EXTREMELY KNOWLEDGEABLE. IT'S BEEN A PLEASURE WORKING WITH YOUR COMPANY! – JILL/RUNZA NATIONAL, INC.



Plan records CD-ROM

"SINCE WE HAVE BEEN USING DRS WE HAVE BEEN VERY PLEASED WITH THE SERVICES. ALL OF THE USERS LOVE THAT THEY CAN ACCESS THEIR ACCOUNT AND MAKE CHANGES ON A DAILY BASIS. THIS IS SOMETHING THAT WE COULD NOT DO WITH OUR PREVIOUS PROVIDER. ALL OF THE MEMBERS OF YOUR STAFF THAT I HAVE DEALT WITH ARE VERY KNOWLEDGEABLE, AND THEIR CUSTOMER SERVICE SKILLS ARE EXCEPTIONAL. I AM GLAD THAT WE MADE THE CHANGE TO DRS. – NANCEE/BEAR RIVER MUTUAL INSURANCE

FEATURED PLAN SPONSOR TOOLS AND SUPPORT - CONTINUED

Comprehensive Plan Records on CD-ROM

Each valuation period, our clients receive an updated CD-ROM which contains a complete compiled history of their plan's assets, participant account statements, plan documents, and tax forms. All CD-ROM's are securely encrypted to safeguard confidential plan data.

Audit Support

In order to assist our clients with plan audits, DRS prepares an auditor's packet on CD-ROM that greatly aids a plan's independent auditor in preparing their opinion. Since many plan administrators lack either the time or expertise to address IRS or auditor questions, DRS can work directly with these parties to facilitate an accurate and timely examination of a plan's records.

Documents

Plan documents are the foundation upon which every retirement plan is built. To ensure each plan is built on a solid foundation, DRS offers a wide assortment of plan document solutions to accommodate a variety of needs. Our flexible document choices enable each plan sponsor to tailor their plan design, from basic to intricate, to meet individual goals while minimizing potential administrative burdens.

For plans transferring administration to DRS, our knowledgeable staff will conduct a thorough review of the existing plan document provisions. We then assist plan sponsors in evaluating these provisions to make sure that the ongoing needs of both the company and plan participants are being met.

"THIS MEANT A GREAT DEAL TO ME, AND YOU WERE SO HELPFUL AND UNDERSTANDING. IT'S NICE TO SEE OUR COMPANY HAS PICKED A GOOD FIRM TO BACK US, AND OUR MONEY. AS YOU KNOW RETIREMENT IS IMPORTANT TO EVERYONE." – PAUL R./PLAN PARTICIPANT





“YOU MADE EVERYTHING PERFECTLY CLEAR! THANK YOU. I TRULY LOVE HAVING ANSWERS TO THESE QUESTIONS SO PROMPTLY. A LITTLE STABILITY IN A VOLATILE ENVIRONMENT IS COMFORTING!!! THANK YOU AGAIN.” – SHEILA K./PLAN PARTICIPANT

FEATURED PARTICIPANT TOOLS AND SUPPORT

Automatic Account Rebalancing

Over time, plan participants may find that their current asset allocation no longer matches their investment election. This occurs because investments grow at different rates, causing a participant’s account to fall out of balance from their initial election.

DRS offers plan participants the option of having their account balance periodically realigned to match their most recent investment election. Participants can schedule automatic rebalancing to occur on a monthly, quarterly, or annual basis.

The automatic rebalance feature ensures that a participant’s account will continue to be invested according to his or her asset allocation strategy. This handy feature means a plan participant can put his or her retirement account on autopilot, saving them the hassle and inconvenience of manually rebalancing when market gains have repositioned their account.

Online Prospectuses

Before any plan participant can make an informed decision about investing in a mutual fund, they need to know the history and objectives of the fund, the background of the fund manager, and

the fund’s key financial data such as expenses and fund assets. DRS provides an easy-to-use link on our website to the prospectus which contains all of this vital information for each fund. Participants simply click on the **P** icon next to each fund name to gain instant access to most recent prospectus filed with the U.S. Securities and Exchange Commission (SEC.)

E-mail Account Statements

In addition to the quarterly account statement mailed to each participant’s home address, DRS also provides email statements at no additional charge. Participants can elect to have email statements automatically sent to them on a daily, weekly, or monthly basis. Our email statements allow participants to quickly and conveniently monitor their retirement account on a schedule that fits their individual needs.

Account Statement Highlights

- Personalized Rates of Return (by Fund & Portfolio)
- Individual Fund Holdings
- Detailed Transactions (by Fund & Contribution Source)
- Market Value Reconciliation

Account	Investment	Balance	Market Value	% of Holdings	Expense
Example Fund	100.00	100.00	100.00	100%	0.00
Example Fund	200.00	200.00	200.00	100%	0.00
Example Fund	300.00	300.00	300.00	100%	0.00
Example Fund	400.00	400.00	400.00	100%	0.00
Example Fund	500.00	500.00	500.00	100%	0.00

Sample Participant Statement

“MANY THANKS FOR YOUR REPLY – IT IS SO NICE TO BE ABLE TO HAVE THE ANSWERS FOR MY STAFF SO QUICKLY – YOUR TEAM IS SUPER! – KATHY/LIBERTY BANK



FEATURED PARTICIPANT TOOLS AND SUPPORT - CONTINUED

“THANK YOU SO VERY MUCH FOR YOUR PROMPT AND THOROUGH REPLY. IT’S REFRESHING TO EXPERIENCE THIS CALIBER OF CUSTOMER SERVICE.”
 – SHEILA B./PLAN PARTICIPANT

Language Support Services

DRS offers a variety of services designed to accommodate plans with diverse language needs. Conveying important plan information to participants in the language they are most comfortable with helps build confidence in the retirement plan and promotes increased participation.

Language Support Services Highlights

- 800 Number/VRU
- Blackout Notice
- Plan Forms
- Summary Plan Description (SPD)
- Educational Booklets (Spanish Only)

COMPREHENSIVE ONLINE ACCESS

For Participants

Our fast loading and easy to navigate web site offers participants the opportunity to apply for loans, enroll, change future contribution rates and investment elections, as well as place exchanges and obtain a complete breakdown of their account. In addition to documents, forms, exchange information, and instructions for various tools such as projections and loan modeling, there is also a complete section devoted to frequently asked questions and other helpful information. The participant web site

also offers extensive fund information designed to aid participants in their investment selection.

For Plan Sponsors

On the website, the plan sponsor home page is neatly laid out like a dashboard. With just a glance, a plan sponsor can view active and terminated participant counts, current fund balances, average account balances, and recent account activity. Detailed payroll, distribution, and participant loan records can also be reviewed online. The website is designed to allow a plan sponsor to quickly and easily search for participants, using our convenient pre-set searches or their own custom search criteria, and download reports from any search. For maximum flexibility, a plan sponsor can establish multiple sponsor user accounts, each with his or her own individual level of access to plan and participant-level information.

For Financial Advisors

Each Financial Advisor is provided with their own secure login to the DRS website, offering them centralized access to detailed plan-level financial information on each of their retirement plan accounts. Additionally, a plan sponsor can grant their Financial Advisor either full or partial access to participant-level information, including payroll, loan, distribution, and account records.

“THANKS FOR YOUR HIGH LEVEL OF SERVICE AND EXPERTISE. I’M SURE GLAD WE WENT WITH DRS.”
 – STEVE/AUTOMATIC ENTRANCES OF COLORADO, INC.

“THANKS FOR YOUR HELP! I AM ALREADY LOVING HOW EASY THIS IS! THANKS! I THINK YOUR SYSTEM IS GREAT!” – PHYLLIS/IVORY HOMES

DEMO LOGIN

WWW.DRS401K.COM

My Account (Participant)

Plan Number: 1007
Social Security # or User Name: 000-00-0012
PIN: 55555

Plan Sponsor

Plan Number: 1007
Sponsor Password: Arliss

Investment Advisor

User Name: SampleBroker
Password: jdoe7921

VRU – (877) 595-4015

Plan Number: 1007
Social Security # : 000-00-0012
PIN: 55555



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