MasteryPOINT's

ADVICE PLUS

Investment Advice for Your Retirement Plan Participants

AdvicePlus is now available to your plan participants!

AdvicePlus provides plan participants with investment advice — and satisfies a frequently heard participant request for help. With information from your recordkeeping system and supplemental information entered by your participants, *AdvicePlus*:

- Educates the participant with respect to his/her investment options.
- Recommends specific asset class allocations.
- Suggests mutual funds within those asset classes and the amount to be invested in each.
- Records participant choices and returns investment decisions to the recordkeeping system.

MasteryPOINT
FINANCIAL TECHNOLOGIES
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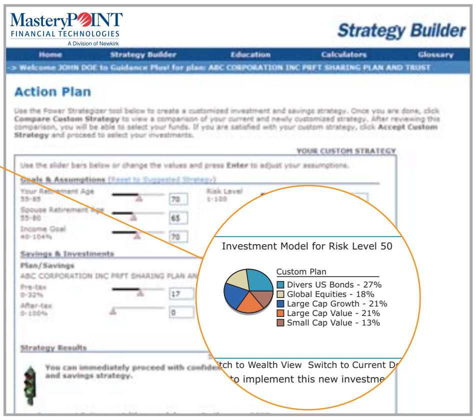
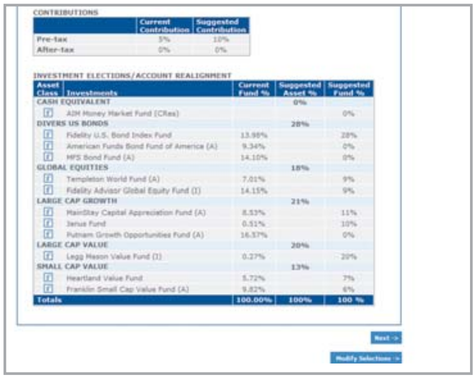
Features

Participant Features

- The First Look option provides "instant gratification." Investment recommendations can be secured with only a few clicks of a mouse.
- Support for the sophisticated investor, including:
  - Multiple portfolio planning — *AdvicePlus* supports up to 6 additional portfolios (including any combination of stocks, bonds, and mutual funds) in addition to the user's plan portfolio.
  - Ability to modify underlying assumptions (income growth, inflation, etc.).
  - Incorporation of unusual income and expense items.
  - Power Strategizer — allows a user to develop an infinite number of "what if" scenarios by changing assumptions "on the fly."
- Investment and retirement planning education and support, including:
  - Financial planning calculators.
  - Interactive education modules.





Sponsor Features

- Easy implementation — You don't have to do anything to support *AdvicePlus*, other than announce its availability to your plan participants.
- Support materials for your participants, including a "How to Use *AdvicePlus*" booklet, introductory letters, etc. *AdvicePlus* also includes a participant financial planning toolset (e.g., paycheck calculator, loan calculator) that can further assist your plan participants.
- Fiduciary responsibility for the advice recommendations is assumed by MP Advisory Services, LLC, a registered investment advisor.

Benefits

Participant	Sponsor
• Objective investment advice from a proven source. • Allows participants with varying investment experience levels to make informed choices about their plans. • Educational.	• Improved participant satisfaction — *AdvicePlus* answers a frequently expressed participant want — specific investment recommendations. • Helps satisfy participant education requirements with fund data sheets, prospectus access, etc.

GuidancePlus/AdvicePlus has been developed by MasteryPOINT Financial Technologies, a Newkirk subsidiary, and is provided by MasteryPOINT and MP Advisory Services, LLC, a registered investment advisor.