

Newkirk's

EMPLOYEE BENEFIT NETWORK

Online Information Center for Participants

Plan-specific Data

Newkirk's *Employee Benefit Network* (EBN) makes plan-specific enrollment information continuously available to participants online. Through this innovative retirement plan information center, providers can give employees 24/7 access to their plans — including printable enrollment forms, information on plan investments, and much more.



Web-based Access for Participants

Participants simply choose a link from their provider's or plan sponsor's website to access the *Employee Benefit Network* site for their plan. There, they can review the provisions of their plan, evaluate their investment options, and learn more about retirement planning and investing. The following components of the plan's custom enrollment materials, including the same colorful graphics, can be made available online:

- Introductory letter
- Plan highlights
- Planning and education information
- Fund data sheets (with the most recent quarter's information)
- Enrollment, beneficiary, and rollover forms (can be printed anytime)
- Required notices and/or disclosures (QDIA)

Complete Flexibility for Providers

Providers choose which components of their plan enrollment materials to make available on the *Employee Benefit Network*. Changes can be made easily online at any time. And providers can enhance their network — making it even *more* useful for participants — by including one or more of these options:

- **Fund Central** — Provides participants with easy access to complete information on more than 21,000 mutual funds:
 - *Prospectus viewing* — EDGAR-View® allows participants access to NewRiver's Prospectus Express® (PEX) product. Through PEX, participants can view statutory and summary prospectuses in HTML format (*where available*), amendments, and annual and semiannual reports.
 - *Monthly fund performance and fee disclosure information* — 1-month, 3-month, 1-year, 5-year, and 10-year performance information is available for over 21,000 mutual funds within 7 business days of the end of the month. Net expense ratio, management style, fund website link, benchmarks, and fee disclosure can also be included to help satisfy DOL requirements.
 - *Fund data sheets* — Newkirk's standard fund data sheet, updated quarterly, is available for over 21,000 mutual funds. Data sheets include fund objective, performance information, style box, holdings/diversification, and management information.
- **Analyzers** — Online education and evaluation tools that help participants make informed decisions about Roth 401(k) contributions, Roth 403(b) contributions, and Health Savings Accounts.
- **Calculators** — Highly interactive, easy-to-use online planning tools designed to provide various financial planning and investment analysis to participants.
- **Guidance and advice** — Suggested asset class allocations (guidance) or specific investment recommendations (advice) based on participant-supplied answers and supplemental information.
- **Explore Retirement** — Interactive, animated education modules covering several topics: plan enrollment, financial planning, asset allocation, and retirement planning.
- **Document Management** — Provider capability to upload documents on a provider or plan-by-plan basis, to define subject matter classifications, and to assign documents to those classes.
- **Customization** — Provider ability to customize the *Employee Benefit Network* site to match brand identity.

Questions?

To find out more about Newkirk's *Employee Benefit Network*, please call 855-NEWKIRK (639-5475).

Visit us online at www.newkirk.com.



Newkirk Products, Inc. (Newkirk) has provided the information in this document for general informational purposes only, has a right to alter it at any time, and does not guarantee its timeliness, accuracy or completeness. All obligations of Newkirk with respect to its systems and services are described solely in written agreements between Newkirk and its customers. This document does not constitute any express or implied representation or warranty by Newkirk, or any amendment, interpretation or other modification of any agreement between Newkirk and any party. Newkirk hereby disclaims all warranties, either express or implied, including the warranties of merchantability and fitness for a particular purpose. In no event shall Newkirk or its suppliers be liable for any damages whatsoever including direct, indirect, incidental, consequential, loss of business profits or special damages, even if Newkirk or its suppliers have been advised of the possibility of such damages.

© 2011 Newkirk Products, Inc. All rights reserved. The logo of Newkirk used herein is a trademark of Newkirk Products, Inc.

8/11