

Securian Retirement and Distributors

Retirement Plans

Flexible Pricing – give clients the power to choose



Knowing that every client situation is unique, we individually underwrite each plan. Estimated future plan contributions, current assets and the number of participants with an account balance are used to develop a pricing model. This approach allows plan sponsors to achieve lower investment expenses in the first few years as opposed to waiting for assets to grow and then receive credits.

These pricing components are periodically reviewed to determine if lower costs are available. Additionally, our flexible approach includes the ability to balance costs between the sponsor and participants as needed.

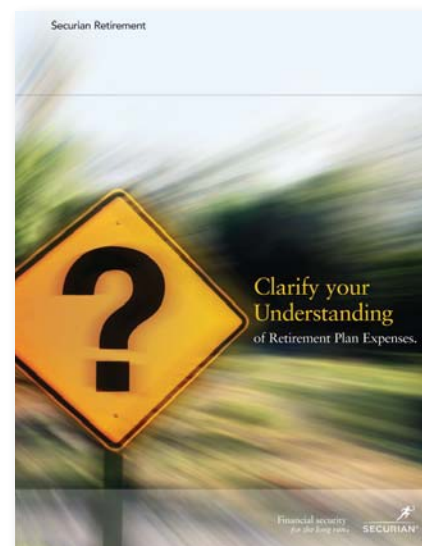
Full fee disclosure

There are no hidden costs or fees when you work with Securian.

We believe plan sponsors shouldn't make a final decision until they are fully aware of all expenses. Fees are fully disclosed during the proposal process, at the time of sale and throughout the life of the plan via our web site, quarterly statements and annual reports. Fee disclosure is critical for participants as well – not to mention a fiduciary responsibility – so we make that information available at enrollment, online and in statements.

No strings pricing

Plan sponsors have the freedom to choose plan provisions and investment options without ties to additional fees. Innovative saving and investing features like TargetAge™, ExpressInvest™ and Step-Up Savings are just part of our normal service package – no additional strings or fees attached. Our pricing model is not based on mapping to specific funds, revenue models, managed accounts, specific investments or proprietary products. As a standard practice, we encourage sponsors to use new elections when possible to reduce fiduciary concerns associated with fund mapping.



Contact the Securian Sales Team at 1-877-876-401(k) to learn how our flexible pricing model can help you bring custom solutions to your clients.

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Securian Retirement Distributors

www.securianretirementcenter.com

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