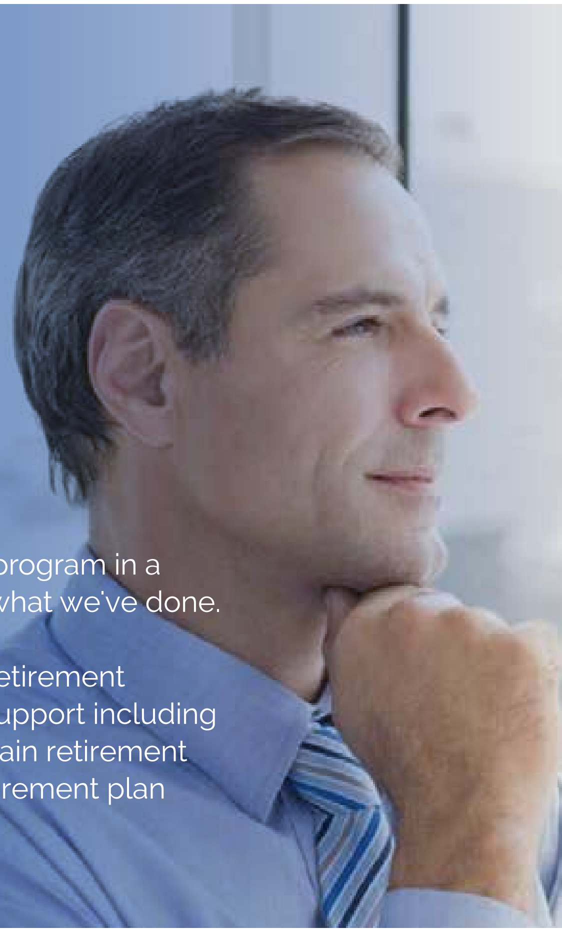
PCS Retirement



Your Retirement Program. Your way.

Discover how easy it is to build and grow your retirement plan business when you partner with the right people.

Our goal was simple - offer a high-touch comprehensive retirement program in a low-cost, independent and conflict free package. And that's exactly what we've done.

We understand advisors. From the beginning we set out to build a retirement solution that provides you with complete retirement plan life-cycle support including innovative tools and resources that help you acquire, convert and retain retirement plan business, all with minimum impact to your current business. Retirement plan business isn't difficult when you have the right partner.

Our plug and play retirement plan platform gives you:

- The simplicity of a bundled retirement solution in a low-cost, independent, and conflict-free retirement plan platform.
- The ability to create a customized program the way you want it, so it works best for your business and brand.
- The innovative tools and fiduciary support that make offering a retirement program easy and worry-free.

Tested & Certified for Excellence

CEFEX and Roland|Criss have certified PCS as adhering to the high Standards of Practice for Retirement Plan Providers, set by the American Society of Pension Professionals & Actuaries (ASPPA).

CEFEX
CENTRE FOR FIDUCIARY EXCELLENCE

Inc. 5000 HONOR ROLL TEN-TIME HONOREE

PCS was rated one of America's fastest growing companies by Inc. 5000

We understand. You want a partner who will make it easy to win, convert, and retain retirement plan business. **We can help.**

PCS is your trusted partner in providing a state-of-the-art record keeping platform, enabling you to deliver conflict-free, independent, and unbiased retirement plans to your clients. Our smart retirement solutions make it possible for you to offer your clients your branded retirement solution with the same investment expertise, customized service and selection that you provide to individual or non-qualified accounts.

Your Business, Your Way.

There's a reason PCS has consistently ranked as one of the fastest growing companies in America by Inc. 5000 since 2007. Beyond our unwavering commitment to excellent customer service, we are also driven to offer the most advanced and intuitive platform in the industry - all built to be customized around your business and brand. **Features of our program include:**

- Annual Plan Review and Benchmarking tools
- A customizable retirement plan proposal featuring your logo and corporate colors
- Portal website access for clients branded with your logo
- Your contact information on participant statements and corporate colors
- Ability for you to select the qualified default investment alternative (QDIA) for plans
- The ability to bundle TPA and RK services or the flexibility to work with your local TPA
- Flexibility to work with multiple trust/custody partners
- Ability to create custom advisor fee schedules where we calculate and remit payment to you automatically
- Fiduciary Notices Support
- Bundled fee disclosures for Plan Sponsors and Participants and corporate colors

A Truly Conflict-free and Independent Retirement Plan Platform

Unlike many bundled solutions on the market today, PCS has no funds to push and no hidden agenda. Here are some of the key differentiators of our independent platform:

- Access to over 21,600 investment options to choose from, spanning a list of over 160 different fund families
- ETF Availability of Exchange Traded Funds (ETFs)
- No proprietary fund or revenue sharing requirements
- No investment or share class restrictions
- Dollar-for-dollar offset of all mutual fund revenue
- Availability of integrated self-directed brokerage

PCS Retirement

We built our end-to-end retirement plan solution to be simple, so you can stay **focused on growing your business.**

When it comes to winning and retaining retirement plan business, you can't have too many tools in your tool belt. Advisors choose PCS because we offer a complete list of support applications and reports to make attracting and maintaining retirement plan business quick, easy, and comprehensive. **Check out some of them below:**

Retirement Savings Snapshot

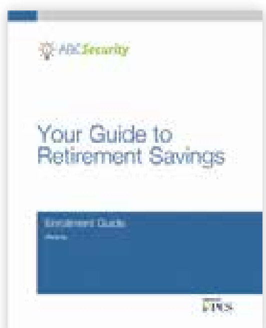
Our Retirement Savings Snapshot is an easy-to-read report that takes a participant's current monthly contribution amount and projects potential retirement savings based on incremental increases in monthly contributions.

RetireOnTime™

RetireOnTime ™ is integrated with the recordkeeping platform and allows employees to add information about retirement assets outside your plan, resulting in a complete assessment of a participant's chances of reaching retirement goals.

Evergreen Enrollment Materials

Our "Evergreen" Enrollment Guide is an extensive, "how-to" reference for plan enrollment, the benefits of participating, detailed information on available investment options and ERISA-required participant notifications.



WEALTH STUDIO

Wealth Studio is a modern and mobile-optimized financial wellness offering that equips participants with the critical knowledge and skills needed to make great financial decisions.

We've made it easy to know exactly how a retirement plan measures up.

Our Annual Plan Review report is a comprehensive report that offers a 360˚ view of a retirement plan - allowing you to easily understand its performance, compare it against similar plans, and identify opportunities for improvement. Our Annual Review Wizard helps you run these reports on the fly.

Advanced model management technology designed for unmatched scalability.

Our web-based tool suite gives you a single access point to globally rebalance, realign or transfer funds within customized mutual fund and ETF-based asset allocation portfolios across multiple 401(k) plans. The intuitive interface is designed to improve advisors' efficiency, and solves the complexity of meeting the new disclosure demands by consolidating and simplifying the building, rebalancing, benchmarking, and performance reporting process. Here are the features that differentiate our model management tools from the rest:

Unparalleled Scalability

- Easily maintain your models at the global level
- Use the same set of models for your full book of business
- Re-allocate or rebalance models across all plans and participants with just a few clicks

Transparent Portfolio Holdings

- Underlying investment components remain visible to participants
- Investments are represented as specific allocations on the web and on statements

Unrestricted Money Management

- Offer unique investments within models independently from individual options in core line-up
- Models are treated as Designated Investment Alternatives (DIAs)
- Use as many mutual funds and ETFs as necessary to build your models your way

Intuitive Model Maintenance

- Provide your model performance or we'll calculate it for you
- Easily build your own custom benchmarks or use our default benchmarks
- Customize model descriptions/objectives for use in participant enrollment materials and fact sheets
- Leverage built-in Participant Risk Profile Questionnaire to help participants invest in the appropriate risk profile

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Discover how easy it is to grow and manage your retirement plan business. **Contact us today.**

Call: **1-877-272-401K** | Email: **sales@pcsretirement.com**