

## An Introduction to NestEggs' ... A Value Proposition

### How Does NestEggs' Approach Benefit Plan Sponsors and Participants?

IT'S SIMPLE ... Efficiency. **NestEggs** is able to provide fully-bundled retirement plan services for a competitive value because we have the **expertise to perform all functions associated with the operation of a 401(k) plan**, eliminating the need to engage and compensate multiple service providers (Broker, TPA / RecordKeeper, Investment Manager). Further savings are achieved through:

- Efficient use of state-of-the-art technology and a single, dedicated point-of-contact for seamless delivery of services
- Customization of value-added, client-specific "bundled" services (**NestEggs** as 'One-Stop-Shop')
- Fixed-fee model removes conflicts-of-interest because we do not "get paid" by the funds we select or by outside parties
- Allowing a plan sponsor to choose which service options are value-added within the context of his business

## The 3 "IN"s of a Retirement Plan ... Infrastructure, Intellectual Value, Investments

### 'IN'frastucture

- Delivery of Services / Technology Platform
- Compliance, Testing, Government Filings
- RecordKeeping (Contributions; Allocations)
- Plan Sponsors and Participant Support

### 'IN'tellectual Value

- Efficient Design to Achieve Owner(s) Objectives
  - Maximize Tax Saving, Minimize Employee Costs
  - Attract and Retain Top-Level Employees
- Annual Review - Adapt Plan Design as Business Evolves

### 'IN'vestments

- Fund Selection
- Investment Monitoring Process
- Investment Policy Statement
- Oversight and Fiduciary Discretion
- Investment Advice / Employee Education

## NestEggs' Customized Solutions – "Bundling" at Its Best

We offer 2 service platforms which allows a sponsor to choose the level of investment oversight and discretion **NestEggs** assumes as co-Fiduciary.

### ERISA §3(21) Fiduciary Platform

- Full Scope of RecordKeeping/Administration Services (see menu for complete list)
- Self-Service Platform with Advanced Financial Planning Tools and Resources
- On-Line Enrollment; Participant Account Changes and Requests
- Web-based Investment Selection and Trading; Top Index Fund options
- **NestEggs** Accepts Limited Investment Discretion: Self-Directed Accounts Only
- Managed Portfolios and Personalized Investment Advice **Not Available**
- On-Demand, Single Point-of-Contact Support for Plan Contact and Participants

### ERISA §3(38) Fiduciary Platform

- Full Scope of RecordKeeping/Administration Services (see menu for complete list)
- Full-Service Platform with Optional Self-Service Features
- **NestEggs** Accepts Full Scope of Investment Discretion and Oversight
- Trading through **NestEggs** or On-Line (if sponsor permits)
- Managed Portfolio Options Available with Automatic Rebalancing
- Personalized, One-On-One Participant Investment Advice
- On-Demand, Single Point-of-Contact Support for Plan Contact and Participants

\*Additional features may be added to further customize either platform in accordance with owner objectives and interests (see Menu of Services)