

SAMPLE RETIREMENT PLAN

An Overview of Your Plan

For the Plan Year Ending December 31, 2014

What's Included:

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Financial Summary

ASSETS		FLOW	
1/1/2014 Plan Balance	\$39,318,197	Contributions & Transfers	\$4,267,216
Net change in plan assets	\$4,685,504	Withdrawals	(\$1,544,777)
12/31/2014 Plan Balance	\$44,003,701	Account Fees	(\$7,924)
		Forfeitures	(\$5,810)
		Net Earnings	\$1,976,799

Your Plan's Key Indicators



is the average account balance of your participants.

Did you know? The largest account balance in the plan is \$1,218,012.



of your eligible participants are participating in this plan.



is the average annual deferral amount of your 552 participants that contributed during the period.



is the average age of your 586 participants



years is the average that your plan participants have worked for your organization.



investment options are being utilized by your plan participants. This includes the 4 managed portfolios available in the plan.



total online requests made by your plan participants.



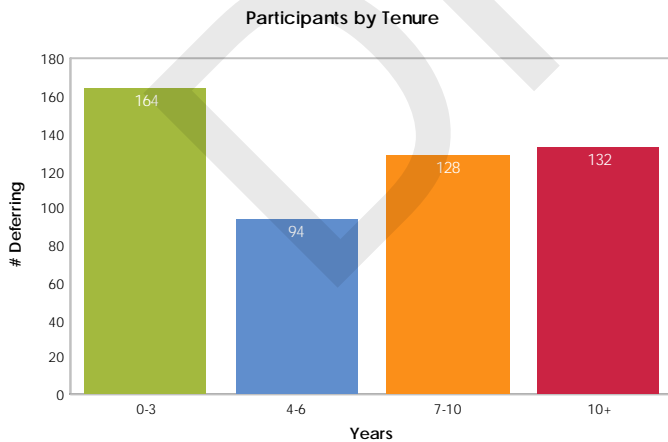
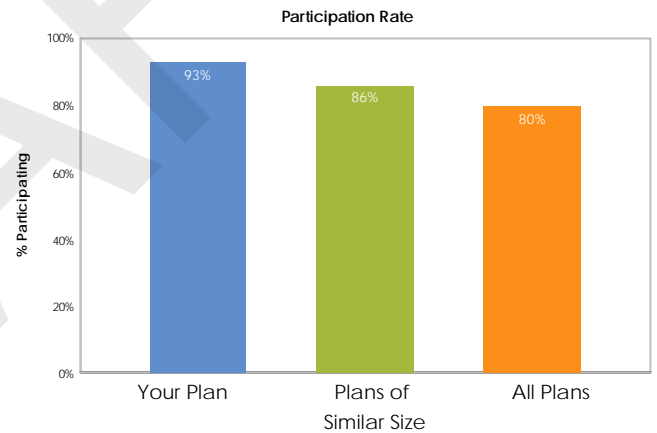
participants currently have an outstanding loan balance.

Plan Participation

Knowing the age of your employee population is a helpful tool in identifying their retirement plan needs. An older population might indicate the need for a distribution strategy over the coming years, while a younger population might need more education on saving now to prepare for retirement later. Your Plan's Participation Rate is **93%** and your average employee's age is **41**.

Age Band	Total Active Employees	Eligible Employees	Employees Deferring	% of Eligible Employees	% of Eligible EEs Deferring
20s	139	138	120	99%	87%
30s	140	140	131	100%	94%
40s	148	147	138	99%	94%
50s	105	104	102	99%	98%
60+	33	31	27	94%	87%
Plan Totals	565	560	518	99%	93%

Plan Participation Rate
93%



Did you know?

The average number of years a retiring participant was in their company's plan was **16.6 years**.

The participation rate is defined as the total number of employees deferring into the plan divided by the total number of eligible employees.
Source: 57th Annual Survey: PSCA published in 2014

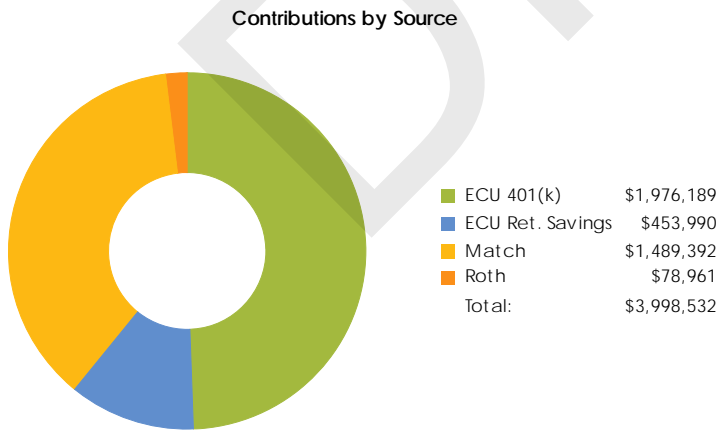
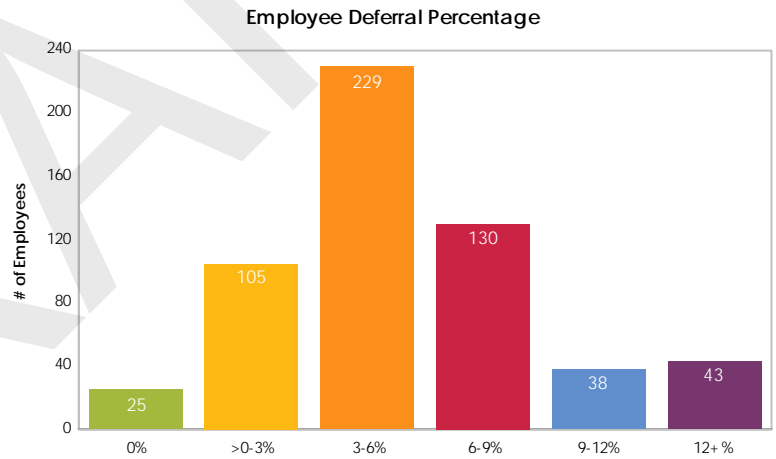
Participant Contributions

This page details participant deferrals and employer contributions made during the plan year. The Age Band contribution figures explain how much an average person in each band deferred, or received in company contributions. The percentage of these contributions is the contribution amount divided by the average compensation.

Contributions included in this report are invested during the reporting period (cash basis). Contributions exclude any transfer deposits received.

Age Band	# of Participants	Employee Deferrals		Company Contributions		Total Contributions	
		Average Deferral %	Average Deferral \$	Average Contribution %	Average Contribution \$	Contribution %	Avg. Total Contributions
20s	138	5%	\$ 1,355	5%	\$ 1,637	10%	\$ 2,992
30s	144	5%	\$ 2,687	6%	\$ 3,045	12%	\$ 5,732
40s	144	7%	\$ 4,143	7%	\$ 3,896	14%	\$ 8,039
50s	106	8%	\$ 5,915	7%	\$ 4,748	15%	\$ 10,664
60+	32	11%	\$ 8,054	9%	\$ 6,705	20%	\$ 14,759
Plan Totals:	552	6%	\$ 3,723	6%	\$ 3,521	12%	\$ 7,244

Average Deferral %
6.2%



Participant Deferral Percentage Allocation
The average deferral rate for plans with a similar number of participants is **6.40%** according to the 55th Annual PSCA survey (published 2012).

Note: This page only includes information for participants that have allocated contributions during the 2014 plan year and can include terminated participants.

Account Balances

The information below provides a breakdown, by age band, of your plan's total account balance of **\$44,003,701**. The information is segmented by age band and is broken down by total participants, active participants and former employees.

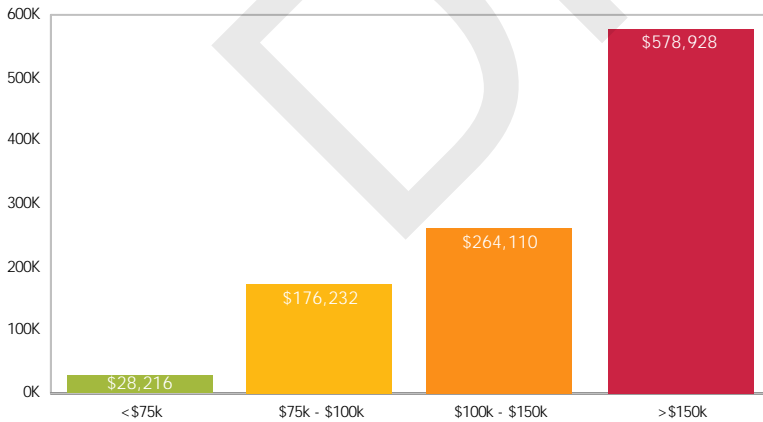
Age Band	Total Participants		Active Participants		Former Employees		Sweep Eligible*
	Total Participants	Average Balance	Active Participants	Average Balance	Inactive Participants	Average Balance	
20s	136	\$ 11,479	126	\$ 11,880	10	\$ 6,427	6
30s	150	\$ 41,584	134	\$ 43,030	15	\$ 31,439	2
40s	154	\$ 87,514	143	\$ 89,513	11	\$ 61,515	0
50s	115	\$ 143,598	103	\$ 143,927	12	\$ 140,781	0
60+	31	\$ 200,455	27	\$ 220,296	4	\$ 66,528	1
Plan Totals	586	\$ 75,092	533	\$ 76,615	52	\$ 60,923	9

Average Account Balance
\$ 75,092

Average Participant Balance vs. Industry



Average Balance by Compensation Band



Average Participant Account Balances

The industry average total account balance is \$77,949 according to the 55th Annual PSCA survey (published 2012).

*Indicates any inactive participants with a balance under \$5,000. These participants may be eligible to be swept out of your plan via mandatory distributions.

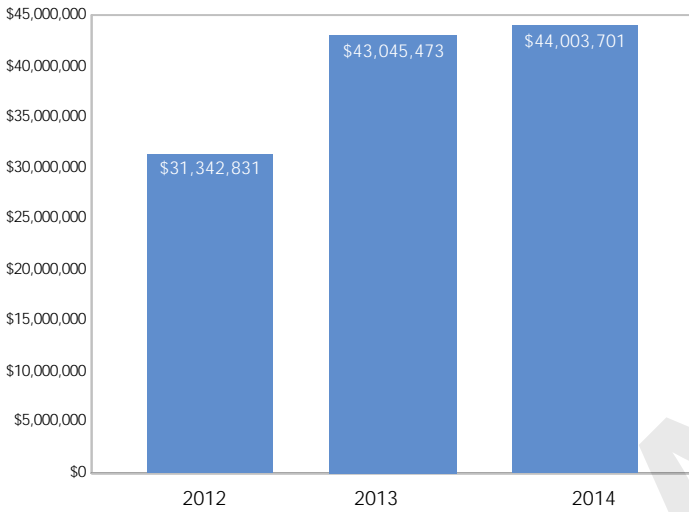
Three year Trends

2012 through 2014

Understanding the activity within your plan over a period of time can be helpful in evaluating its effectiveness. To do so, it is important to compare your plan statistics against industry averages of similar sized companies.

Plan Balance & Participation Analysis

(2012 through 2014)



Year	Plan Balance	% Variance	Plan Participants	% Variance
2012	\$ 31,342,831	N/A	543	N/A
2013	\$ 43,045,473	37%	568	5%
2014	\$ 44,003,701	2%	586	3%

The industry average for total plan balances for companies of your size is **\$45,678,114**.

Average Participant Balances

(2012 through 2014)

Year	Avg. PPT Balance	% Variance
2012	\$ 57,722	N/A
2013	\$ 75,784	31%
2014	\$ 75,092	(1%)

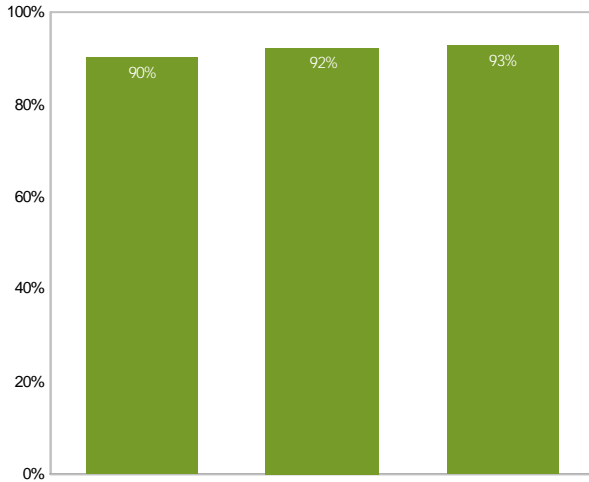


Source: 57th Annual PSCA Annual Survey, published 2014

Three year Trends

2012 through 2014

Employee Participation and Deferral Analysis (2012 through 2014)



Year	Part. Rate	% Variance	Deferral Rate	% Variance
2012	90%	N/A	5%	N/A
2013	92%	2%	6%	7%
2014	93%	1%	6%	6%

The average participation rate for companies of your size is **86%**.

Average Participant Contribution Analysis (2012 through 2014)

Year	Avg Employee Contribution	% Variance
2012	\$ 3,702	N/A
2013	\$ 3,961	7%
2014	\$ 3,723	(6%)



Source: 57th Annual PSCA Annual Survey, published 2014

Retirement Readiness

On average, the **547** participants in the plan, with an account balance and compensation during the reporting period, will have a projected retirement account value of **\$413,609** in today's dollars (net of inflation).

Estimated Retirement Need

\$ 1,734,516

The average amount your participants will need to replace 80% of their pre-retirement income for 20 years of retirement. The average participant's monthly need is projected to be \$7,227.

Projected Retirement Income

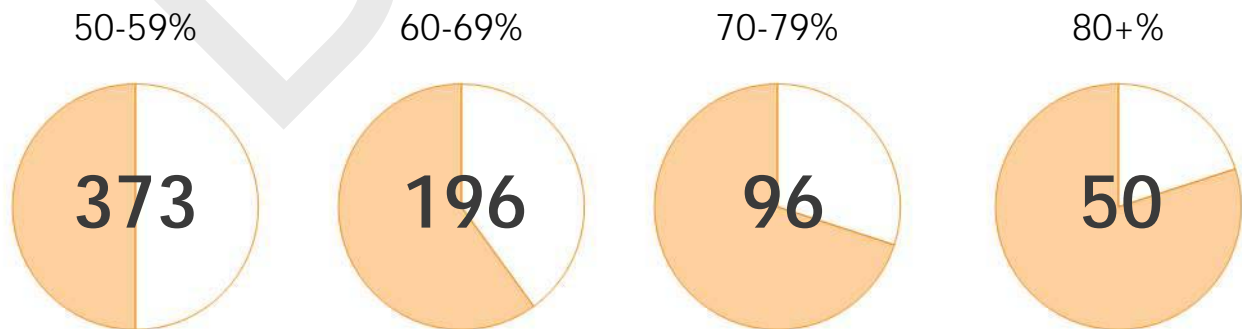
\$4,123

Avg. Income per Month

	From Plan	From Social Security	Monthly Income	Monthly Need	% of Retirement Need
20s	\$ 1,769	\$ 1,309	\$ 3,079	\$ 6,781	45%
30s	\$ 2,865	\$ 1,704	\$ 4,568	\$ 8,144	55%
40s	\$ 2,619	\$ 1,880	\$ 4,499	\$ 7,303	61%
50s	\$ 2,383	\$ 1,990	\$ 4,373	\$ 6,610	80%
60+	\$ 1,996	\$ 2,009	\$ 4,005	\$ 6,714	68%

Participant Retirement Readiness Score

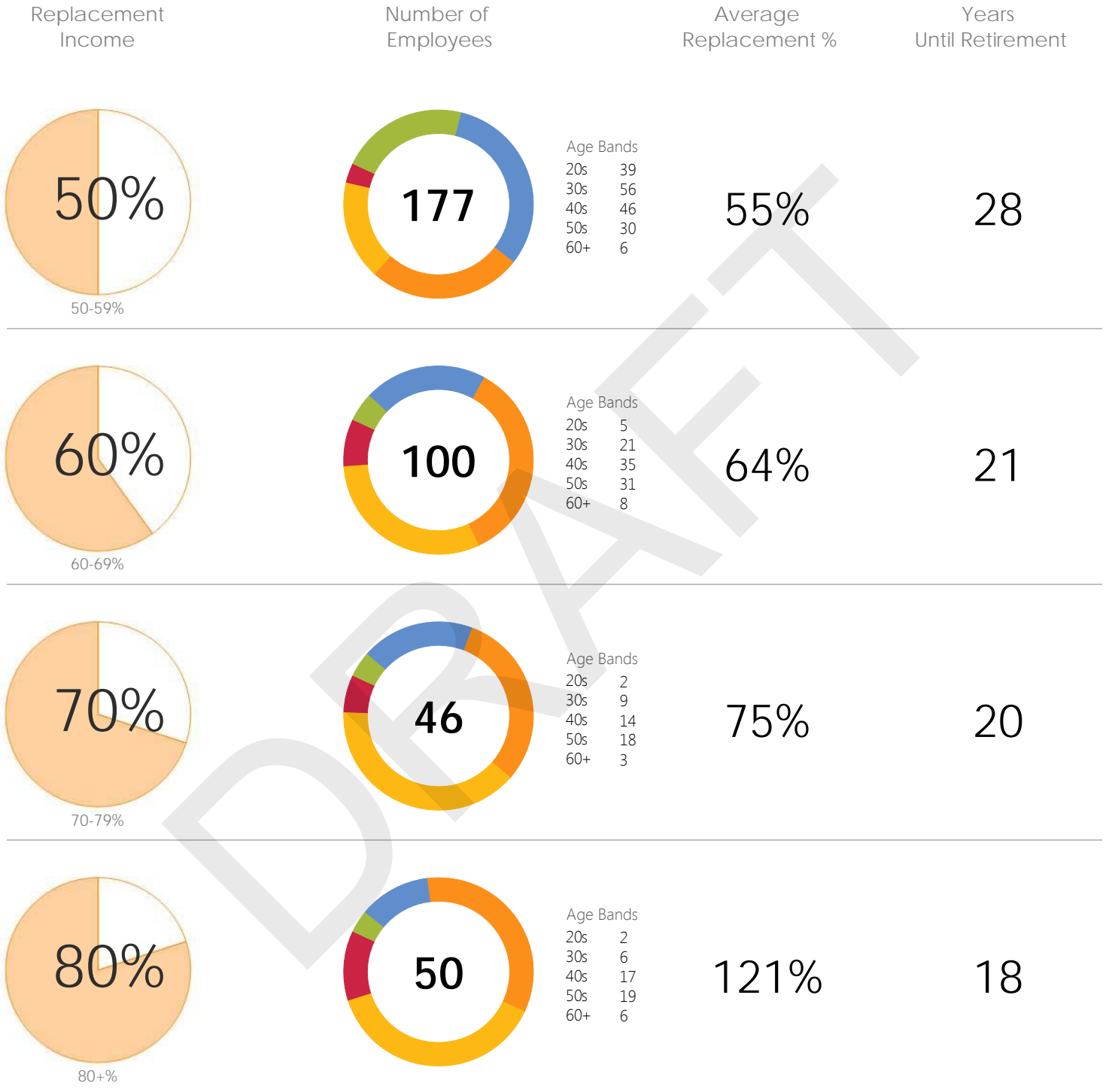
The icons below show how many participants can replace at least 50% of their income at retirement from a combination of their projected balance and social security benefit.



Note: This page only includes participants with compensation and an account balance

Income Replacement Snapshot

The Income Replacement Snapshot provides an analysis of the **373 participants** and their ability to replace at least 50% of their expected income beginning at age 67 and lasting for 20 years.



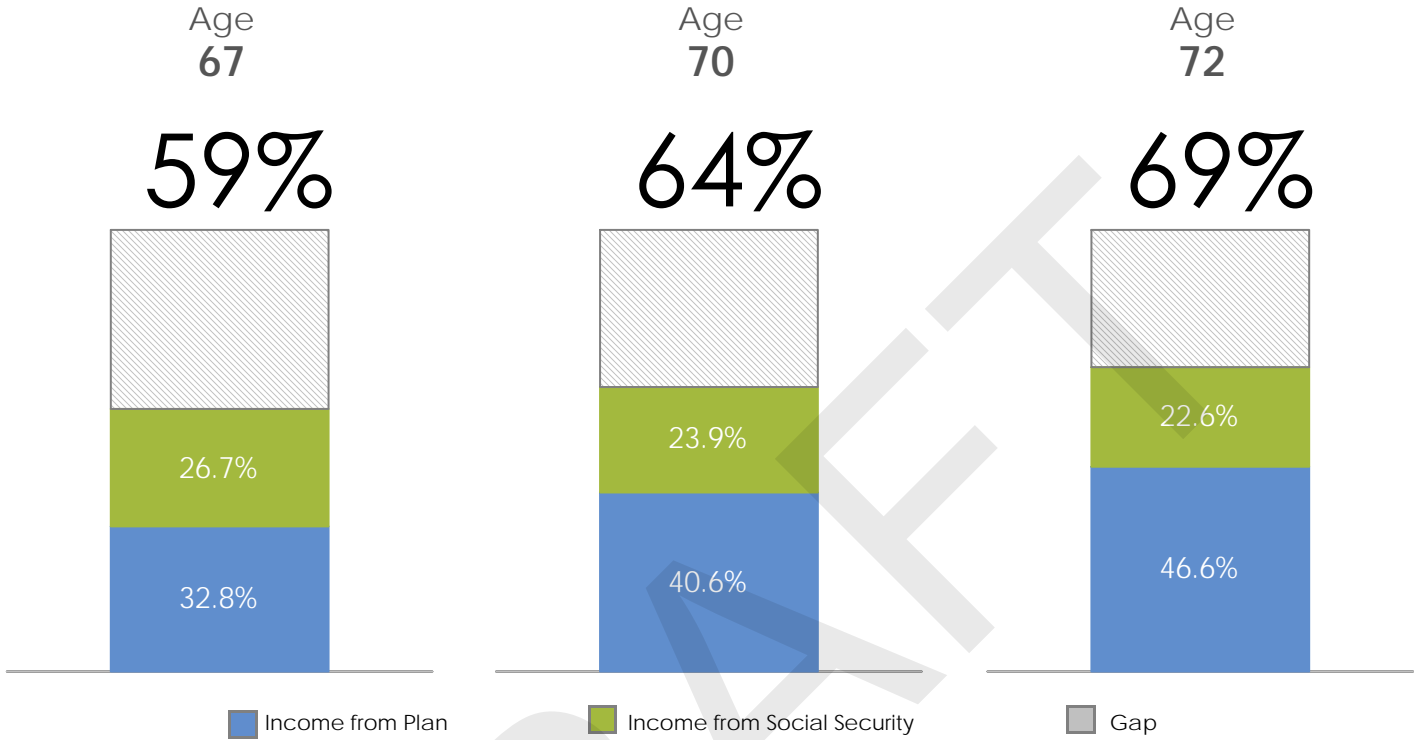
Legend 20s 30s 40s 50s 60+

Note: This page only includes participants with compensation and an account balance

Waiting to Retire

If your participant population postponed their retirement date, it would create a greater opportunity for them to have enough replacement income to have a similar lifestyle as they currently expect while employed.

Income Replacement Analysis at age 67, 70, and 72



Retirement Readiness at age 67, 70, and 72

Retirement Age	Average Balance At Retirement	Average Income During Retirement	Monthly Income Change
67	\$ 413,609	\$ 4,123	N/A
70	\$ 510,211	\$ 5,046	\$ 923
72	\$ 564,895	\$ 5,763	\$ 1,640

Note: This page only includes participants with compensation and an account balance

Loan Summary

Loans outstanding as of 2/23/2015

The information below provides details on the number of participants that currently have an outstanding loan. In plans that offer a loan option, an average of 24% of participants have a loan outstanding.

In your plan, there are **113** participants with a current loan, representing **19%** of your plan participants.

Plan Loan Provisions	
# of Loans Permitted	1
Minimum loan amount	\$1,000
Maximum loan amount	\$50,000
Maximum loan duration (mos)	60
Residential loan duration (mos)	360

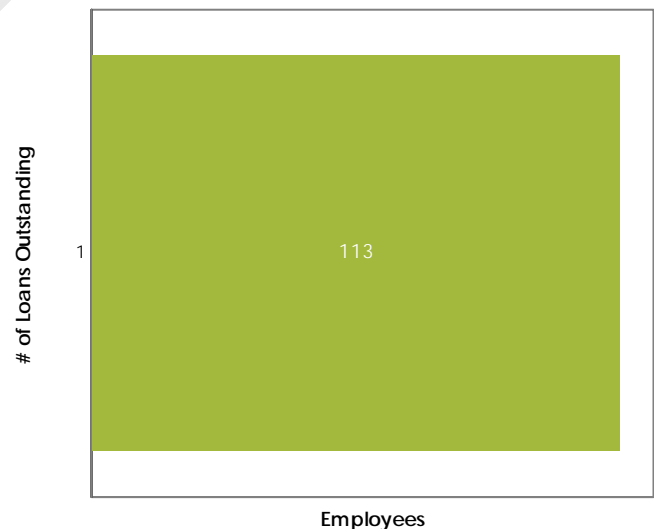
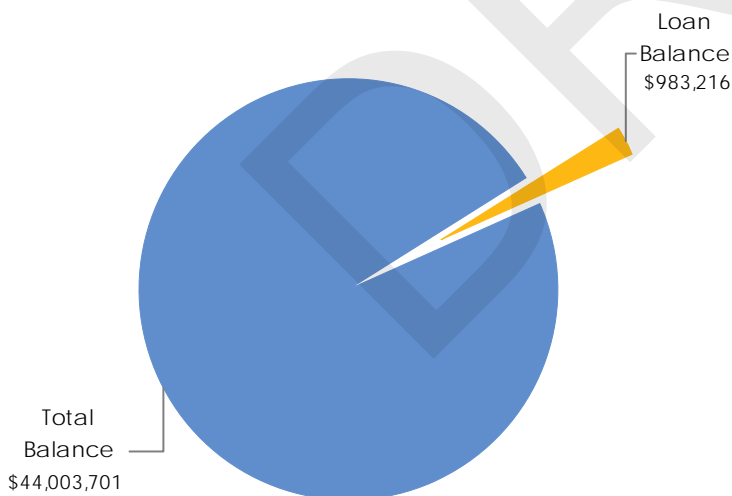
Age Band	# of Participants	Total Loans Outstanding	Average Loan Request	Average Loan Bal	Average Interest Rate	Loans Past Due	Loans in Default
20s	18	\$ 101,875	\$ 6,871	\$ 5,660	5.25	0	0
30s	31	\$ 189,874	\$ 8,579	\$ 6,125	5.25	3	0
40s	37	\$ 361,180	\$ 14,735	\$ 9,762	5.28	0	0
50s	24	\$ 314,972	\$ 19,431	\$ 13,124	5.28	0	0
60+	3	\$ 15,316	\$ 12,233	\$ 5,105	5.25	0	0
Plan Totals	113	\$ 983,216	\$ 12,688	\$ 8,701	5.27	3	0

Your Plan has **5.00%** of its total account value allocated as loan balances.

The average plan in the industry has an average of 2.10% of its total value allocated as loan repayments. The average participant loan is \$8,873.

Your plan allows 1 personal loan(s).

According to the 55th Annual PSCA survey 54% of all plans allow 1 loan, 35% allow two loans, 7% allow three loans and 4% allow four or more loans



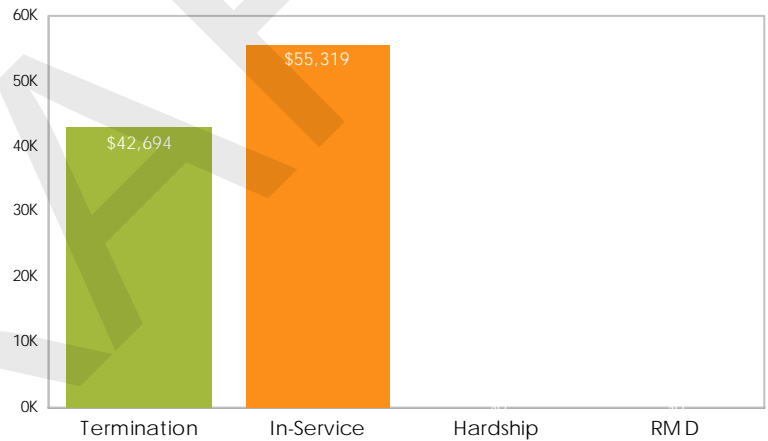
Distribution Summary

Reviewing your Plan's distributions is essential to understanding the effectiveness of your Plan. For example, are your participants frequently taking hardship withdrawals? Are your participant's assets being rolled over into other retirement accounts or taken in cash? This type of information can illustrate how participants are engaging with your plan.

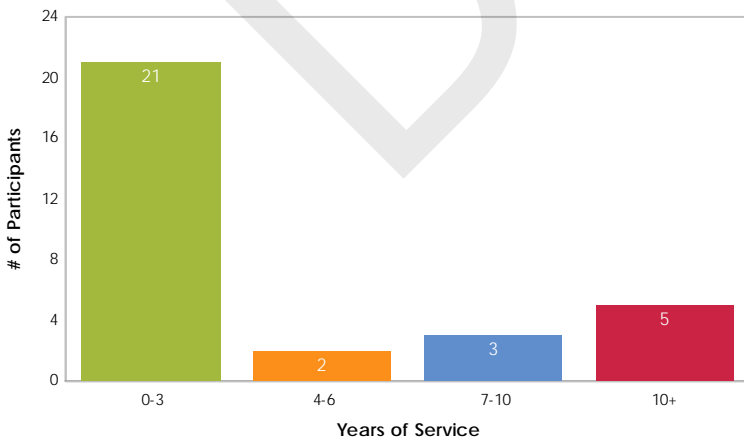
Age Band	Participants	Distribution Withdrawal Types				Total Dist. Amount	Average Dist. Amount
		Termination	In-Service	Hardships	RMDs		
20s	10	10	0	0	0	\$ 59,604	\$ 5,960
30s	12	11	1	0	0	\$ 198,809	\$ 16,567
40s	2	2	0	0	0	\$ 131,643	\$ 65,821
50s	5	5	0	0	0	\$ 403,215	\$ 80,643
60+	6	3	3	0	0	\$ 751,509	\$ 125,251
Totals	35	31	4	0	0	\$ 1,544,778	\$ 44,137

Average Distribution
\$ 44,137

Average Participant Distribution



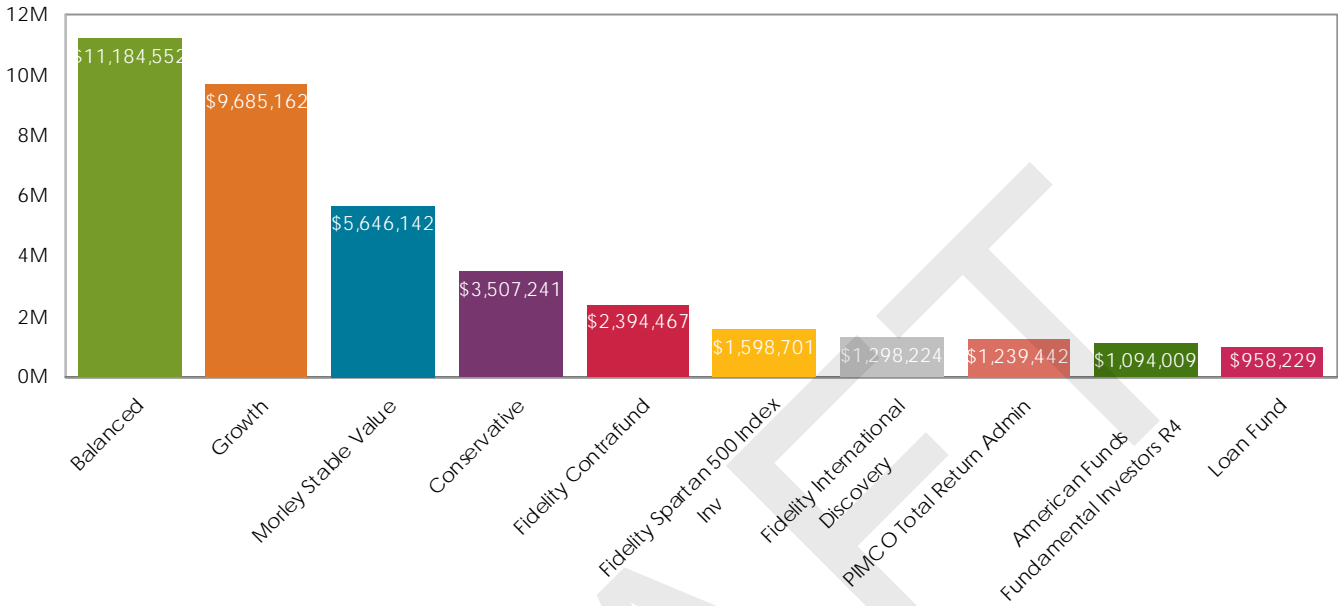
Termination Distributions by Tenure



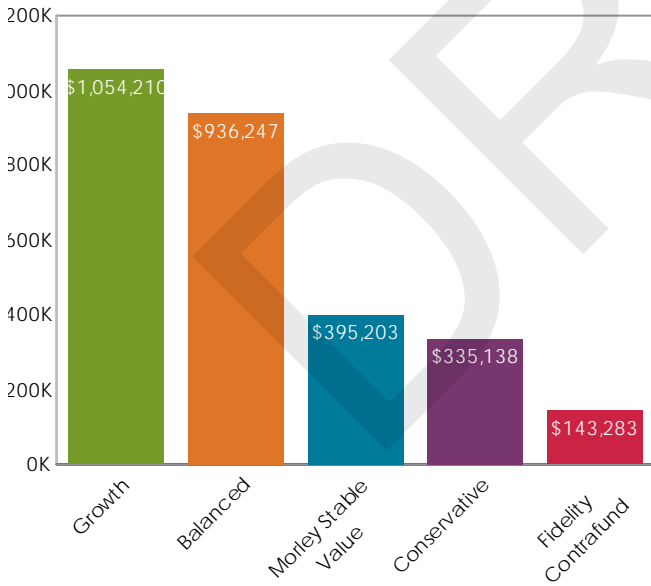
Years of Service	Termination Distributions
0-3	\$234,840
4-6	\$26,956
7-10	\$150,067
10+	\$911,640
Total	\$1,323,503

Plan Investments - Top Rankings

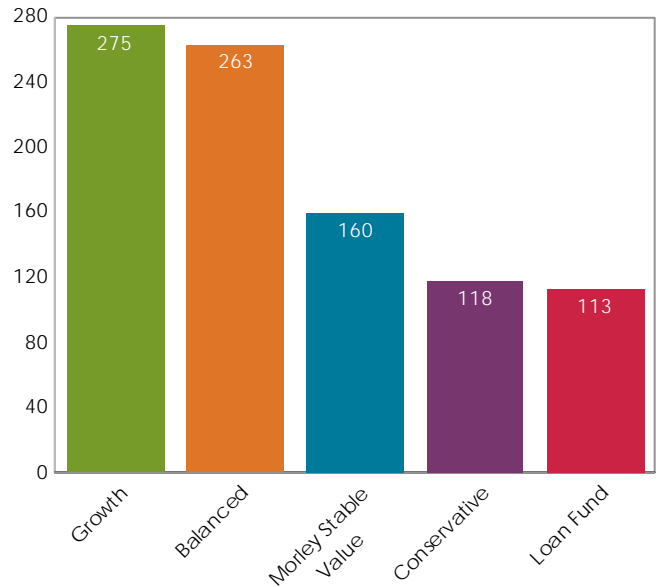
Top 10 Investments by Balance



Top 5 Investments by Contributions

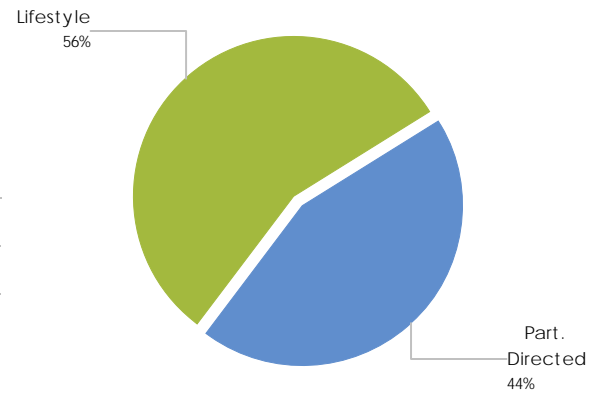


Top 5 Investments by Participants



Plan Asset Summary

Total Plan Assets:	\$44,003,701
Plan Assets in Participant Directed Funds:	\$19,443,373
Plan Assets in Lifestyle Portfolios:	\$24,560,328



	Participant Directed		Lifestyle Portfolios		Total Plan Assets	Asset %
	Assets	Participants	Assets	Participants		
Taxable Bond						
Bank Loan						
Fidelity Floating Rate High Income	\$ 25	2	\$ 0	0	\$ 25	0.00%
Intermediate Government						
Fidelity Government Income	\$ 559,968	40	\$ 0	0	\$ 559,968	1.27%
Intermediate-Term Bond						
Fidelity Total Bond	\$ 15,057	2	\$ 2,040,804	476	\$ 2,055,861	4.67%
PIMCO Total Return Admin	\$ 1,239,442	73	\$ 0	0	\$ 1,239,442	2.82%
Multisector Bond						
Loomis Sayles Bond Instl	\$ 197,172	28	\$ 1,186,451	475	\$ 1,383,623	3.14%
Nontraditional Bond						
BlackRock Strategic Income Opps Instl	\$ 148,973	15	\$ 2,067,763	480	\$ 2,216,737	5.04%
Goldman Sachs Strategic Income Instl	\$ 0	0	\$ 2,047,026	480	\$ 2,047,026	4.65%
Stable Value						
Morley Stable Value	\$ 5,646,142	160	\$ 176,015	117	\$ 5,822,158	13.23%
Taxable Bond Total	\$ 7,806,780		\$ 7,518,060		\$ 15,324,840	34.83%

Plan Asset Summary

	Participant Directed		Lifestyle Portfolios		Total Plan	Asset %
	Assets	Participants	Assets	Participants	Assets	
U.S. Equity						
Large Blend						
American Funds Fundamental Investors F	\$ 1,094,009	61	\$ 103	1	\$ 1,094,112	2.49%
Fidelity Spartan 500 Index Inv	\$ 1,598,701	62	\$ 1,932,529	475	\$ 3,531,230	8.02%
Large Growth						
Fidelity Contrafund	\$ 2,394,467	99	\$ 2,157,637	475	\$ 4,552,104	10.34%
Large Value						
BlackRock Equity Dividend S	\$ 886,497	63	\$ 2,165,681	476	\$ 3,052,178	6.94%
Mid-Cap Growth						
Neuberger Berman Genesis Tr	\$ 834,344	60	\$ 582,301	475	\$ 1,416,645	3.22%
Prudential Jennison Mid Cap Growth Z	\$ 926,448	76	\$ 1,895,807	476	\$ 2,822,255	6.41%
Mid-Cap Value						
JHancock3 Disciplined Value Mid Cap I	\$ 737,995	42	\$ 1,920,341	476	\$ 2,658,336	6.04%
Small Value						
Allianz NFJ Small Cap Value D	\$ 269,121	36	\$ 576,696	475	\$ 845,816	1.92%
U.S. Equity Total	\$ 8,741,583		\$ 11,231,094		\$ 19,972,676	45.39%
International						
Foreign Large Blend						
MFS International Value R4	\$ 68,413	12	\$ 1,564,704	475	\$ 1,633,117	3.71%
Foreign Large Growth						
Fidelity International Discovery	\$ 1,298,224	93	\$ 1,545,479	475	\$ 2,843,702	6.46%
Foreign Small/Mid Growth						
Columbia Acorn International Z	\$ 270,778	33	\$ 690,197	435	\$ 960,975	2.18%
International Total	\$ 1,637,415		\$ 3,800,380		\$ 5,437,794	12.36%
Allocation						
Moderate Allocation						
Fidelity Puritan	\$ 288,946	31	\$ 0	0	\$ 288,946	0.66%
Tactical Allocation						
Braver Tactical Opportunity N	\$ 0	0	\$ 18,047	19	\$ 18,047	0.04%
Virtus Allocator Premium AlphaSector I	\$ 0	0	\$ 17,941	17	\$ 17,941	0.04%
Allocation Total	\$ 288,946		\$ 35,988		\$ 324,934	0.74%
Alternative						
Multialternative						
Absolute Strategies I	\$ 10,038	9	\$ 720,036	478	\$ 730,074	1.66%
JHancock2 Global Absolute Rtrn Strats I	\$ 0	0	\$ 716,114	478	\$ 716,114	1.63%
William Blair Macro Allocation I	\$ 0	0	\$ 18,482	18	\$ 18,482	0.04%
Alternative Total	\$ 10,038		\$ 1,454,632		\$ 1,464,670	3.33%

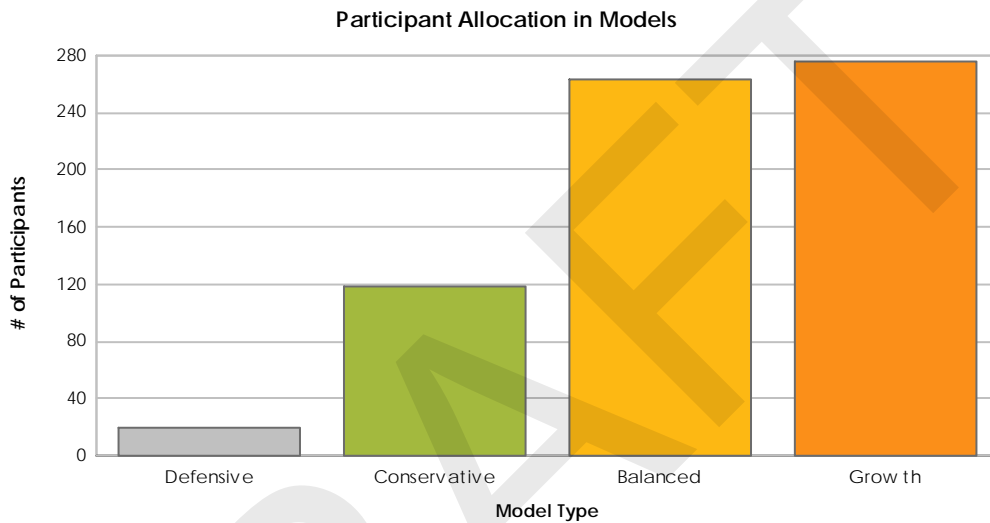
Plan Asset Summary

	Participant Directed		Lifestyle Portfolios		Total Plan	Asset %
	Assets	Participants	Assets	Participants	Assets	
Sector Equity						
Global Real Estate						
Prudential Global Real Estate Z	\$ 219	2	\$ 520,175	435	\$ 520,394	1.18%
Sector Equity Total	\$ 219		\$ 520,175		\$ 520,394	1.18%
Commodities						
Commodities Broad Basket						
PIMCO Commodity Real Ret Strat D	\$ 163	2	\$ 0	0	\$ 163	0.00%
Commodities Total	\$ 163		\$ 0		\$ 163	0.00%
Loans						
Loan						
Loan Fund	\$ 958,229	113	\$ 0	0	\$ 958,229	2.18%
Loans Total	\$ 958,229		\$ 0		\$ 958,229	2.18%
Plan Totals	\$ 19,443,373		\$ 24,560,328		\$ 44,003,701	100.00%

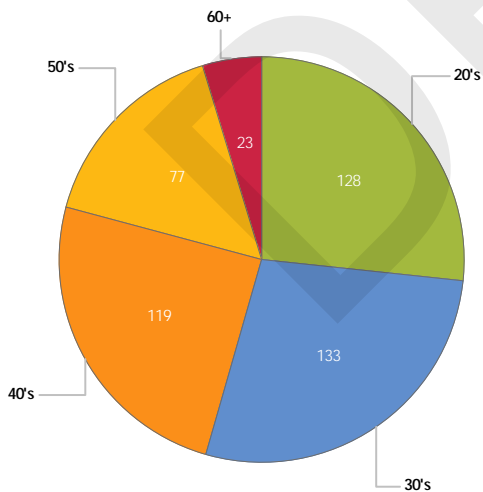
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Lifestyle Portfolio Utilization

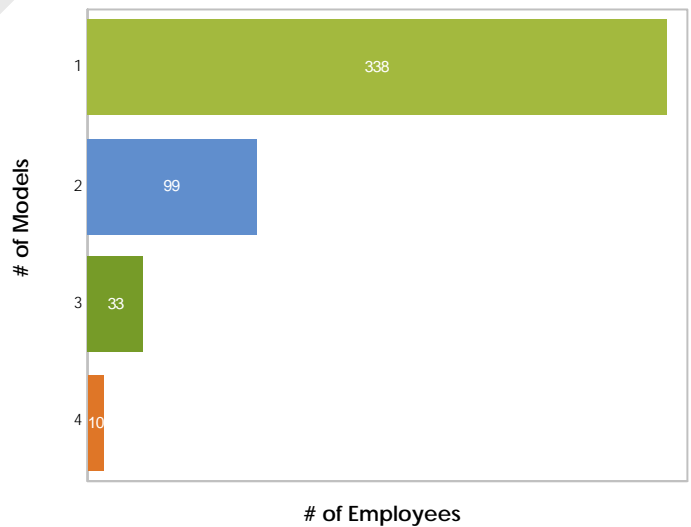
Model Name	Market Value	# of Participants	Average Age	Average Balance
Defensive	\$ 183,373	19	41	\$ 9,651
Conservative	\$ 3,507,241	118	43	\$ 29,722
Balanced	\$ 11,184,552	263	42	\$ 42,527
Growth	\$ 9,685,162	275	38	\$ 35,219
Total	\$ 24,560,328	675	40	\$ 36,386



The pie chart below illustrates how many of your employees, segmented by age band, are utilizing the Lifestyle Portfolios offered in your plan.



The graph below illustrates how many employees are invested in one model versus those in multiple models.



Plan Services and Options

Plan Services Review

This illustrates the various features and services that are available to your plan with Sentinel Benefits & Financial Group. The information below is designed to assist you in making decisions to offer the best services to your plan participants. If a particular plan service is not being utilized, please consult your Relationship Manager for details on how to include it in your plan offering.

- | | |
|---------------------------|------------------------------|
| ✓ Online Enrollment | ✗ Online Distributions |
| ✓ Online Deferral Changes | ✗ Automatic Rebalance |
| ✓ Online Loans | ✗ Auto Deferral Acceleration |
| ✓ Beneficiary Tracking | ✓ eStatements Option |

✓ = Option is enabled

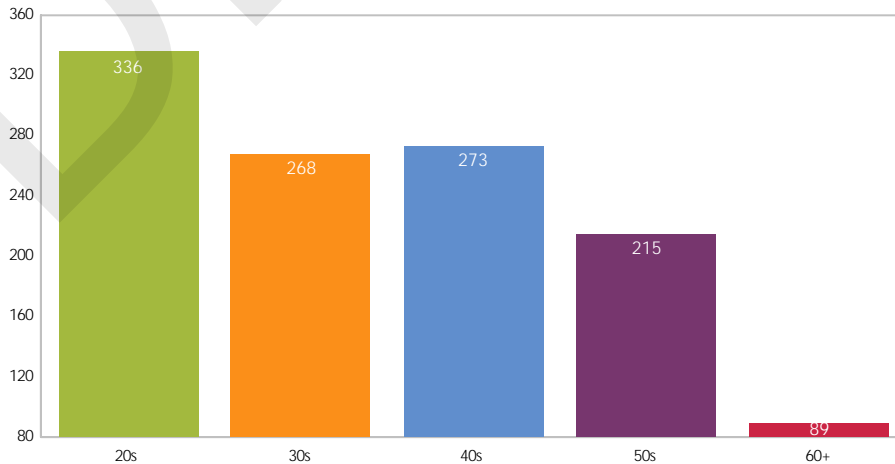
✗ = Option is not enabled

Participant Utilization of Services from 1/1/2014 to 12/31/2014

This represents the participant usage of the online tools that are currently available to your plan participants via Sentinel's website.

Online Request	# of Requests	# of Employees	Requests per Employee
Personal Information Change	374	226	1.65
Change Payroll Deduction	312	188	1.66
PIN Change	189	116	1.63
Change How Contributions are Invested	148	110	1.35
Exchange Investments	87	48	1.81
All Other Requests	71	63	1.21
Total Online Requests:	1,181	334	1.60

Online Requests by Age Band



2015 Compliance Calendar

January

January 31:

Deadline for sending Form 1099-R to participants who received distributions during previous year.

February

February 28:

Deadline for filing Form 1099-R with IRS to report distributions made in previous year.

March

March 15:

Deadline for processing corrective distributions for failed actual deferral percentage (ADP)/actual contribution percentage (ACP) test without 10% excise tax.

Deadline for filing corporate tax returns and contribution deadline for deductibility (without extension).

April

April 1:

Required beginning date for participants attaining age 70½ or retiring after age 70½ in prior year [Deadline for taking first required minimum distribution (RMD) under IRC Section 401(a)(9)].

April 15:

Deadline for processing corrective distributions for 402(g) excesses.

May

June

June 30:

Deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.

July

July 31:

Deadline for filing Form 5500 (without extension).

Deadline for filing Form 5558 to request automatic extension of time to file Form 5500 (212 months).

Deadline for filing Form 5330-Return of Excise Taxes Related to Employee Benefit Plans.

August

September

September 15:

Extended deadline for filing corporate tax returns and contribution deadline for deductibility.

September 30:

Deadline for distributing Summary Annual Report (SAR) to participants, provided deadline for Form 5500 was not extended (later of 9 mos after close of plan year or 2 months after due date for Form 5500).

October

October 15:

Extended deadline for filing Form 5500.
Deadline for adopting a retroactive amendment to correct an Internal Revenue Code (IRC) Section 410(b) coverage or Section 401(a)(4) nondiscrimination failure for prior year.

Extended deadline for filing tax returns for unincorporated businesses and final contribution deadline for deductibility for these entities.

November

December

December 1:

Deadline for sending annual safe harbor notice.

Deadline for sending annual qualified default investment alternative (ODIA) notice.

December 31:

Deadline for processing corrective distributions for failed prior year ADP/ACP test with 10% excise tax.

RMDs due under IRC Section 401(a)(9).

Reminder: Required fee disclosures

Plan sponsor/Service provider

- Initial disclosure: Required within a reasonable period before the contract is entered into or renewed.
- Annual disclosure: Required following changes in investment fees (e.g., expense ratios) and recordkeeping fees.
- Additional disclosures: Required following changes to compensation or services provided no later than 60 days from the date the changes are approved.

Participant

- Initial disclosure: Required on or before the date when participants can first direct investments.
- Annual disclosure: Required to be updated and distributed at least annually.
- Additional disclosures: Required at least 30 days, but no more than 90 days, prior to plan-related changes.

This chart is intended to provide plan sponsors with a list of notable deadlines and is not a substitute for consultation with ERISA counsel and in no way represents legal advice.

General Information about your Plan Overview Report

Printed on: 2/23/2015

Account Balances Disclosure

On the Account Balances page the "Sweep Eligible" participant totals displays the total number of inactive participants with a balance less than \$5,000. If your plan has a cash-out threshold less than \$5,000, the amount of participants that are sweep eligible could be different.

Retirement Readiness Disclosure

Projected Income at Retirement is an estimated Retirement Savings projection for your plan participants' retirement account. The projection is based on their current account balance and assumes their current contribution rate (including any employer contributions) will be maintained until retirement. Retirement age is estimated to be age 67. Active participants over the age of 67 are assumed to retire in 5 years for purposes of this report. Projected Income at Retirement is specific to this plan only. If your participants have another account with Sentinel, their Projected Income at Retirement from that account is not contemplated in this report.

This is only an estimate and is solely based on data and information provided to Sentinel. Therefore, it does not take into account any other retirement-related investments your participants may have. It also assumes that any outstanding loans from accounts in the plan are repaid prior to retirement and that participants are 100% vested.

The annualized rate of return is assumed to be 7% (4.6% net rate of return of an assumed 2.4% average annual rate of inflation) until retirement, but may fluctuate due to personal investment strategy. Retirement duration is estimated to be twenty years and this projection assumes the account balance will provide a 3.5% rate of return during the retirement period.

The projected salary at retirement was calculated based on the salary Sentinel has received for this report's reporting period. The maximum income required during retirement is assumed to be \$260,000 annually. The retirement Social Security Benefit calculated is an assumption that the estimated salary at retirement is the average salary for calculating future social security benefits and that participants have satisfied the eligibility requirements for social security.

This is for illustration purposes only and the retirement account may be worth less than its original cost. The illustration does not guarantee future account value or future performance. This is not financial, tax or legal advice.

General Disclosures

All industry information and plan averages were provided by the PSCA's 57th Annual Survey. The PSCA is the Profit Sharing Council of America.

Sentinel Benefits & Financial Group ("Sentinel") has provided the information in this report based on the data provided for this plan and in accordance with the plan's specifications established in our recordkeeping system. All obligations of Sentinel with respect to its systems and services are described solely in written agreements between Sentinel and its customers.



Plan Scope

A comprehensive review of your retirement plan

Introduction

Why work with Sentinel Benefits & Financial Group?

We're Powered by People¹

Role	Primary Responsibility	Avg. Industry Experience
Plan Consultant	Responsible for ensuring your overall retirement services needs are met	22 years
Compliance Services	Responsible for ensuring the delivery of proactive compliance services to your plan	20 years
Conversions Manager	Responsible for ensuring your conversions are completed accurately and on time	17 years
Operations Manager	Responsible for ensuring the day-to-day operations of your plan run smoothly	16 years

Company Overview¹

- ▶ Over 150,000 participants served
- ▶ 2,000 retirement plans and 1,500 health & welfare plans administered
- ▶ \$6 billion in assets under recordkeeping administration
- ▶ \$3 billion in assets under brokerage & advisory services
- ▶ \$150 million in premium under insurance brokerages & insurance advisory services

Retirement Plan Services¹

- ▶ 27 years in the retirement services industry
- ▶ 1,259 defined contribution plans
- ▶ Over 60,000 participants
- ▶ Total retirement outsourcing capabilities
- ▶ Completely independent

¹ As of 12/31/14. Figures are unaudited.

Online Options

Eliminate paperwork and give your employees autonomy with our web-based platform.



Online Enrollment

Empower plan participants by utilizing our online enrollment platform, eliminating the need for enrollment forms! By logging onto Sentinel's website plan participants can take control and enroll in the plan, set up payroll deductions, and make their asset allocation. A confirmation will be sent to the email address of the participant on file and to your HR/Payroll department.

Online Deferral Changes

Participants can update the amount of money that is deducted from their check each pay period by making these changes directly on Sentinel's website, following the provisions of your Plan Document. Simply choose the "Manage Payroll Deductions" option to make the request. A confirmation will be sent to the email address of the participant on file and to your HR/Payroll department.

Online Beneficiary Management

This new online feature allows participants to designate, view and change their beneficiary elections from their online account. Utilizing this option will help simplify the beneficiary designation process for all involved. New reporting for Plan Sponsors allows you to track and confirm beneficiary designations, helping you meet your fiduciary responsibilities. The duty of tracking beneficiaries and any required signatures (such as if a designation requires spousal consent) is an important one, and the online option can help to significantly reduce the paperwork needed for you to fulfill this responsibility.

Auto Rebalance

Participants can schedule ongoing automatic rebalances to their investment portfolio at the frequency they see fit. Once logged into their account, choose the "Manage My Account" tab and select the "Exchange & Rebalance Investments" option. The recurring rebalance option can be found at the bottom of the page. Once completed, a confirmation will be sent to the email address of the participant on file summarizing the request.

Distributions, Loans & Sweeps

Manage withdrawals and keep track of loan repayments with ease.



Online Distributions

Manage retirement plan withdrawals easily online. With online distributions your participants have the flexibility to enter withdrawal requests directly through their online account. Our online distribution center was designed to make it easier for our Plan Sponsors to set up, approve, and track withdrawals within your plan. This option provides a fast, simplified, and paperless process that provides the transparency and reliability required of distribution processing.

Paperless Loans

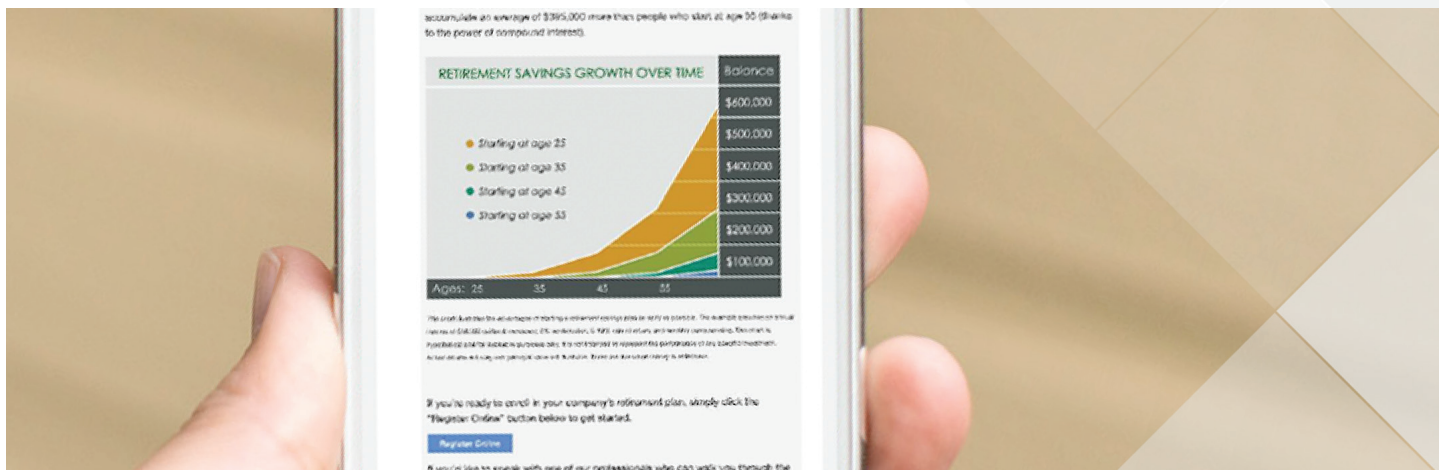
Want to offer your participants the ability to model and request loans online? Our paperless loan option allows your participants to manage and request loans directly through their online account at www.sentinelgroup.com. Once submitted, requested loan assets are liquidated and a check is mailed to the participant. The back of the check contains the promissory note. Email notifications are sent to the participant and the Plan Sponsor to ensure the loan repayments begin in accordance with the amortization schedule.

Automated Mandatory Distributions

Mandatory distributions, or sweeps, are a great option for removing small balances from your plan and reducing your fees. Our automated process generates reports to you to keep you aware of the participants that will be swept to our rollover vendor, Millennium Trust. Once transferred, Millennium Trust will take ownership of establishing individual retirement accounts, sending welcome packages, and locating any lost participants.

Smart Messaging

Employees stay on the right track to retirement with individualized reminders.



Targeted Participant Communications

Smart Messaging is a communications strategy designed to encourage participants to become more retirement ready. We understand that participants have many priorities outside of their retirement account. To help, we created Smart Messaging to help remind them, offer retirement savings strategies, and keep them on track to reach their retirement goals.

Smart Message Topics

Eligible, Not Participating

For participants eligible to participate in the plan, but are not currently doing so. This message details the benefits of participating.

Increasing Contributions

Encourages participants deferring less than 10% to increase their contributions. Shows the benefits of making small increases over time.

Selecting Investments

Communicates the importance of selecting investments if the participant has yet to make an election.

Rollover Options

Messaging for terminated employees with a balance about their options and the availability of financial planning.

How it Works

The messages are customized for each participant who meets the specific criteria. The messages are typically posted to the participant's online account and e-mailed to their address on record. The messages provide a call to action encouraging each participant to make a change to their account.

Diversification of Investments

Targeted to participants investing in only one fund. This message highlights the benefits of diversifying their assets to limit risk and market volatility.

Catch-up Eligible (Age 50+)

Messaging to encourage participants age 50 or older to take advantage of the catch-up provision, which allows for additional contributions (\$5,500 in 2014).

Automatic Enrollment

Boost plan participation by arranging a default contribution for eligible employees.

Types of Arrangements	Automatic Contribution Arrangement (ACA)	Eligible Automatic Contribution Arrangement (EACA)	Qualified Automatic Contribution Arrangement (QACA)
Requirements	Annual notice, Qualified Default Investment Alternative (QDIA)	Annual notice, QDIA, 12-month plan year, permissive withdrawals (90 day opt-out)	Annual notice, QDIA, safe harbor employer contributions with an accelerating percentage
Implementation	Anytime during the plan year	Must start at the beginning of the plan year	Must start at the beginning of the plan year

What is Automatic Enrollment?

Automatic enrollment allows an employer to automatically deduct elective deferrals from an employee's wages unless the employee makes an election not to contribute or to contribute a different amount. The Pension Protection Act of 2006 (PPA) created regulations around three automatic contribution arrangements with varying features and requirements (see diagram above).

Benefits of Automatic Enrollment

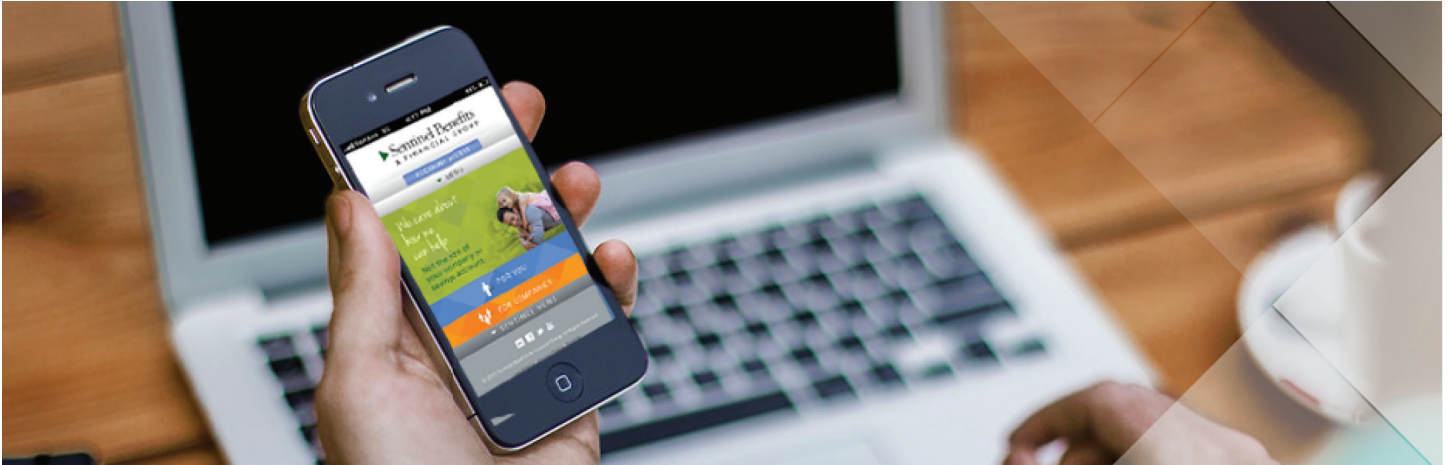
- ▶ Drastically increase plan participation
- ▶ Happier employees, increased retention
- ▶ Increased plan engagement and educational opportunity
- ▶ Tax savings
- ▶ Better results on annual non-discrimination testing

How We Make it Easy

- ▶ Automatic contribution arrangement notices integrated into enrollment kits
- ▶ Automated contribution change notifications
- ▶ Automated reporting of all employees approaching eligibility
- ▶ Automated reporting of employees to automatically enroll

Reaching You & Your Team

Gain a thorough understanding of factors affecting the benefits industry.



Client Clinics

Client Clinics are in-depth webinars that explore important topics to enhance your experience working with Sentinel Benefits. Join our experts in interactive discussions as they explore new features and capabilities that will help improve how your plans work. Clinics are offered every month, on Thursday afternoons, from 2:00 to 3:00 p.m. EST.

Sentinel Alerts

Sentinel Alerts are email messages published by Sentinel Benefits & Financial Group featuring the latest in employee benefits news and industry legislation updates. If you are not currently receiving Sentinel Alerts please notify your Plan Consultant so we can provide you with important updates.

More Resources

We've authored collection of whitepapers, articles, and infographics that discuss key topics in the benefits industry. These insights can be found on our website under the "For Companies" menu. If you have any questions about specific topics feel free to reach out to your Plan Consultant for more information.

Matt's Market Update

Chief Investment Officer, Matt McPhail, and his team invite you to read about the current developments in today's economy as well as their thoughts on future market conditions. The update also details how these trends affect the mutual funds held in Sentinel's portfolios and any changes made to our portfolio strategies. Matt's Market Update is delivered quarterly via email and presented in a webinar that is free to attend.

Benefits Blog

Trends with Benefits — a place where we share information and insights on a wide variety of topics to help every plan sponsor keep workplace trends top of mind. Visit our blog at <https://www.sentinelgroup.com/blog> to learn more.

Retirement Education and Guidance

For Your Employees



Help Them Reach Their Goals

Your employees' paths to retirement and all the events along the way are one-of-a-kind. Get practical help from a Sentinel Benefits investment consultant who can help them prepare for retirement on their terms. Provide them with personalized guidance to help get them where they want to go.

Available Education Options

Enrollment Meetings & Campaigns

Enrolling in a retirement plan should be as painless as possible. Planning a campaign with emails, intranet postings, posters, payroll stuffers (and even social media) in advance of the enrollment meeting can make the process go a lot smoother. During the enrollment meeting, employees hear directly from a Sentinel Benefits investment consultant who educates them about the benefits of joining the plan early and maximizing tax-deferred savings.

One-on-One Personal Retirement Planning¹

Access to professionals from Sentinel Benefits who can help them prepare for retirement on their terms. Employees can schedule an appointment to discuss their goals or create a personal savings strategy from scratch.

Educational Workshops (Onsite Meetings and Webinars)

Our financial advisors host retirement workshops and webinars to further educate employees about saving for the future. They teach topics such as investment basics, financial planning, and retirement income planning. We are also able to tailor topics to fit the needs of your employee demographic or an area you are looking to learn more about.

SMART Messaging Emails

This customized participant education email platform is designed to motivate and empower your employees to take control of their retirement. Each message is personalized and based on an individual's situation. These gentle reminders help keep the importance of saving for retirement timely and relevant.

Participant Service Call Center

Our call center team has access to a customized dashboard to provide specific information whenever a participant calls with a question. This allows us to resolve 96% of participant questions on the first call.

Employee Enrollment Kits

We provide your employees with a retirement education guide that explains the specific highlights of your plan. Each kit offers a clear understanding of the investment options and is fully compliant with the latest fee regulations. They also guide employees through the steps they need to take to enroll. Enrollment kits are easily accessible online, however, you have the option of providing your employees with paper copies.

Quarterly eStatement with Gap Analysis

Our eStatements provide participants with a clear understanding of how much they need to save in order to stay on track. Each personalized gap analysis outlines the difference between the amount of money a participant has saved toward their retirement and the amount they need in order to replace their income during retirement.

Sentinel Benefits Mobile App

When users download the Sentinel Benefits mobile app, they can access their retirement and reimbursement account balances whenever and wherever they choose, quickly and easily. Users can check their balances, see transaction activity, rebalance their portfolios, and stay informed about market activity. They can even contact our Service Center and get answers to their specific questions on the go.

MyRetirement

It's easy to understand why Retirement Readiness is a growing trend, but how do you plan to better prepare your employees for the future? With this question in mind we have developed the MyRetirement tool, an interactive calculator that not only allows participants to view their monthly withdrawal rates, but also shows how increased contributions now will impact balance yields later. With MyRetirement your employees will be able to prepare for retirement with a better understanding of how much their accounts will provide.

Our Investment Consultants Can Help Your Employees:

- ▶ Develop retirement goals
- ▶ Stay on track with their savings strategy
- ▶ Navigate their account online
- ▶ Answer their specific questions related to asset allocation analysis and personal risk assessment
- ▶ Find their ideal contribution percentage
- ▶ Learn the basics of the financial market
- ▶ Understand tips for saving money

Learn More About Our Employee Education and Guidance Programs

Help your employees make the most of the retirement plan you offer and help them reach their financial goals. To learn more, call us at **800-436-6689** or email advisoryservices@sentinelgroup.com.



Coming Soon!

Here's what we're working on now to better serve you.



A newly designed website for you and your participants!

SUNGARD [MANAGE](#) [PLAN](#) [Performance](#) [Loans & Withdrawals](#) [Forms & Reports](#) [Contact Us](#)

Dashboard

Hello Mila, we noticed you have the opportunity to reach 100% of your retirement goal. [Change Contribution Rate](#) [Adjust Retirement Goal](#)

Account Balance

\$15,345
\$12,125 Vested

+2.34% Rate of Return

This is all the money in your 401k and how it's invested.

[Manage Investments](#)

Auto-Rebalance

Track Your Retirement

5 year | Current | Projected Retirement

Goal: \$4,000/mo.
You: \$3,750/mo.

94% of the way

■ 5% Deficit from Retirement Goal ■ Investment Returns ■ Contributions
■ IRA ■ Investment Properties ■ Mutual Fund

Contribution Rate: 10% / \$125

Contribution Rates

Source 1: \$125
Source 2: 10%
Source 3: \$50

Paycheck: \$225 Savings | \$1,005 Remainder

This is what's coming out of your paycheck and where it's going.

[Change Contribution Rate](#)

Auto-Increase Contributions

My Portfolio – Moderate/Aggressive

Overview | Quarter

From My Paycheck	Fund Name	Fund ID	Asset Class	Price	Expense Ratio	Performance	In My 401k
100%	All Funds					+2.34%	100% \$15,345.00
45%	Aggressive Model					+3.45%	40% \$6,138.00
25%	PIMCO Total Return Fund	PTRF	Mid-Cap Value	\$25.36	1.05%	+2.34%	15% \$2,301.75
30%	GS Growth and Income Strategy Portfolio	GISP	Mid-Cap Value	\$121.35	1.75%	+1.15%	25% \$3,836.25
0%	BlackRock Equity Dividend Fund	BEDF	Large Growth	\$105.36	1.82%	+0.15%	5% \$767.25
0%	Franklin Growth Fund	FKGR	Large Blend	\$14.02	1.10%	-0.45%	5% \$767.25
0%	Moderate Model					+3.45%	1% \$1,534.50