

Helping You Successfully Navigate the 401(k) Market



Plan Performance and Fiduciary Profile

Data as of September 30, 2006

This report was prepared for

Sample Company - Proposal Stage



Your Independent Retirement Advisor

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“ERISA holds plan fiduciaries to a high legal standard...the responsibilities of fiduciaries have been described as the highest known to the law”[Donovan v. Bierwirth, 680 F .2d 263, 272 (2d Cir. 1982)]. Obviously, not all fiduciaries have the skills needed to satisfy these high standards. Fortunately, ERISA permits fiduciaries, and in fact requires them, to get help when they need it. ” –Fred Reish/Joe Faucher.

Plan Sponsors today face daunting challenges: How do you offer a retirement plan that genuinely appeals to both current and prospective employees? How do you select and continuously monitor a full selection of diversified investment options that meet the needs of your diverse workforce? How do you identify and keep up with your required fiduciary responsibilities?

The purpose of this document is to introduce you to the services we are able to provide you as a Plan Sponsor. We recognize that you work hard to provide your employees with a quality retirement plan that meets both your employee’s needs and your fiduciary responsibilities. Your fiduciary obligations as a Plan Sponsor are significant and complex. Many Plan Sponsors fail to recognize both the breadth of their responsibilities and how to meet them.

This report is divided into three sections –

I. An overview and illustration of our investment monitoring tools and process, featuring use of the Fiduciary Information Reporting Manager (FIRM)

II. A summary review of your key fiduciary responsibilities, and how we can help you meet them, and

III. A summary of the services we provide to help you ensure that you are doing all that is required to both identify and meet the fiduciary obligations you have as Plan Sponsor.



A key ongoing activity for Plan Sponsors in meeting their Fiduciary duty is to select and continuously monitor the investments in the Plan. We provide periodic reporting for Plan Sponsors on the performance of investment vehicles in company retirement plans. This reporting package is part of a multiple step process in selecting, monitoring and maintaining a plan portfolio.

Even with the most rigorous initial fund selection process, a portfolio of funds will change over time. Our reporting tools support detection of portfolio changes and highlight those funds that start to perform outside of acceptable performance levels as defined by plan sponsors and advisors.

Our toolset includes 4 levels of reporting. In order, they are:

- Executive Summary – provides a quick view of how each fund in the plan is performing and identifies any funds requiring attention.
- Portfolio Report – provides a graphic view of the plan portfolio's coverage across the universe of equity and fixed income investment styles.
- Fund Criteria Report – provides comparisons of each fund, its peer average and benchmark against the specific monitoring criteria.
- Detail Fund Report – provides a one page snapshot of additional information for each fund in the plan. (included in FIRM Investment Monitoring Report package only - not in the FIRM preliminary overview of your plan performance)

In addition, we provide an investment criteria description document that serves as a summary definition of monitoring criteria. It is designed to be an attachment to the Investment Policy Statement.

The analysis provided in this document is at the executive summary, Portfolio, and Fund Criteria levels – the Fund Detail Fund report is not included in this preliminary overview of your plan performance.



The FiRM criteria can be grouped into the following categories:

- **Performance:** Fund performance is available for 1, 3, 5 and/or 10 years. Each of these return time frames are compared against the average peer returns and a benchmark fund. The criteria can be various values equal to or greater than the peer average or benchmark returns for the same time frames. The return values are net of fund management expenses.
- **Risk Adjusted Return:** The risk-adjusted performance measure criteria include 1, 3, 5 year Sharpe Ratio, 3 or 5 year Alpha or 3 year R-Squared. The Sharpe Ratio is calculated by taking the difference of a fund's annualized performance of a 90 day T-Bill. The difference is divided by the fund's standard deviation to determine the return per unit of risk. Alpha measures the difference between a fund's actual return and its expected performance, given its level of risk (as measured by beta). A positive alpha figure indicates the fund has performed better than its beta would predict. In FiRM, the index utilized for 3 year Alpha is the best-fit index, and the index utilized for 5 year Alpha is the S&P 500 Index. R-squared reflects the percentage of a fund's movements that are explained by movements in its benchmark index. An R-squared of 100 means that all movements of a fund are completely explained by movements in the index.
- **Fund Expenses:** The expense ratio is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges.
- **Fund Characteristics:** FiRM provides criteria based on Fund Manager Tenure – the years that a fund manager has been managing the fund; Fund Track Record – the number of years a fund has been in existence, and Total Net Assets – the dollars under management in the fund.
- **Volatility:** FiRM provides Beta or Standard deviation criteria to measure fund volatility. Beta is a measure of a fund's sensitivity to market movements. It measures the relationship between a fund's excess return over T-bills and the excess return of the benchmark index. Standard deviation is a statistical measure of the range of a fund's performance. When a fund has a high standard deviation, its range of performance has been very wide, indicating that there is a greater potential for volatility. The standard deviation figure provided in FiRM is an annualized statistic based on 36 monthly returns.



- **Morningstar Rating:** FiRM utilizes Morningstar's overall rating as additional evaluation criteria. To determine a fund's star rating, the fund's Morningstar Risk score is subtracted from its Morningstar Return score. The resulting number is plotted along a bell curve to determine the fund's rating for each time period: If the fund scores in the top 10% of its broad investment class (domestic stock, international stock, taxable bond, or municipal bond), it receives 5 stars (Highest); if it falls in the next 22.5%, it receives 4 stars (Above Average); a place in the middle 35 % earns it 3 stars (Average); those in the next 22.5% receive 2 stars (Below Average); and the bottom 10% get 1 star (Lowest).

Overall Criteria Scoring (if displayed in your FiRM Report)

This information includes the Criteria Score and Status. The Criteria Score displays the number of report criteria met out of the total number of criteria selected for the FiRM report. FiRM supports selection of up to 10 criteria per report. The Status column indicates whether a fund met the minimum number of criteria targeted to be met, established as a part of the report set-up process in the FiRM system. The minimum criteria to be met can be set to anywhere from 0 to 10. This information is intended to be used by the plan sponsor as a method to highlight funds that warrant management attention.

Extended Performance Data in FiRM

Some open ended Mutual Funds such as R class share funds include information based on extended performance in FiRM. All information displayed that is prior to the inception date of the fund have been recalculated based on the parent fund, and reflect the impact of the different expense structure of the fund reported. All funds containing extended performance information in FiRM are listed on the Extended Performance Disclosure Page in this report.

Note that only the performance and Morningstar rating based FiRM criteria reflect extended data. Other FiRM reporting criteria, including Sharpe ration, beta, expense ration and manger tenure, are based on the data from the new fund's own inception date and performance, not on adjusted data from the parent fund.



A checked box on this page indicates one or more funds in the associated Morningstar Asset Category will be monitored in this report.

- | | | |
|---------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Large Value | <input checked="" type="checkbox"/> Large Blend | <input checked="" type="checkbox"/> Large Growth |
| <input checked="" type="checkbox"/> Mid-Cap Value | <input type="checkbox"/> Mid-Cap Blend | <input checked="" type="checkbox"/> Mid-Cap Growth |
| <input type="checkbox"/> Small Value | <input type="checkbox"/> Small Blend | <input checked="" type="checkbox"/> Small Growth |
| <input type="checkbox"/> Conservative Allocation | <input checked="" type="checkbox"/> Moderate Allocation | <input type="checkbox"/> Foreign Large Value |
| <input checked="" type="checkbox"/> Foreign Large Blend | <input type="checkbox"/> Foreign Large Growth | <input type="checkbox"/> Foreign Small/Mid Value |
| <input type="checkbox"/> Foreign Small/Mid Growth | <input type="checkbox"/> Europe Stock | <input checked="" type="checkbox"/> Diversified Emerging Markets |
| <input type="checkbox"/> Diversified Pacific/Asia | <input checked="" type="checkbox"/> World Allocation | <input checked="" type="checkbox"/> World Stock |
| <input type="checkbox"/> Specialty - Communications | <input type="checkbox"/> Specialty - Financial | <input type="checkbox"/> Specialty - Health |
| <input type="checkbox"/> Specialty - Natural Resources | <input type="checkbox"/> Specialty - Precious Metals | <input type="checkbox"/> Specialty - Real Estate |
| <input type="checkbox"/> Specialty - Technology | <input type="checkbox"/> Specialty - Utilities | <input type="checkbox"/> Money Market Taxable |
| <input type="checkbox"/> Ultra Short Term Bond | <input type="checkbox"/> Short Government | <input type="checkbox"/> Short-Term Bond |
| <input type="checkbox"/> Intermediate Government | <input checked="" type="checkbox"/> Intermediate-Term Bond | <input type="checkbox"/> Long Government |
| <input type="checkbox"/> Long-Term Bond | <input type="checkbox"/> High Yield Bond | <input type="checkbox"/> Multisector Bond |
| <input type="checkbox"/> Emerging Markets Bond | <input type="checkbox"/> World Bond | <input type="checkbox"/> Inflation-Protected Bond |
| <input type="checkbox"/> Convertibles | <input type="checkbox"/> Target-Date 2000-2014 | <input type="checkbox"/> Target-Date 2015-2029 |
| <input type="checkbox"/> Target-Date 2030+ | <input type="checkbox"/> Bank Loan | <input type="checkbox"/> Long-Short |
| <input type="checkbox"/> High Yield Muni | <input type="checkbox"/> Muni National Short | <input type="checkbox"/> Muni National Long |



FUND CHARACTERISTICS

- | | | |
|-------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------------------|
| <input type="checkbox"/> Manager Tenure \geq 5 years | <input type="checkbox"/> Track Record \geq 5 years | <input type="checkbox"/> Total Net Assets \geq 100 Million |
| <input checked="" type="checkbox"/> Manager Tenure \geq 3 years | <input type="checkbox"/> Track Record \geq 3 years | <input type="checkbox"/> Total Net Assets \geq 300 Million |
| | | <input type="checkbox"/> Total Net Assets \geq 500 Million |

PERFORMANCE

- | | | |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <input type="checkbox"/> 10 year performance $>$ 75% of peers | <input type="checkbox"/> 5 year performance $>$ 75% of peers | <input type="checkbox"/> 3 year performance $>$ 75% of peers |
| <input type="checkbox"/> 10 year performance $>$ 66% of peers | <input type="checkbox"/> 5 year performance $>$ 66% of peers | <input type="checkbox"/> 3 year performance $>$ 66% of peers |
| <input checked="" type="checkbox"/> 10 year performance $>$ 50% of peers | <input checked="" type="checkbox"/> 5 year performance $>$ 50% of peers | <input checked="" type="checkbox"/> 3 year performance $>$ 50% of peers |
| <input type="checkbox"/> 10 year performance $>$ Benchmark | <input type="checkbox"/> 5 year performance $>$ Benchmark | <input checked="" type="checkbox"/> 3 year performance $>$ Benchmark |
| | | <input checked="" type="checkbox"/> 1 year performance $>$ 50% of peers |

RISK ADJUSTED RETURN

- | | | |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------|
| <input type="checkbox"/> 5 year Sharpe ratio $>$ 75% of peers | <input type="checkbox"/> 3 year Sharpe ratio $>$ 75% of peers | <input type="checkbox"/> 1 year Sharpe ratio $>$ 50% of peers |
| <input type="checkbox"/> 5 year Sharpe ratio $>$ 66% of peers | <input type="checkbox"/> 3 year Sharpe ratio $>$ 66% of peers | |
| <input checked="" type="checkbox"/> 5 year Sharpe ratio $>$ 50% of peers | <input checked="" type="checkbox"/> 3 year Sharpe ratio $>$ 50% of peers | |
| <input type="checkbox"/> 5 year Alpha (Std.) $>$ 75% of peers | <input type="checkbox"/> 3 year Alpha (Best Fit) $>$ 75% of peers | <input type="checkbox"/> 3 year R-Squared (Best Fit) $>$ 80 |
| <input type="checkbox"/> 5 year Alpha (Std.) $>$ 50% of peers | <input type="checkbox"/> 3 year Alpha (Best Fit) $>$ 50% of peers | |

VOLATILITY

- 3 year Beta (Best Fit) \leq 1
- 3 year Std. Dev. $<$ 50% of peers
- 3 year Std. Dev. $<$ 75% of peers

EXPENSES

- Net Expense Ratio $<$ 25% of peers
- Net Expense Ratio $<$ 50% of peers
- Net Expense Ratio $<$ 66% of peers
- Net Expense Ratio $<$ 75% of peers

MORNINGSTAR

- Overall Star Rating \geq 2
- Overall Star Rating \geq 3
- Overall Star Rating \geq 4

INVESTMENT CRITERIA RATING

- 1 2 3 4 5 6 7 8 9 10
-

Track Record indicates the number of years a fund has been in existence.

A net expense ratio reflects the actual expenses that have been paid by the fund and reflects any voluntary waivers, reductions from brokerage service arrangements and any other expense offset arrangements.



The analysis in this report may be based, in part, on adjusted historical returns for periods prior to a class's actual inception. These calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. **When pre-inception data are presented for a fund in the report, the fund is listed below and will be footnoted to indicate this throughout the report.** While the inclusion of pre-inception data provides valuable insight into the probable long-term behavior of newer share classes of a fund, investors should be aware that an adjusted historical return can only provide an approximation of that behavior. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.*

Oldest Share Class: ABNDX - American Funds Bond Fund of Amer A

Extended Fund: RBFCX - American Funds Bond Fund of Amer R3 - Inception Date: 6/4/2002

Oldest Share Class: ACRNX - Columbia Acorn Z

Extended Fund: LACAX - Columbia Acorn A - Inception Date: 10/16/2000

Oldest Share Class: AEPGX - American Funds EuroPacific Gr A

Extended Fund: RERCX - American Funds EuroPacific Gr R3 - Inception Date: 5/21/2002

Oldest Share Class: AMCPX - American Funds Amcap A

Extended Fund: RAFCX - American Funds Amcap R3 - Inception Date: 6/4/2002

Oldest Share Class: AMECX - American Funds Inc Fund of Amer A

Extended Fund: RIDCX - American Funds Inc Fund of Amer R3 - Inception Date: 6/4/2002

Oldest Share Class: CAIBX - American Funds Capital Inc Bldr A

Extended Fund: RIRCX - American Funds Capital Inc Bldr R3 - Inception Date: 6/4/2002

Oldest Share Class: GGBVX - GuideStone Funds Global Equity GS6

Extended Fund: GGBWX - GuideStone Funds Global Equity GS8 - Inception Date: 11/8/2004

Oldest Share Class: PMGIX - Allianz CCM Mid Cap Instl

Extended Fund: PFMAX - Allianz CCM Mid Cap A - Inception Date: 1/13/1997

Oldest Share Class: SMCWX - American Funds Smallcap World A

Extended Fund: RSLCX - American Funds Smallcap World R3 - Inception Date: 6/20/2002

*"The Morningstar Approach to Extended Performance" by © 2003 Morningstar, Inc.



Large Value

Fund Name	Score	Status
HIEFX Huntington Income-Equity Tr	2 of 10	⚠ Does Not Meet ⚠
>> DODGX Dodge&Cox Stock	10 of 10	Meets Criteria

Large Blend

Fund Name	Score	Status
ACQAX Allegiant Large Cap Core Equity A	1 of 10	⚠ Does Not Meet ⚠
>> NYVTX Davis NY Venture A	10 of 10	Meets Criteria

Large Growth

Fund Name	Score	Status
NRGRX Nuveen Rittenhouse Growth R	3 of 10	⚠ Does Not Meet ⚠
>> RAFCX American Funds Amcap R3**	9 of 10	Meets Criteria

Mid-Cap Value

Fund Name	Score	Status
ARVAX Allegiant Mid Cap Value A	6 of 10	Meets Criteria
>> JMCVX Janus Mid Cap Value Investor	7 of 10	Meets Criteria

Mid-Cap Growth

Fund Name	Score	Status
AMGFX Allegiant Multi-Factor Mid Cap Growth A	1 of 10	⚠ Does Not Meet ⚠
>> LACAX Columbia Acorn A**	10 of 10	Meets Criteria
>> PFMAX Allianz CCM Mid Cap A**	6 of 10	Meets Criteria

Small Growth

Fund Name	Score	Status
ASMGX Allegiant Small Cap Growth A	1 of 10	⚠ Does Not Meet ⚠

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund



Moderate Allocation

Fund Name	Score	Status
AABFX Thrivent Balanced A	2 of 10	⚠ Does Not Meet ⚠
>> RIDCX American Funds Inc Fund of Amer R3**	9 of 10	Meets Criteria

Foreign Large Blend

Fund Name	Score	Status
AMIEX Allegiant International Equity A	2 of 10	⚠ Does Not Meet ⚠
>> RERCX American Funds EuroPacific Gr R3**	9 of 10	Meets Criteria

Diversified Emerging Markets

Fund Name	Score	Status
F008S RiverSource Emerging Markets Y	6 of 10	Meets Criteria
>> ODMAX Oppenheimer Developing Markets A	7 of 10	Meets Criteria

World Allocation

Fund Name	Score	Status
MMAFX Managers Fremont Global	2 of 10	⚠ Does Not Meet ⚠
>> RIRCX American Funds Capital Inc Bldr R3**	8 of 10	Meets Criteria

World Stock

Fund Name	Score	Status
GGBWX GuideStone Funds Global Equity GS8**	1 of 10	⚠ Does Not Meet ⚠
>> RSLCX American Funds Smallcap World R3**	8 of 10	Meets Criteria

Intermediate-Term Bond

Fund Name	Score	Status
F001NF BNY Hamilton Core Bond A	3 of 10	⚠ Does Not Meet ⚠
>> RBFCX American Funds Bond Fund of Amer R3**	8 of 10	Meets Criteria

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund



Equity Style

	Value	Blend	Growth
Large	HIEFX	DODGX* NYVTX	ACQAX* F008S NRGRX ODMAX RAFCX
Medium	ARVAX	JMVCVX*	AMGFX LACAX PFMAX
Small			ASMGX

HIEFX
ACQAX*
F008S
NRGRX
ARVAX
AMGFX
ASMGX
AMIEX
GGBWX
MMAFX
F001NF
DODGX
JMVCVX
LACAX
NYVTX
ODMAX
PFMAX
RAFCX
RBFXX
RIRXX
RSLCX

Huntington Income-Equity Tr
Allegiant Large Cap Core Equity A
RiverSource Emerging Markets Y
Nuveen Rittenhouse Growth R
Allegiant Mid Cap Value A
Allegiant Multi-Factor Mid Cap Growth A
Allegiant Small Cap Growth A
Allegiant International Equity A
GuideStone Funds Global Equity GS8
Managers Fremont Global
BNY Hamilton Core Bond A
>> Dodge&Cox Stock
>> Janus Mid Cap Value Investor
>> Columbia Acorn A
>> Davis NY Venture A
>> Oppenheimer Developing Markets A
>> Allianz CCM Mid Cap A
>> American Funds Amcap R3
>> American Funds Bond Fund of Amer R3
>> American Funds EuroPacific Gr R3
>> American Funds Capital Inc Bldr R3
>> American Funds Smallcap World R3

Funds not included in these charts

AABFX
RIDCX

Thrivent Balanced A
>> American Funds Inc Fund of Amer R3

Foreign	World	Specialty
AMIEX RERXX	GGBWX MMAFX RIRXX RSLCX	

Fixed Income Style

	Short	Int	Long
High		F001NF	
Medium		RBFXX	
Low			

Foreign, World, and Specialty Asset Category Boxes have been segregated from the traditional Equity Style Box to distinguish funds assigned to them.

Multisector funds are typically not categorized within the Morningstar StyleBox.

The Morningstar Style Box reveals a fund's investment strategy. For equity funds the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). For fixed-income funds the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

* Fund DODGX has an overall Morningstar assigned asset category of Large Cap Value, but is assigned Large Cap Blend for this reporting quarter.

* Fund ACQAX has an overall Morningstar assigned asset category of Large Cap Blend, but is assigned Large Cap Growth for this reporting quarter.

* Fund JMVCVX has an overall Morningstar assigned asset category of Medium Cap Value, but is assigned Medium Cap Blend for this reporting quarter.

Legend: Proposed Fund

Sample Company - Proposal Stage Performance Summary

All data as of 09/30/2006 unless otherwise noted



The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end please visit <http://advisor.morningstar.com/familyinfo.asp>

Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation or any applicable maximum sales charges but are adjusted to reflect ongoing fund expenses. If adjusted for taxation or maximum sales charges, the performance quoted would be significantly reduced. For variable annuities (if applicable), additional expenses will be taken in account, including M & E risk charges, fund-level expenses such as management fees and operating fees, and contract-level administration fees charges such as surrender, contract and sales charges.

Annualized Returns 09/30/2006

Ticker	Fund Name	Last Cal. QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	SI	Inception Date	Net Exp. Ratio %	Website
AMIEX	Allegiant International Equity A	2.87	13.92	18.94	19.41	11.82	n/a	5.41	8/1/1997	1.56	www.allegiantfunds.com
ACQAX	Allegiant Large Cap Core Equity A	3.08	4.27	7.19	10.26	6.25	n/a	5.85	8/1/1997	1.19	www.allegiantfunds.com
ARVAX	Allegiant Mid Cap Value A	3.54	10.98	13.97	20.27	n/a	n/a	16.26	7/1/2002	1.23	www.allegiantfunds.com
AMGFX	Allegiant Multi-Factor Mid Cap Growth A	0.41	1.93	4.38	8.54	5.18	2.96	7.61	10/31/1988	1.12	www.allegiantfunds.com
ASMGX	Allegiant Small Cap Growth A	-5.27	-0.77	0.45	2.54	-0.09	n/a	-0.01	8/1/1997	1.44	www.allegiantfunds.com
F001NF	BNY Hamilton Core Bond A	n/a	n/a	-1.53	1.25	3.99	n/a	4.93	5/1/1997	0.93	www.bnyhamiltonfunds.com
GGBWX	GuideStone Funds Global Equity GS8**	3.19	5.32	9.00	14.09	8.83	n/a	10.88	11/8/2004	1.87	www.guidestonefunds.com
HIEFX	Huntington Income-Equity Tr	3.57	6.13	8.73	11.47	6.14	7.10	7.97	7/3/1989	1.15	www.huntington.com
MMAFX	Managers Fremont Global	2.90	5.53	7.70	11.15	7.99	5.81	7.70	11/18/1988	1.04	www.managersfunds.com
NRGRX	Nuveen Rittenhouse Growth R	5.75	5.05	7.12	5.81	0.80	n/a	1.26	12/31/1997	1.22	www.nuveen.com
F0008S	RiverSource Emerging Markets Y	n/a	n/a	36.29	32.83	19.49	n/a	8.34	11/13/1996	1.29	www.riversource.com
AABFX	Thrivent Balanced A	3.31	4.07	6.74	7.41	4.98	n/a	5.31	12/29/1997	1.09	www.thrivent.com
PFMAX	>> Allianz CCM Mid Cap A**	-3.52	0.04	0.61	14.01	8.23	9.40	8.77	1/13/1997	1.11	www.allianzinvestors.com
RAFCX	>> American Funds Amcap R3**	2.44	2.87	7.09	9.62	7.24	10.66	7.09	6/4/2002	1.03	www.americanfunds.com
RBFCX	>> American Funds Bond Fund of Amer R3**	3.36	3.60	4.15	4.20	5.90	5.98	5.88	6/4/2002	1.05	www.americanfunds.com
RIRCX	>> American Funds Capital Inc Bldr R3**	5.74	12.55	13.87	14.67	11.58	11.05	10.83	6/4/2002	1.08	www.americanfunds.com
RERCX	>> American Funds EuroPacific Gr R3**	4.90	11.84	19.65	22.43	14.95	10.67	14.21	5/21/2002	1.15	www.americanfunds.com
RIDCX	>> American Funds Inc Fund of Amer R3**	5.48	12.46	12.86	13.04	10.04	9.78	9.89	6/4/2002	0.94	www.americanfunds.com
RSLCX	>> American Funds Smallcap World R3**	2.13	9.89	14.82	19.95	16.47	8.53	15.63	6/20/2002	1.49	www.americanfunds.com
LACAX	>> Columbia Acorn A**	0.42	6.08	9.25	18.29	16.63	14.36	12.72	10/16/2000	1.03	www.columbiafunds.com
NYVTX	>> Davis NY Venture A	3.62	6.94	11.16	15.33	10.19	11.08	13.32	2/17/1969	0.89	www.davisfunds.com
DODGX	>> Dodge&Cox Stock	4.82	11.26	14.61	18.20	14.06	14.48	12.24	1/4/1965	0.52	www.dodgeandcox.com
JMCVX	>> Janus Mid Cap Value Investor	2.67	6.81	9.31	17.09	15.43	n/a	17.08	8/12/1998	0.93	www.janus.com
ODMAX	>> Oppenheimer Developing Markets A	6.54	6.74	17.80	34.90	32.21	n/a	17.62	11/18/1996	1.43	www.oppenheimerfunds.com
	MSCI EAFE NDTR_D	3.93	14.49	19.16	22.32	14.26	6.82	n/a	n/a	n/a	n/a
	Standard&Poor's 500 TR	5.67	8.53	10.79	12.30	6.97	8.59	n/a	n/a	n/a	n/a
	Russell Midcap Value	3.53	10.80	12.28	21.17	16.63	13.66	n/a	n/a	n/a	n/a
	Russell Midcap Growth	0.89	3.47	7.03	14.53	12.01	8.20	n/a	n/a	n/a	n/a
	Russell 2000 Growth	-1.76	4.21	5.88	11.81	10.15	4.03	n/a	n/a	n/a	n/a
	Russell Midcap Growth	0.89	3.47	7.03	14.53	12.01	8.20	n/a	n/a	n/a	n/a
	Russell 1000 Growth	3.94	2.97	6.04	8.35	4.42	5.46	n/a	n/a	n/a	n/a
	Lehman Brothers Aggregate Bond	3.81	3.06	3.67	3.38	4.81	6.42	n/a	n/a	n/a	n/a
	MSCI AC World ID	4.05	9.25	12.53	15.39	8.99	5.72	n/a	n/a	n/a	n/a
	MSCI EAFE NDTR_D	3.93	14.49	19.16	22.32	14.26	6.82	n/a	n/a	n/a	n/a

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund

Sample Company - Proposal Stage Performance Summary

All data as of 09/30/2006 unless otherwise noted



Annualized Returns 09/30/2006

Ticker	Fund Name	Last Cal. QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	SI	Inception Date	Net Exp. Ratio %	Website
	S&P 500 (65%) / Lehman Bros Aggregate Bond (35%)	5.67	8.53	7.50	8.23	6.88	8.09	n/a	n/a	n/a	n/a
	MSCI AC World ID	4.05	9.25	12.53	15.39	8.99	5.72	n/a	n/a	n/a	n/a
	Lehman Brothers Aggregate Bond	3.81	3.06	3.67	3.38	4.81	6.42	n/a	n/a	n/a	n/a
	Russell Midcap Growth	0.89	3.47	7.03	14.53	12.01	8.20	n/a	n/a	n/a	n/a
	Standard&Poor's 500 TR	5.67	8.53	10.79	12.30	6.97	8.59	n/a	n/a	n/a	n/a
	Russell 1000 Value	6.22	13.19	14.62	17.25	10.73	11.20	n/a	n/a	n/a	n/a
	MSCI AC World ID	4.05	9.25	12.53	15.39	8.99	5.72	n/a	n/a	n/a	n/a
	Russell 1000 Value	6.22	13.19	14.62	17.25	10.73	11.20	n/a	n/a	n/a	n/a
	Russell Midcap Value	3.53	10.80	12.28	21.17	16.63	13.66	n/a	n/a	n/a	n/a
	MSCI AC World ID	4.05	9.25	12.53	15.39	8.99	5.72	n/a	n/a	n/a	n/a
	Russell 1000 Growth	3.94	2.97	6.04	8.35	4.42	5.46	n/a	n/a	n/a	n/a
	MSCI EM ID	4.10	10.15	17.67	27.25	25.36	4.95	n/a	n/a	n/a	n/a
	S&P 500 (65%) / Lehman Bros Aggregate Bond (35%)	5.67	8.53	7.50	8.23	6.88	8.09	n/a	n/a	n/a	n/a

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund

Investment Policy Criteria

Large Value		Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
Ticker	Fund Name											
HIEFX	Huntington Income-Equity Tr	2.92	7.10	6.14	11.47	11.47	8.73	0.38	1.13	0.80	1.15	2 of 10
DODGX	>> Dodge&Cox Stock	29.76	14.48	14.06	18.20	18.20	14.61	0.95	1.71	0.92	0.52	10 of 10
	Peer Group: Large Value	4.14	9.15	8.62	14.31	14.31	12.21	0.52	1.37	0.95	1.29	NA
	Benchmark: Russell 1000 Value	NA	11.20	10.73	17.25	17.25	14.62	0.70	1.72	NA	NA	NA

Investment Policy Criteria

Large Blend		Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
Ticker	Fund Name											
ACQAX	Allegiant Large Cap Core Equity A	2.39	NA*	6.25	10.26	10.26	7.19	0.37	0.87	1.02	1.19	1 of 10
NYVTX	>> Davis NY Venture A	11.01	11.08	10.19	15.33	15.33	11.16	0.68	1.54	0.91	0.89	10 of 10
	Peer Group: Large Blend	2.72	7.48	6.41	11.64	11.64	9.48	0.37	1.05	1.00	1.28	NA
	Benchmark: Standard&Poor's 500 TR	NA	8.59	6.97	12.30	12.30	10.79	0.41	1.17	NA	NA	NA

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund Meets Criteria Does Not Meet

Investment Policy Criteria

Large Growth

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
NRGRX	Nuveen Rittenhouse Growth R	1.75	NA*	0.80	5.81	5.81	7.12	-0.06	0.40	0.79	1.22	3 of 10
RAFCX	>> American Funds Amcap R3**	10.42	10.66	7.24	9.62	9.62	7.09	NA*	0.85	0.84	1.03	9 of 10
	Peer Group: Large Growth	3.44	5.89	4.26	8.60	8.60	4.70	0.20	0.56	0.96	1.40	NA
	Benchmark: Russell 1000 Growth	NA	5.46	4.42	8.35	8.35	6.04	0.21	0.62	NA	NA	NA

Investment Policy Criteria

Mid-Cap Value

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
ARVAX	Allegiant Mid Cap Value A	3.29	NA*	NA*	20.27	20.27	13.97	NA*	1.68	0.79	1.23	6 of 10
JMCVX	>> Janus Mid Cap Value Investor	4.66	NA*	15.43	17.09	17.09	9.31	0.98	1.50	0.91	0.93	7 of 10
	Peer Group: Mid-Cap Value	2.75	11.64	12.89	16.35	16.35	9.55	0.83	1.33	0.93	1.35	NA
	Benchmark: Russell Midcap Value	NA	13.66	16.63	21.17	21.17	12.28	1.10	1.78	NA	NA	NA

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund Meets Criteria Does Not Meet

Investment Policy Criteria

Mid-Cap Growth

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
AMGFX	Allegiant Multi-Factor Mid Cap Growth A	1.50	2.96	5.18	8.54	8.54	4.38	0.24	0.46	1.02	1.12	1 of 10
LACAX	>> Columbia Acorn A**	28.76	14.36	16.63	18.29	18.29	9.25	0.99	1.27	0.98	1.03	10 of 10
PFMAX	>> Allianz CCM Mid Cap A**	14.01	9.40	8.23	14.01	14.01	0.61	0.49	0.87	1.13	1.11	6 of 10
	Peer Group: Mid-Cap Growth	3.44	7.51	8.61	12.20	12.20	5.37	0.45	0.75	1.00	1.51	NA
	Benchmark: Russell Midcap Growth	NA	8.20	12.01	14.53	14.53	7.03	0.62	0.96	NA	NA	NA

Investment Policy Criteria

Small Growth

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
ASMGX	Allegiant Small Cap Growth A	1.50	NA*	-0.09	2.54	2.54	0.45	-0.01	0.07	1.13	1.44	1 of 10
	Peer Group: Small Growth	2.59	7.01	9.04	11.43	11.43	4.73	0.43	0.58	0.95	1.54	NA
	Benchmark: Russell 2000 Growth	NA	4.03	10.15	11.81	11.81	5.88	0.47	0.60	NA	NA	NA

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund Meets Criteria Does Not Meet

Investment Policy Criteria

Moderate Allocation

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
AABFX	Thrivent Balanced A	0.75	NA*	4.98	7.41	7.41	6.74	0.39	0.79	0.67	1.09	2 of 10
RIDCX	>> American Funds Inc Fund of Amer R3**	8.34	9.78	10.04	13.04	13.04	12.86	NA*	1.59	0.72	0.94	9 of 10
	Peer Group: Moderate Allocation	3.75	7.15	6.55	9.31	9.31	7.56	0.53	1.10	0.69	1.39	NA
	Benchmark: S&P 500 (65%) / Lehman Bros Aggregate Bond (35%)	NA	8.09	6.88	8.23	8.23	7.50	0.65	0.71	NA	NA	NA

Investment Policy Criteria

Foreign Large Blend

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
AMIEX	Allegiant International Equity A	8.42	NA*	11.82	19.41	19.41	18.94	0.72	1.36	1.09	1.56	2 of 10
RERCX	>> American Funds EuroPacific Gr R3**	22.47	10.67	14.95	22.43	22.43	19.65	NA*	1.72	0.96	1.15	9 of 10
	Peer Group: Foreign Large Blend	2.42	6.78	12.80	20.89	20.89	18.28	0.76	1.55	1.00	1.55	NA
	Benchmark: MSCI EAFE NDTR_D	NA	6.82	14.26	22.32	22.32	19.16	0.89	1.73	NA	NA	NA

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund Meets Criteria Does Not Meet

Investment Policy Criteria

Diversified Emerging Markets

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
F0008S	RiverSource Emerging Markets Y	6.58	NA*	19.49	32.83	32.83	36.29	0.92	1.48	1.02	1.29	6 of 10
ODMAX	>> Oppenheimer Developing Markets A	2.12	NA*	32.21	34.90	34.90	17.80	1.50	1.68	0.92	1.43	7 of 10
	Peer Group: Diversified Emerging Markets	4.08	7.74	26.84	29.52	29.52	20.52	1.29	1.41	0.98	1.85	NA
	Benchmark: MSCI EM ID	NA	4.95	25.36	27.25	27.25	17.67	1.20	1.29	NA	NA	NA

Investment Policy Criteria

World Allocation

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
MMAFX	Managers Fremont Global	3.75	5.81	7.99	11.15	11.15	7.70	0.66	1.20	1.02	1.04	2 of 10
RIRCX	>> American Funds Capital Inc Bldr R3**	14.18	11.05	11.58	14.67	14.67	13.87	NA*	1.83	0.68	1.08	8 of 10
	Peer Group: World Allocation	3.77	9.76	11.31	14.10	14.10	11.24	1.11	1.67	0.68	1.42	NA
	Benchmark: MSCI AC World ID	NA	5.72	8.99	15.39	15.39	12.53	0.56	1.31	NA	NA	NA

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund Meets Criteria Does Not Meet

Investment Policy Criteria

World Stock

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
GGBWX	GuideStone Funds Global Equity GS8**	5.10	NA*	8.83	14.09	14.09	9.00	NA*	NA*	NA*	1.87	1 of 10
RSLCX	>> American Funds Smallcap World R3**	16.43	8.53	16.47	19.95	19.95	14.82	NA*	1.32	1.02	1.49	8 of 10
	Peer Group: World Stock	3.04	8.42	11.56	17.27	17.27	13.37	0.66	1.31	1.04	1.65	NA
	Benchmark: MSCI AC World ID	NA	5.72	8.99	15.39	15.39	12.53	0.56	1.31	NA	NA	NA

Investment Policy Criteria

Intermediate-Term Bond

Ticker	Fund Name	Manager Tenure >= 3 years	10 year performance > 50% of peers	5 year performance > 50% of peers	3 year performance > 50% of peers	3 year performance > Benchmark	1 year performance > 50% of peers	5 year Sharpe ratio > 50% of peers	3 year Sharpe ratio > 50% of peers*	3 year Beta (Best Fit) <= 1	Net Expense Ratio < 50% of peers	Criteria Score
F001NF	BNY Hamilton Core Bond A	3.50	NA*	3.99	1.25	1.25	-1.53	0.44	-0.30	0.98	0.93	3 of 10
RBFCX	>> American Funds Bond Fund of Amer R3**	11.59	5.98	5.90	4.20	4.20	4.15	NA*	0.44	0.86	1.05	8 of 10
	Peer Group: Intermediate-Term Bond	4.50	5.62	4.33	2.99	2.99	3.13	0.50	0.05	0.94	0.95	NA
	Benchmark: Lehman Brothers Aggregate Bond	NA	6.42	4.81	3.38	3.38	3.67	0.62	0.16	NA	NA	NA

* Data is missing for evaluation of one or more criteria. Refer to the Fund Criteria Report for more information.

** Returns in this fund reflect the historical performance of its oldest share class, adjusted to reflect updated fees and expenses.

Legend: Proposed Fund Meets Criteria Does Not Meet



1. Have you acted as a “prudent man” would act when carrying out your investment responsibilities?
2. Are you providing an investment menu with a diversified selection of risk/return characteristics?
3. Have you made sure not to select investments that might create possible conflicts of interest?
4. Has sufficient due diligence been used in the ongoing selection of investment options in your plan?
5. Do your investment option selections continue to represent the asset classes for which they were chosen?
6. Does your plan offer investment options to cater to less sophisticated or more sophisticated participants?
7. Do you have a written Investment Policy Statement (IPS), and are you following it?
8. Does your IPS require a periodic investment review with specific review criteria – and are you conducting and taking action on those reviews (with professional help)?
9. Have you supplied participants with the investment information and education needed for them to make informed investment decisions?
10. Is your plan 404 (c) compliant?



1. The plan document must provide for individual accounts and permit participants to give investment instructions to a plan fiduciary or an agent of the fiduciary and receive written confirmation of those instructions.
2. Participants must be notified in writing that the plan intends to comply with 404(c).
3. Participants must be notified in writing that the fiduciaries of the plan may be relieved of liability for any losses that result from participants' investment instructions.
4. Participants must be given a description of the investment option available under the plan, including the objectives and risk and return characteristics for each option, as well as information about the types of investments and diversification of assets.
5. Participants must be notified if the plan designates any investment managers.
6. Participants must be notified in writing how they can give investment instructions.
7. If the plan limits the investment instruction participants can give, participants must be provided with an explanation of the limitations.
8. If voting, tender and similar rights are passed through to participants, an explanation of any limitations placed on those rights must be given to participants.
9. If any transaction fees or expenses are charged in connection with purchases or sales of investment alternatives and affect participant account balances (e.g. redemption fees) a description of the fees or expenses must be provided to participants.
10. Participants must be given the name, address and phone number of the plan fiduciary, or any persons authorized to act on behalf of the fiduciary, responsible for giving the information in item 13 below to participants upon request.
11. Participants must be notified that they may receive the information in item 13 below upon request.
12. Each participant must be given a copy of the most recent prospectus or profile provided to the plan immediately before or after the participant's initial investment in an option.



13. Participants must be given the following information directly or upon request:
 - Description of the annual operating expenses of each designated investment option and the percentage of assets the expenses represent for each investment option.
 - Copies of any prospectuses, financial statements and reports, and any other materials provided to the plan that relate to the plan's investment options.
 - List of the plan assets held by each designated investment option and the value of each asset (or proportion of the option it comprises).
 - For fixed-rate investment contracts (such as GILs), the name of the issuer, the term and the rate of return of each contract.
 - The value of the shares of each designated investment option.
 - The past and the current net investment performance of each designated investment option.
 - The value of the shares held by the participant.

14. If the plan charges participants' accounts reasonable expenses for carrying out their investment instructions, procedures must be established to periodically inform participants of the actual expenses charged to their accounts.

15. Participants must be able to give investment instructions with a frequency that is appropriate in light of the market volatility of the investment option.

16. The plan must offer a broad range of investment options that are sufficient to provide participants with a reasonable opportunity to materially affect the potential returns in their accounts and to diversify their accounts so as to minimize the risk of large losses.

17. At least three of the investment options must:
 - Be diversified.
 - Have materially different risk and return characteristics.
 - Enable the participant to achieve a portfolio with varying risk and return characteristics.
 - Tend to minimize through diversification the overall risk of the participant's portfolio.



18. The participant must actually exercise control over his or her account. Simply affording the participant the opportunity to exercise control is not enough.
19. Participants may not engage in transactions prohibited by the plan or ERISA.
20. Participants may not select investments that would:
 - Cause a fiduciary to maintain the indicia of ownership of any assets outside the jurisdiction of the U.S. district courts unless authorized by the Secretary of Labor.
 - Jeopardize the tax-qualified status of the plan.
 - Result in losses in excess of their accounts.
 - Result in prohibited transactions.

ADDITIONAL REQUIREMENTS

- There are two other requirements not included in the 404(c) regulations. These requirements are not conditions for obtaining 404(c) protection, but plan sponsors and fiduciaries should comply with them both to avoid potential liability and to properly report to participants and the government.
- The regulation governing the contents of the SPD (29 C.F.R. 2520. 102-3) requires plans to specify whether they intend to comply with 404(c).
- If the plan intends to comply with 404(c), this intention must be reflected on the form 5500 by noting a specific code.



- **Assisting you in following the Uniform Fiduciary Standards of Care.**

- **Drafting the Investment Policy Statement.**

- **Providing Independent Investment Monitoring.**

- **Developing an Employee Communication plan.**

- **Developing Model Portfolios.**

- **Conducting Annual Plan Review.**

- **Providing benchmarking services.**

- **Conducting Money Manager Searches.**

- **Plan Sponsor support and problem resolution.**

- **Monitoring legislative changes and provide updates.**