

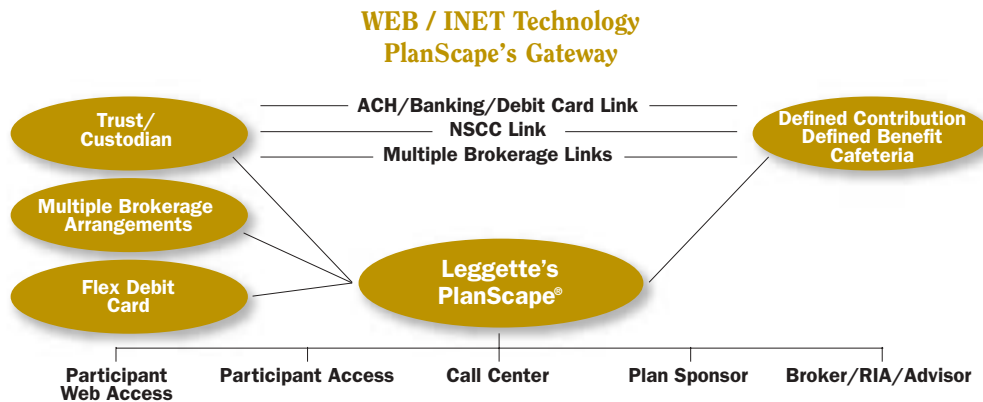


PLANSCAPE®

Proprietary Innovative Technology to Simplify and Support Plan Management

In planning and managing their retirement and benefits programs, employees want choices. They want the flexibility to design defined contribution and defined benefit plans to meet their special needs; they want the ability to “mix and match” investment options and the ability to track the performance of their accounts. Companies intent on attracting and keeping quality employees must meet the challenges of implementing and managing more than one defined contribution and benefit plan. And to do that, it must have a system capable of handling a variety of plans and controlling all aspects of administration and compliance – record keeping, reporting and processing – with speed and flexibility, accuracy and accessibility.

Developing such a system in-house could easily consume years of work and millions of dollars – with no guarantee of the outcome. That’s why so many firms are taking advantage of the plan administration solution already on-line from Leggette Actuaries, Inc.



THE PLANSCAPE® SOLUTION

The product of three decades of continuous development, PlanScape® is a comprehensive, fully automated system based on Leggette’s experience in administering more than a thousand defined contribution and defined benefit plans. This innovative, multi-million dollar solution was created with the flexibility to manage virtually all types of defined benefit and defined contribution plans and their close relatives – cash balance and floor plans. It incorporates the power to handle them all simultaneously and the accessibility to deliver the information participants need, when and how they need it.

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PlanScape governs not only data but also plan provisions and administrative procedures, such as eligibility, vesting and IRC/DOL compliance. PlanScape automatically:

- Edits client-furnished data for consistency, accuracy and completeness
- Verifies individual contribution data and computes matching contributions
- Allocates contributions and investment results on a daily, fiscal, calendar- or plan-year basis
- Tracks and creates an audit trail for all system- and participant-initiated transactions, and automatically provides the trustee with necessary information
- Generates all necessary reports for plan administrators, including audit trail reports
- Permits on-line client access for Plan Sponsors, their advisors, new eligible participants and Leggette staff for individual transactions such as loans, withdrawals, balance transfers and terminations
- Protects program files and data through extensive software security measures and multiple backups

PLANSCAPE'S ADVANCED CAPABILITIES INCLUDE:

Interactive Access

PlanScape makes it easy for all intended parties to obtain information about their accounts. Access is provided through an interactive Web site and interactive voice response (IVR) system, both online 24-7. Live, bilingual operator assistance is available during business hours (Central Time).

Multiple Plans & Plan Types, DB, DC, Flex, HRA, Pure 105

A single organization may have multiple defined contribution and defined benefit plans with different provisions, vesting schedules, etc. PlanScape can handle all your plans simultaneously. The result is more efficient cost-effective processing.

Combination Plans, Multi-Employer Plans, Multiple Employer, PEO and ASO Plans

As a result of changes in the tax code, many companies now sponsor plans that combine features of several types of plans in a single trust (for example, a combination of profit sharing, stock ownership and savings plans). PlanScape is already configured to handle these complex arrangements.

Virtually Unlimited Investment Choices including Unitized Money Managers and Multi-location Brokerage Accounts

Many defined contribution plans offer a choice of investment funds, including investment in the employer's stock. PlanScape automatically allows for multiple funds and investment options. The system maintains separate balances for share, cash and market values, plus accumulated cost bases, for each participant. Multiple funds can even include individual direction (in portfolios limited to securities with readily identifiable values). PlanScape also allows employees to make "on demand" changes in their investment mix.

Leggette Actuaries, Inc. has been creating and administering state-of-the-art corporate retirement plans for more than 30 years. From the beginning, we have maintained an unwavering commitment to providing the highest quality services at the most reasonable cost.

Let us help you and your employees reach your goals.