EXECUTIVE SUMMARY

Your retirement plan financial advisor has been working collaboratively and proactively with Aspire on the transition of the plans from DST to Aspire. The new Department of Labor (DOL) regulations that offer opportunities to take full advantage of programs are consistently evolving in the industry. In this new partnership, we are equally committed to improving elements of your plan that offer greater benefits and the fiduciary governance over the plan to operate in the best interest of the plan and its members.

The following provides details on the pricing and cost changes, including a comparative overview of the current model to the new pricing model. Also provided is information on Aspire's pricing philosophy, a transparent, flat-fee model, which offers participants the advantage of greater retirement outcomes. In summary, based on the assessment of your fees and the experience with our existing clients, we ultimately expect that your plan and participants will realize a net reduction in costs. The revised fee structure allows opportunities for participants' account balances to grow while aligning with DOL plan cost guidelines.

PRIME PLAN ADMINISTRATION FEES & COSTS

Direct vs. Indirect Fees

Administration fees and cost assessed to the plan included direct as well as indirect fees. Direct fees are the contractual fees that are visible to the plan sponsors and participants and generally include an annual base fee, participant fee and custody fee. Indirect fees are fees charged by the mutual fund families that are netted against the assets of the plan as part of the funds overall expense ratio and are not visible to the plan sponsor and participant.

The fees are commonly referred to as 'Revenue Share' and include administrative service fees charged by mutual fund companies that are used to pay service providers in return for certain services provided on behalf of the mutual fund companies—commonly referred to as sub-transfer agent fees or Sub-TAs. Indirect fees are asset-based fees and vary by mutual fund.

Certain providers use indirect fees to subsidize and or offset administration fees, while others credit the indirect fees back to the plans. Certain providers, like Aspire, credit the fees back to the participant accounts from which they were generated. In either case, it is important for plan sponsors to include both components when evaluating administrative costs to the plan.

Cost Analysis

In the case of the Prime Plan Solutions program, plans are charged a nominal direct fee with indirect fees being used as the primary source to fund the recordkeeping, administration and custody fees. Indirect fees averaged 25 basis points (0.25%). As part of the transition, Aspire will charge a higher direct fee that includes a fixed annual base fee and per participant fee, as well as a flat custody fee, but credit any and all revenue share back to the plan.

As illustrated below, using a plan with 15 participants and total assets of $1.5m and assuming a fully bundled offering, the plan will realize a reduction in annual administration fees of 12% under the revised pricing model. The annual savings should grow as assets continue to grow, thus creating a better outcome for participants.

Recordkeeping Administration & Custody Fees	Current		Revised	
Direct Fees *Contractual fees that are visible to Plan Sponsors and Participants*	Base Plan Fee	$1,100	Base Plan Fee	$2,600
			Participant Fee	$90
			Trust & Custody	0.02%
	Sub-total - Direct Fees	**$1,100**	**Sub-total - Direct Fees**	**$4,250**
Indirect Fees *Fees charged by the investment funds offered in the plan. Fees are deducted against the plan as part of the fund's expense ratio.*	Sub-Transfer Fees	0.25%	Sub-Transfer Fees	0.00%
	Sub-total - Indirect Fees	**$3,750**	**Sub-total - Indirect Fees**	**$0**
	Total Costs	**$4,850**	**Total Costs**	**$4,250**

Note: The Revised Direct Fees are for illustrative purposes only. Actual fees charged by Aspire may differ depending on multiple factors. Please review your new service agreement of the actual fees to be assessed by Aspire for the recordkeeping, administration and custody service.

DOL REGULATORY GUIDELINES

The core objective of the regulations recently released by the DOL is to enforce greater accountability and responsibility on all parties that provide, service, administer and/or support retirement plans and their participants to ensure actions taken by a party on behalf of the plan and the participants serve their **'best interest.'** Two of the fundamental areas the DOL regulations look to address are: **a) how fees and costs are determined, assessed and disclosed,** and **b) who has fiduciary responsibility to the plan and what those responsibilities entail**.

As it relates to fees and costs, the intent of the regulation is to ensure the fees and costs assessed to the plan and its participants are: a) reasonable in relation to the services provided, b) clear and transparent, and c) conflict free. This directly aligns with Aspire's business philosophy, as well as those of the other service providers to the plan, and the revised pricing model that will be implemented for your plan as part this transition.

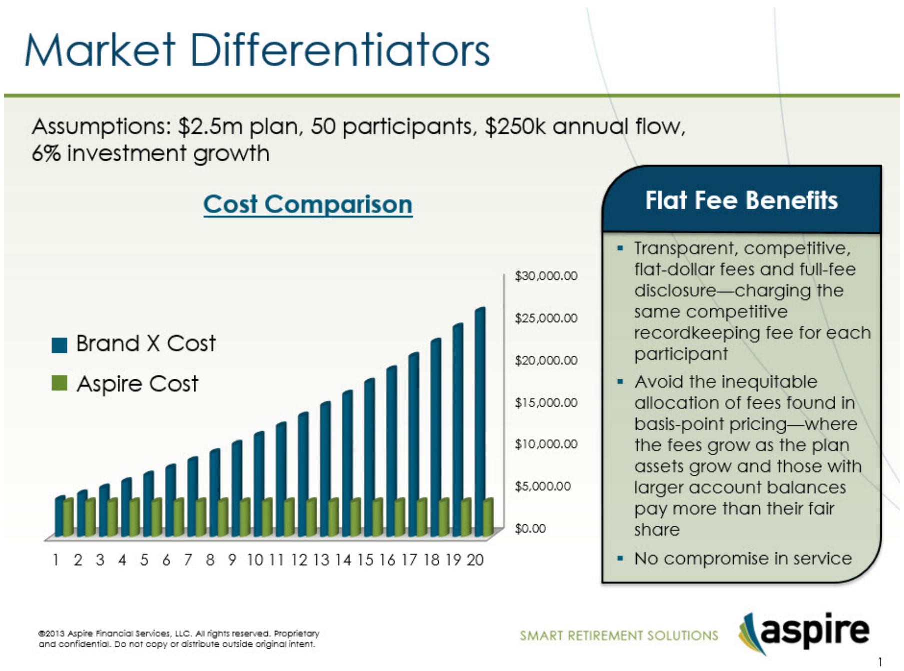
ASPIRE PRICE PHILOSOPHY & FEE MODEL

Since our inception, Aspire's philosophy and approach to pricing our services has always focused on a fundamental concept: how can we enable the best outcome for the participant. To achieve that, we created our pricing framework around four simple concepts:

1. **Transparency –** fees must be clear, understandable, trackable and justifiable;
2. **Conflict Free –** fees must be mutually exclusive and influenced by other factors—like the types of funds;
3. **Flat Fee model –** fees for recordkeeping and related administration should be fix-based services provided to the plan and participants and not based on the growth of the plan and/or a participant's account balance;
4. **'Revenue Share' should benefit the participant –** Revenue Share derived from the investment options within the plan should accrue to the benefit of the participant wherever and whenever applicable.

Power of Flat-Fee Pricing

As a technology-enabled best-of-bread service provider, we firmly believe the cost to provide recordkeeping-related services remain the same regardless of the participant's account balance. As illustrated below, over time participant outcomes improve dramatically under a flat-fee model versus a fee model that is based on the account balance. This includes indirect fees charged by the mutual funds used to subsidize the administration fees.



ABOUT ASPIRE

Aspire Financial Services, LLC is a leading service provider of smart retirement solutions, serving the industry since 2002 with a conflict-free, open-investment retirement planning management system for all plans. Aspire provides a best-in-class technology-enabled portfolio of pre-defined or highly customizable smart retirement solutions with private-label branding options through its proprietary technology platform and strategic partnerships. To learn more, visit www.aspireonline.com or call 866.634.5873.