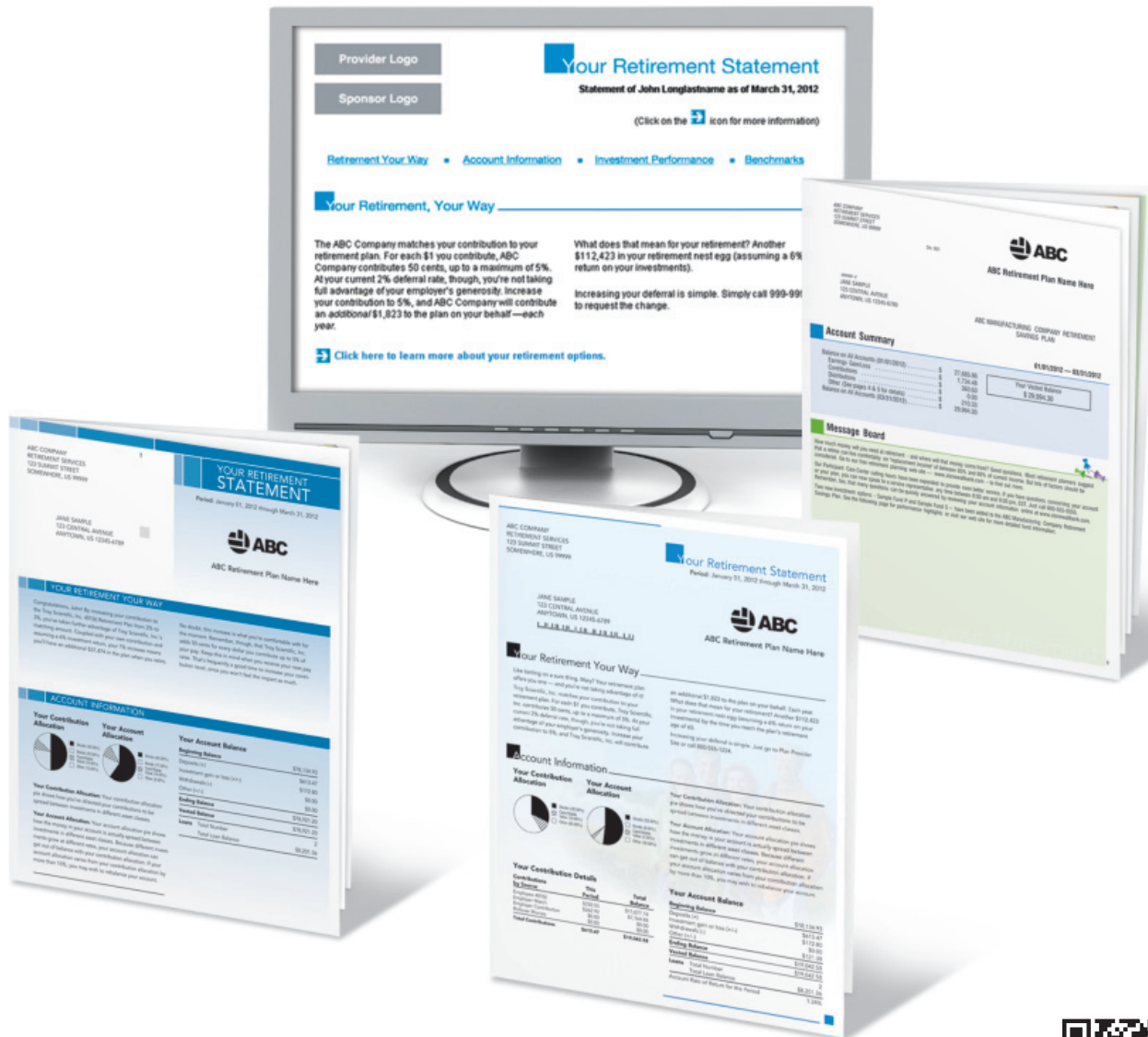


# Newkirk's STATEMENT SOLUTIONS Fact Sheet

Newkirk's statement solutions provide plan providers and third party administrators with a valuable opportunity to educate and motivate participants to save for retirement. Each statement provides the account information that participants and sponsors expect, plus the option to disclose quarterly individual fees and more. Find out how much more in the following pages.



## Expanded SmartStatement®

The *SmartStatement*, now “expanded” to four pages, encourages participants to move to higher deferral levels and better allocate their assets through its unique messaging capability. Each statement can contain a personal message designed to move a participant along a predefined pathway to a comfortable retirement.

### Features

- **Personal messaging.** Targeted messaging based on account information includes personal illustrations and specific projections to move participants along a pathway to a comfortable retirement.
- **Four-page, full-color format.** Concise account and performance information. Meets growing participant demand for streamlined communications.
- **Plan/provider messages.** Serves as a supplement — or an alternative — to participant messages. Enables sponsors and providers to convey information of specific interest to participants.
- **Optional Fees/Expense Disclosure section.** Option to disclose quarterly individual fees on page 4.

### Benefits

- **Helps to increase assets under management.** Participant-specific examples encourage participants to save more.
- **Entails little or no start-up expense.** Standard data extracts from major recordkeeping software providers (Relius, Schwab RT, Investlink, ACS, etc.) provide all of the necessary data for statement creation.
- **Flexible layout and delivery.** Multiple optional components can be laid out according to provider and plan sponsor wishes. The *SmartStatement* is also available in printed and/or electronic format.



## SuperStatement

The *SuperStatement* provides comprehensive account and performance information, as well as two pages of full-color educational material to make an eight-page statement.

### Features

- **Comprehensive information.** Account summary, source summary, account detail, fund performance, loan summary, and allocation balancing tool.
- **Message Board.** Provides participants with provider- and plan-specific information. Messages are created and maintained through the Message Board Utility, provided as a component of the *SuperStatement* service.
- **Optional Fees/Expense Disclosure section.** Option to disclose quarterly individual fees on page 8.

### Benefits

- **Cost-effective statement with newsletter option.** Offering unit cost savings of up to 50% over competing programs.
- **Attractive, full-color statement.** Provides participants of even the smallest plans with all the account information they want and need.
- **Multiple delivery options.** Home-mailed, bulk-shipped to employer or sponsor, or delivered electronically. Or any combinations.



## Flex Statement

Newkirk's *Flex Statements* give plan providers the opportunity to include detailed information participants may be interested in or that is required for a provider to disclose. "Flex" means the statement is printed on individual 8.5" x 11" sheets, which allows for unlimited real estate — i.e., the opportunity to include 80+ funds. Configurable options at the plan level also make this statement an attractive option because it means total flexibility — no more limitations!

Statements are folded in half and inserted into a 6" x 9" envelope.



## eStatement

Newkirk's statement products are available in an environmentally friendly electronic format. Each offers low-cost, faster delivery, and archiving. With Newkirk's *eWarehouse* option, *eStatements* are created for all plan participants, with access being provided to plan sponsors and providers.

### Features

- **Provider administration site.** Enables provider to view all participant information, manage sponsor/participant sites, review sponsor summary reports, respond to questions, etc.
- **Sponsor administration site.** If granted by the provider, gives employers access to participant statements, as well as tools to manage participants' delivery options.
- **Sponsor's summary reports.** Provide employers with summary information about participants' activities — loans taken, money moved between or into funds, cumulative fund balances, etc.
- **Single sign on.** The four user sites (Registration, Participant Viewing, Sponsor Administration, and Provider Administration) are accessible from a single web page.

## eWarehouse

An online service option within Newkirk's comprehensive statement solutions. When you become an *eWarehouse* customer, Newkirk will create electronic versions of your participants' statements, accessible through a password-protected Internet site. The *eWarehouse* gives the provider the option of eliminating statement printing altogether — saving time and money. Providers can grant employer access to the *eWarehouse* to allow plan sponsor's human resource and payroll personnel to respond to employees' statement questions and requests. Contact us to learn more.

### Benefits

- **Archiving and participant viewing.** Access current and one year's worth of past statements.
- **Easy to implement.** No additional preparation is required on the part of the provider.
- **Cost savings.** The statement itself costs a fraction of the already low cost of the printed statements — and no postage expense is incurred.



### Learn More

For additional information on Newkirk's statement solutions, contact us at **855-NEWKIRK (639-5475)** or at [info@newkirk.com](mailto:info@newkirk.com). Visit us online at [www.newkirk.com](http://www.newkirk.com).

Features	SuperStatement	Expanded SmartStatement®	Flex Statement
Pages	8	4	Any
Logo	Provider or Sponsor	Provider or Sponsor	Provider or Sponsor
Color	Black on color shell	Black on color shell	Black on color shell
Layout flexibility	No	Yes	Yes
Content options			
• Personal rate of return	Yes	Yes	Optional
• Loan detail	Yes	Yes	Optional
• Allocation analyzer	Yes	Yes	Yes
• Source summary	Yes	Yes	Optional
• Account summary	Yes	Yes	Yes
• Contribution detail	Yes	Yes	Optional
Plan/provider message board	Yes	Optional	Optional
Participant messaging	No	Yes	Optional
Investment performance	Yes	Yes	Optional
Full-color newsletter	Yes (2 pages)	No	Optional
Print distribution options			
• Mailed to home	Yes	Yes	Yes
• Bulk to sponsor	Yes	Yes	Yes
• Bulk to provider	Yes	Yes	Yes
Mailing weight	1 ounce	1 ounce	Variable
Electronic distribution	Yes (PDF)	Yes (PDF)	Yes (PDF)
Internet content options			
• Account detail (see above)	In statement	In statement	Optional
Statement eWarehouse	Yes	Yes	Yes
Fee disclosure	Yes	Yes	Yes