



401(k) communications

Your ONE source.

**newkirk**<sup>®</sup>  
Communication Innovation

## **Effectively communicating with plan participants.**

How critical is that to a defined contribution provider's success?  
To a plan's success? To a participant's success?

There's one answer to all three questions: absolutely critical.

And there's one solution to how: **Newkirk.**

Newkirk's state-of-the-art communication platforms provide both sponsors and participants with effective and authoritative information and education. With Newkirk, you can:

- Create enrollment materials (both participant- and plan-level)
- Personalize statement messages
- Deliver targeted participant communications
- Provide participants with investment guidance and advice
- Make education available online
- Give participants access to fund performance information and prospectuses

Newkirk's communications are the result of more than 20 years of experience in the defined contribution marketplace. That knowledge and experience is reflected in the products and services outlined in this catalog.





Newkirk enables you to communicate with confidence and authority.

And with effectiveness that can make all the difference.

# CONTENTS

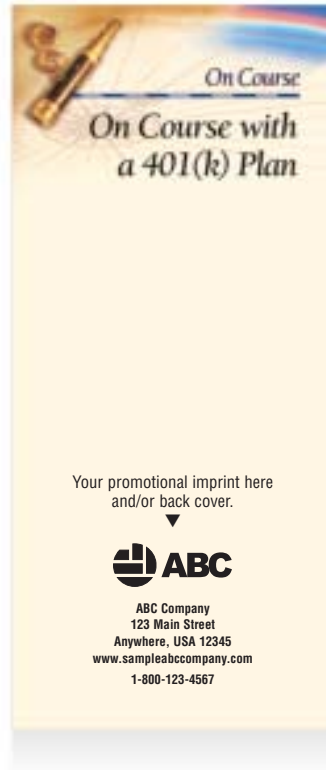
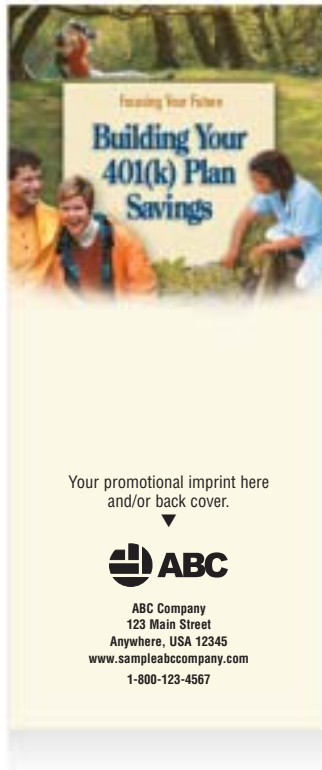
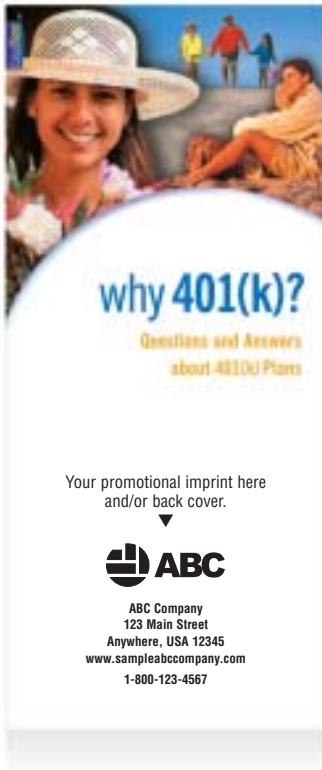
<b>401(k) COMMUNICATIONS</b>	<b>PAGE</b>
Pre-enrollment	2-3
Enrollment Education	4-5
Ongoing Education	6-7
Plan Distribution	8
Sponsor Communications	9
Enrollment Booklet System	10-11
Online Participant Websites	12-13
Interactive Financial Education	14-15
Retirement Plan Statements	16-17
Retirement Plan Required Communications	18-19
Targeted Communications	20-22
Roth 401(k) Services	23
403(b) Services	24
For Plan Sponsors	25

## KEY CODE

-  **Booklet**  
Available as a printed booklet
-  **Internet Content**  
Available in electronic format
-  **PowerPoint® Presentation**  
Available as a Microsoft® PowerPoint® presentation
-  **Online Calculators**  
Corresponding online calculators available



# PRE-ENROLLMENT MATERIALS



Choose from three graphic platforms to introduce employees to basic 401(k) plan concepts, such as tax-deferred savings and compounded earnings.

## Why 401(k)?

Designed to coordinate with the *Easy Steps* graphic platform. **Language:** English only.

## Building Your 401(k) Plan Savings

Designed to coordinate with the *Focusing Your Future* graphic platform. **Language:** Available in English and Spanish.

## On Course with a 401(k) Plan

Designed to coordinate with the *On Course* enrollment platform. **Language:** English only.

BOOKLET	
Quantity	Imprinted Unit Cost
50 – 199	N/A
200 – 499	\$1.45
500 – 999	1.10
1,000 – 1,999	.95
2,000 – 4,999	.85

- 8 pages plus cover, 3 3/4" x 8 1/2".
- Available with or without imprint.
- Minimum imprint quantity: 200.
- Unimprinted booklets available in lots of 50 for \$1.25 each.

Prices do not include shipping, handling, and applicable sales tax.

INTERNET CONTENT
<b>Cost:</b> \$450 per booklet with annual license.

# PRE-ENROLLMENT COLLATERAL



\*Available in Spanish.

## Paycheck Inserts

Use employee payroll distribution as a low-cost opportunity to promote upcoming enrollment meetings, the importance of increasing plan contributions, and asset allocation with these attention-getting paycheck inserts.

## Focusing Your Future Posters

Promote upcoming enrollment meetings and the need to increase plan contributions with these attention-getting posters. Available in lots of 10 per title, or choose the Combo-pak to receive an assortment of all three!

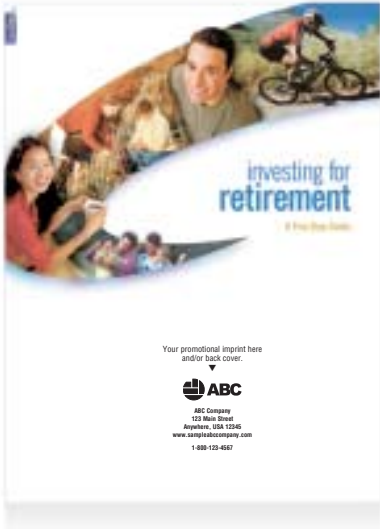
### It's Your Story

### Focusing Your Future

### Focusing Your Future

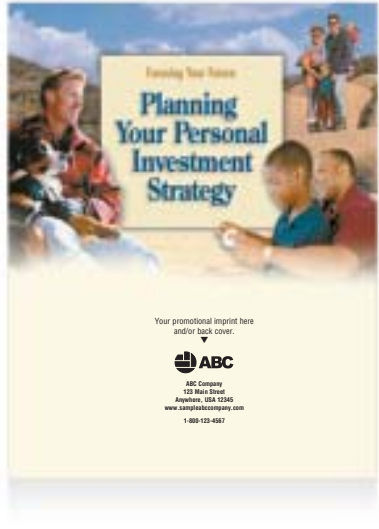
INSERTS	INSERTS	POSTERS
<p>IYS1, IYS2, IYS3, IYS4  <b>Cost:</b> \$0.20 per insert.</p>	<p>YS1, YS2, YS3, YS4, YS5, YS6  <b>Cost:</b> \$0.25 per insert.</p>	<p>YP1, YP2, YP3, Combo-pak: YPC  <b>Cost:</b> \$1.50 per poster.</p>
<ul style="list-style-type: none"> <li>• 2 panels, full color, 3 1/2" x 8 1/2".</li> <li>• No imprint available.</li> <li>• English only.</li> <li>• Sold in lots of 50 (50, 100, 150, etc.).</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>	<ul style="list-style-type: none"> <li>• 4 pages, full color, 3 1/2" x 8 1/2".</li> <li>• Available with or without imprint.</li> <li>• All versions available in English.</li> <li>• Versions YS1, YS2, YS5 available in Spanish.</li> <li>• Minimum imprint quantity: 500.</li> <li>• Unimprinted inserts sold in lots of 50 (50, 100, 150, etc.).</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>	<ul style="list-style-type: none"> <li>• Single sheet, 11" x 17".</li> <li>• No imprint available.</li> <li>• English only.</li> <li>• Sold in lots of 10 (10, 20, 30, etc.).</li> <li>• Combo-pak Cost: \$62.50 per pack. Includes 16 YP1, 17 YP2, and 17 YP3.</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>

# ENROLLMENT EDUCATION – BOOKLETS



## Investing for Retirement A Five Step Guide

Designed to match materials from the *Easy Steps* enrollment platform, this booklet explains investment alternatives, risk and return, diversification, and asset allocation in five simple steps. Includes retirement needs, risk tolerance, and asset allocation worksheets.



## Planning Your Personal Investment Strategy

Educate employees about the benefit of investing for their retirement with this informative booklet. Integrates with the *Focusing Your Future* platform, and explains investment alternatives, risk and return, diversification, and asset allocation. Includes retirement needs and risk tolerance worksheets.



## How to Plan, Save, and Invest for Retirement

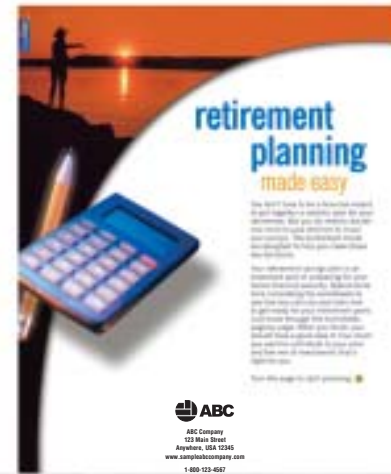
Explain investment alternatives, risk and return, diversification, and asset allocation to employees and promote the benefits of investing with this informative booklet. Integrates with the *On Course* platform. Includes retirement needs and risk tolerance worksheets.

BOOKLET	BOOKLET	BOOKLET																																				
<table border="1"> <thead> <tr> <th>Quantity</th> <th>Imprinted Unit Cost</th> </tr> </thead> <tbody> <tr> <td>50 – 199</td> <td>N/A</td> </tr> <tr> <td>200 – 499</td> <td>\$3.55</td> </tr> <tr> <td>500 – 999</td> <td>2.75</td> </tr> <tr> <td>1,000 – 1,999</td> <td>2.30</td> </tr> <tr> <td>2,000 – 4,999</td> <td>1.95</td> </tr> </tbody> </table>	Quantity	Imprinted Unit Cost	50 – 199	N/A	200 – 499	\$3.55	500 – 999	2.75	1,000 – 1,999	2.30	2,000 – 4,999	1.95	<table border="1"> <thead> <tr> <th>Quantity</th> <th>Imprinted Unit Cost</th> </tr> </thead> <tbody> <tr> <td>50 – 199</td> <td>N/A</td> </tr> <tr> <td>200 – 499</td> <td>\$3.00</td> </tr> <tr> <td>500 – 999</td> <td>2.50</td> </tr> <tr> <td>1,000 – 1,999</td> <td>2.10</td> </tr> <tr> <td>2,000 – 4,999</td> <td>1.95</td> </tr> </tbody> </table>	Quantity	Imprinted Unit Cost	50 – 199	N/A	200 – 499	\$3.00	500 – 999	2.50	1,000 – 1,999	2.10	2,000 – 4,999	1.95	<table border="1"> <thead> <tr> <th>Quantity</th> <th>Imprinted Unit Cost</th> </tr> </thead> <tbody> <tr> <td>50 – 199</td> <td>N/A</td> </tr> <tr> <td>200 – 499</td> <td>\$3.55</td> </tr> <tr> <td>500 – 999</td> <td>2.75</td> </tr> <tr> <td>1,000 – 1,999</td> <td>2.30</td> </tr> <tr> <td>2,000 – 4,999</td> <td>1.95</td> </tr> </tbody> </table>	Quantity	Imprinted Unit Cost	50 – 199	N/A	200 – 499	\$3.55	500 – 999	2.75	1,000 – 1,999	2.30	2,000 – 4,999	1.95
Quantity	Imprinted Unit Cost																																					
50 – 199	N/A																																					
200 – 499	\$3.55																																					
500 – 999	2.75																																					
1,000 – 1,999	2.30																																					
2,000 – 4,999	1.95																																					
Quantity	Imprinted Unit Cost																																					
50 – 199	N/A																																					
200 – 499	\$3.00																																					
500 – 999	2.50																																					
1,000 – 1,999	2.10																																					
2,000 – 4,999	1.95																																					
Quantity	Imprinted Unit Cost																																					
50 – 199	N/A																																					
200 – 499	\$3.55																																					
500 – 999	2.75																																					
1,000 – 1,999	2.30																																					
2,000 – 4,999	1.95																																					
<ul style="list-style-type: none"> <li>• 12 pages plus full-color cover, 9" x 12". One pocket on the inside back cover with a slit to hold a calculator or smaller booklet — such as <i>Why 401(k)?</i></li> <li>• Available with or without imprint.</li> <li>• English only.</li> <li>• Minimum imprint quantity: 200.</li> <li>• Unimprinted booklets available in lots of 50 for \$2.75 each.</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>	<ul style="list-style-type: none"> <li>• 12 pages plus full-color cover, 8 1/2" x 11".</li> <li>• Available with or without imprint.</li> <li>• Available in English and Spanish.</li> <li>• Minimum imprint quantity: 200.</li> <li>• Unimprinted booklets available in lots of 50 for \$2.50 each.</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>	<ul style="list-style-type: none"> <li>• 16 pages plus full-color cover, 9" x 12". One pocket on the inside back cover with a slit to hold a calculator or smaller booklet — such as <i>On Course with a 401(k) Plan</i>.</li> <li>• Available with or without imprint.</li> <li>• English only.</li> <li>• Minimum imprint quantity: 200.</li> <li>• Unimprinted booklets available in lots of 50 for \$2.75 each.</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>																																				
<p><b>POWERPOINT® PRESENTATION</b></p> <p><b>Cost:</b> \$495 per presentation.</p> <ul style="list-style-type: none"> <li>• 44 PowerPoint® frames</li> <li>• Full-color graphics</li> <li>• Presenter's script</li> </ul> <p>Price does not include shipping, handling, and applicable sales tax.</p>																																						
<p><b>INTERNET CONTENT</b></p> <p><b>Cost:</b> \$1,950 per booklet with annual license.</p>	<p><b>INTERNET CONTENT</b></p> <p><b>Cost:</b> \$1,950 per booklet with annual license.</p>	<p><b>INTERNET CONTENT</b></p> <p><b>Cost:</b> \$1,950 per booklet with annual license.</p>																																				

# ENROLLMENT EDUCATION – COLLATERAL



Wrapper/Pocket Folder



## 2-pocket Folder

Assemble retirement plan materials in this convenient 2-pocket folder. Folder matches other materials from the *Focusing Your Future* enrollment platform.

## Wrapper/Pocket Folder

This single box pocket folder features motivational text and graphics that match materials from the *Focusing Your Future* enrollment platform. Perfect for use in enrollment meetings!

## Retirement Planning Made Easy Worksheet

This helpful tool contains retirement needs, risk tolerance, and asset allocation worksheets. Matches materials from the *Easy Steps* enrollment platform.

FOLDER		FOLDER		WORKSHEET	
Quantity	Imprinted Unit Cost	Quantity	Unit Cost	Quantity	Imprinted Unit Cost
50 – 199	N/A	50 – 199	\$2.75	50 – 199	N/A
200 – 499	\$2.95	200 – 499	2.75	200 – 499	\$1.95
500 – 999	2.50	500 – 999	2.75	500 – 999	1.75
1,000 – 1,999	2.25	1,000 – 1,999	2.75	1,000 – 1,999	1.50
2,000 – 4,999	1.95	2,000 – 4,999	2.75	2,000 – 4,999	1.25
<ul style="list-style-type: none"> <li>9" x 12", full-color, two-pocket folder, one pocket slit to hold a slide calculator or smaller booklet such as <i>Building Your 401(k) Plan Savings</i>.</li> <li>Available with or without imprint.</li> <li>Available in English and Spanish.</li> <li>Minimum imprint quantity: 200.</li> <li>Unimprinted folders available in lots of 50 for \$2.00 each.</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>		<ul style="list-style-type: none"> <li>9" x 12", full-color, single "box" pocket folder.</li> <li>No imprint available.</li> <li>English only.</li> <li>Minimum quantity: 50.</li> <li>Available in lots of 50 (50, 100, 150, etc.).</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>		<ul style="list-style-type: none"> <li>Single sheet, full-color, 6-page document. 8 1/2" x 11" folded size.</li> <li>Available with or without imprint.</li> <li>English only.</li> <li>Minimum imprint quantity: 200.</li> <li>Unimprinted worksheets available in lots of 50 for \$1.50 each.</li> </ul> <p>Prices do not include shipping, handling, and applicable sales tax.</p>	
				<b>INTERNET CONTENT</b>	
				<p><b>Cost:</b> \$495 per worksheet with annual license.</p>	

# ONGOING EDUCATION – NEWSLETTERS



## Focusing Your Future

This newsletter features relevant articles on investing and promotes the benefits of 401(k) plans. *Focusing Your Future* helps participants make informed investment decisions and stimulates increased deferrals.

## OnTrack

This newsletter contains important 401(k) plan information, valuable FINRA-reviewed retirement planning and investment education, and provides the motivation necessary to keep participants focused on their retirement goals.

## Your Retirement Matters

Educate and motivate your 401(k) plan participants long after enrollment with this newsletter. Easy-to-read articles cover risk and return, asset allocation, and diversification.

### Focusing Your Future

### OnTrack

### Your Retirement Matters

NEWSLETTER	NEWSLETTER	NEWSLETTER
<ul style="list-style-type: none"> <li>• 4 pages, 11" x 17" flat size, and 2 pages, 8 1/2" x 11" flat size formats available.</li> <li>• Printed in full color.</li> <li>• Quarterly.</li> <li>• Imprint area on top and/or bottom right-hand column of page 1.</li> <li>• Electronic version available (4-page version only).</li> <li>• English only.</li> </ul>	<ul style="list-style-type: none"> <li>• 4 pages, 11" x 17" flat size, and 2 pages, 8 1/2" x 11" flat size formats available.</li> <li>• Printed in full color.</li> <li>• Quarterly.</li> <li>• Imprint area on top and/or bottom right-hand column of page 1.</li> <li>• Electronic version available (4-page version only).</li> <li>• Available in English and Spanish (Spanish in 2-page version only).</li> </ul>	<ul style="list-style-type: none"> <li>• 4 pages, 11" x 17" flat size, folds to fit a #10 business envelope.</li> <li>• Printed in full color.</li> <li>• Quarterly.</li> <li>• Imprint area on top right-hand column of page 1.</li> <li>• Electronic version available.</li> <li>• English only.</li> </ul>

#### PRICING

Quantity	2-page Imprinted Unit Cost	4-page Imprinted Unit Cost
200 – 499	\$.95	\$1.20
500 – 999	.75	1.00
1,000 – 2,499	.65	.75
2,500 – 4,999	.50	.60
5,000 – 9,999	.40	.50
10,000 – 29,999	.25	.35
30,000 +	.19	.25

**Minimum quantity:** 200 per issue.

Prices do not include shipping, handling, and applicable sales tax.

#### Inquire about Newkirk Newsletter Program optional services, including:

- Publication distribution.
- Response card creation and insertion.
- Fulfillment material creation and distribution.

#### INTERNET CONTENT

**Cost:** \$250 per issue.

Available for electronic use in HTML (delivery by ZIP format) or PDF formats to printed newsletter subscribers only.

# ONGOING EDUCATION – RETIREMENT PLANNING CALCULATORS



Retirement Payout Estimator



Focusing Your Future



On Course

## Retirement Payout Estimator

Available printed or as an online version (see page 15), participants can easily estimate future funds needed with this convenient tool:

- Indicates the amount that can be withdrawn without prematurely exhausting the account.
- Projects the length of time participant retirement income should last — based on selected criteria.

## Focusing Your Future

This slide calculator allows employees to see the effect that increased contributions have on retirement savings and current take-home pay. Designed to integrate with the *Focusing Your Future* enrollment platform.

## On Course

This easy-to-use tool calculates compounded earnings and tax-deferred savings. Calculator coordinates seamlessly with materials from the *On Course* enrollment platform.

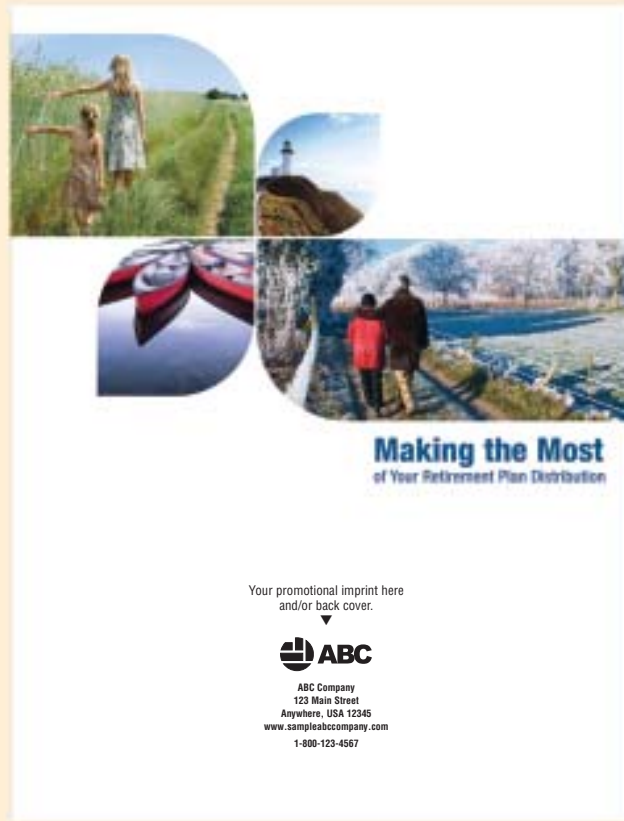
### Retirement Payout Estimator

### Focusing Your Future

### On Course

CALCULATOR		CALCULATOR		CALCULATOR	
<ul style="list-style-type: none"> <li>• 4" x 9" full-color slide calculator.</li> <li>• Available with or without imprint.</li> <li>• English only.</li> </ul>		<ul style="list-style-type: none"> <li>• 4" x 9" full-color slide calculator.</li> <li>• Available with or without imprint.</li> <li>• Available in English and Spanish.</li> </ul>		<ul style="list-style-type: none"> <li>• 4" x 9" full-color slide calculator.</li> <li>• Available with or without imprint.</li> <li>• English only.</li> </ul>	
PRICING					
Quantity	Imprinted Unit Cost	No Imprint Unit Cost		<p><b>Minimum imprint quantity: 100.</b></p> <p>Unimprinted calculators available in lots of 50 (50, 100, 150, etc.).</p> <p>Prices do not include shipping, handling, and applicable sales tax.</p>	
50 – 99	N/A	\$2.15			
100 – 199	\$3.25	2.15			
200 – 499	2.35	1.80			
500 – 999	2.35	1.60			
1,000 – 2,499	1.75	1.35			
2,500 – 4,999	1.50	1.25			
5,000 +	1.35	1.10			

# PLAN DISTRIBUTION BOOKLET



## Plan Distribution Booklet

For retirement plan participants who are retiring or otherwise leaving their employer, making the right decisions for their personal financial circumstances can be complicated. To help, we offer *Making the Most of Your Retirement Plan Distribution*, a guide containing important information about retirement plan distributions, their tax treatment, and financial strategies for the retirement years ahead.

### BOOKLET

- 16 pages plus full-color cover, 8 3/4" x 11 1/2". One pocket on the inside back cover with a slit to hold a calculator or smaller booklet.
- Available with or without imprint.
- English only.

### PRICING

Quantity	Imprinted Unit Cost
50 – 199	N/A
200 – 499	\$3.55
500 – 999	2.75
1,000 – 1,999	2.30
2,000 – 4,999	1.95

#### Minimum imprint quantity: 200

Unimprinted booklets available in lots of 50 for \$2.75 each.  
Prices do not include shipping, handling, and applicable sales tax.

# SPONSOR COMMUNICATIONS – NEWSLETTERS



## Retirement Plan News ■

This newsletter contains in-depth articles written by the industry's most knowledgeable and respected retirement plan experts. Contains easy-to-read information, insight, and analysis on important employee benefit issues, rulings, and court decisions impacting retirement plans.

## Employee Benefit Forum ■

Practical employee benefit information and recent industry developments are covered in this newsletter targeted to the needs of small business owners who are not benefits experts. *Forum* offers easy-to-read articles on current employee benefit issues and concise explanations of basic employee benefit concepts.

### Retirement Plan News

NEWSLETTER	4 Issues/Year		6 Issues/Year	
Quantity	Unit Cost	Unit Cost	Unit Cost	Unit Cost
200 – 499	\$0.95	\$0.85		
500 – 999	.85	.80		
1,000 – 2,499	.80	.70		
2,500 – 4,999	.75	.65		
5,000 +	.65	.55		

- 4 pages, 8 1/2" x 11" two color. Ships flat or folded to fit a #10 business envelope.
- Custom title available. Imprint area on bottom of page 1. Custom message or self-mailer available on page 4.
- Available 4 or 6 times per year.
- Electronic version available.

### Employee Benefit Forum

NEWSLETTER	Quantity	Unit Cost
	200 – 499	\$0.95
	500 – 999	.85
	1,000 – 2,499	.80
	2,500 – 4,999	.75
	5,000 +	.65

- 4 pages, 8 1/2" x 11" full color. Ships flat or folded to fit a #10 business envelope.
- Imprint area on top of right-hand column of page 1. Custom message or self-mailer available on page 4.
- Available quarterly.
- Electronic version available.

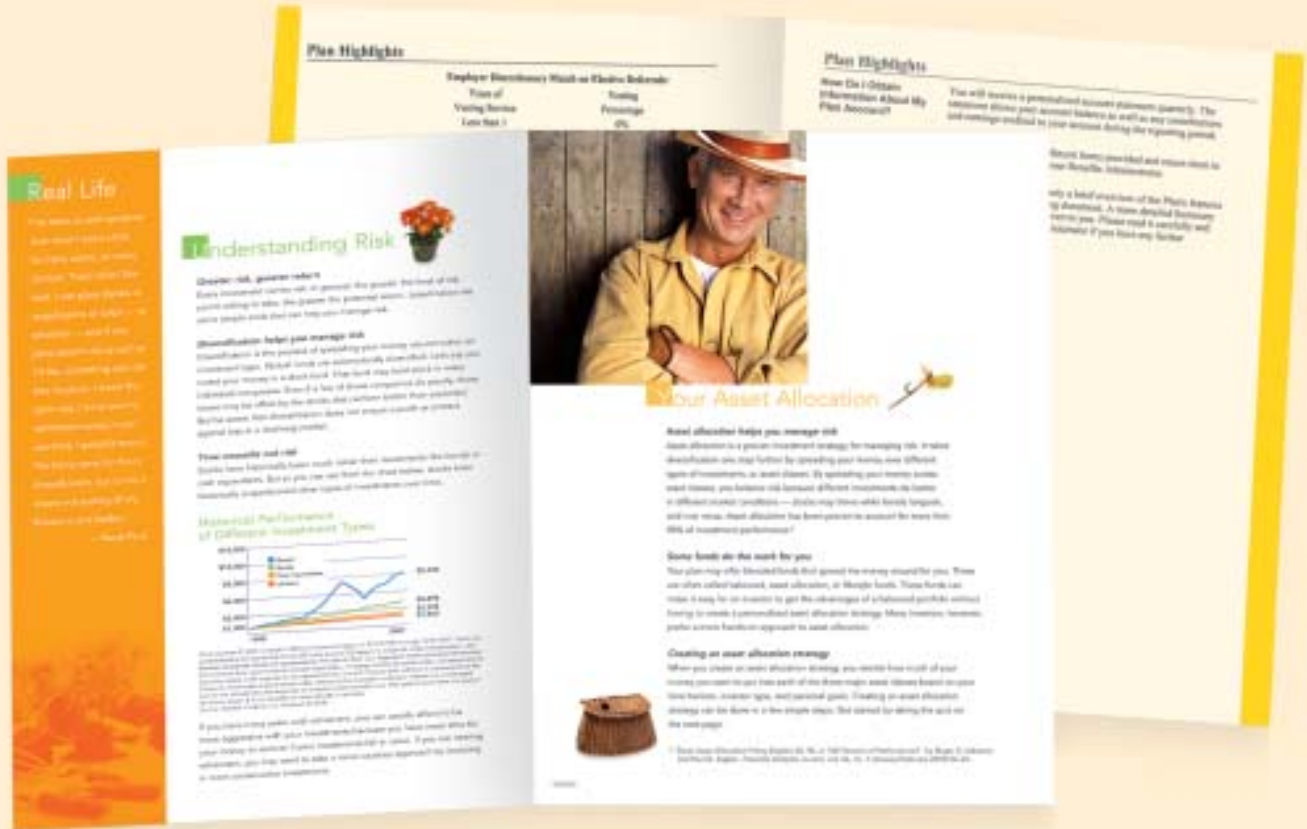
**Minimum quantity:** 200 per issue.  
Prices do not include shipping, handling, and applicable sales tax.

- Inquire about Newkirk Newsletter Program optional services, including:**
- Publication distribution.
  - Response card creation and insertion.
  - Fulfillment material creation and distribution.

**INTERNET CONTENT ■**

**Cost:** \$250 per issue. Available for electronic use in HTML (delivery by ZIP format) or PDF formats to printed newsletter subscribers only.

# ENROLLMENT BOOKLET SYSTEM



## EnrollPlus®

Save time and money with an enrollment booklet system that does the “work” for you. Newkirk’s *EnrollPlus* enrollment publishing system allows 401(k) or other qualified plan providers to create comprehensive, plan-specific enrollment materials easily and cost-effectively — over the Internet, anytime, anywhere.

### With *EnrollPlus*, you can:

- Choose from a variety of full-color graphic platforms.
- Generate English and/or Spanish versions of the enrollment booklets.
- Create EGTRRA-compatible plan highlights.
- Include a plan-specific fund summary performance page.
- Include QACA safe harbor plan.
- Create plan-specific forms that are perforated for easy detachment.
- Edit cover letter and plan highlights text to further customize your booklets.
- Track your booklet orders online.

### Plan-type-specific education text

*EnrollPlus* users also have the flexibility to include 16 pages of full-color educational text, explaining the importance of retirement planning, investment basics, and 401(k) advantages. Choose from multiple plan type education sets, in English or Spanish:

- **Contributory**
- **Non-contributory**
- **Roth 401(k)**
- **403(b)**



### Features

- **Mailing options.** Newkirk will mail booklets directly to participants' homes, to meeting sites — wherever you need them to go!
- **Access options.** You specify who can access different sections of *EnrollPlus* and for what purpose — material review, editing, and/or approval.
- **Additional inserts.** Add special forms, VRU information, or any other additional information you want with *EnrollPlus*' PDF upload feature.
- **Extensive fund library.** Choose from more than 21,000 funds available from the Newkirk fund library. Add and delete funds, add your own funds, and prioritize the order of funds by fund name, category, or level of risk.
- **Archives.** Previously created enrollment booklets, including text changes made through online editing, remain in the system until you delete them.

### Benefits

- ***EnrollPlus* is affordable.** Better, there are no hidden costs. Newkirk's pricing is straightforward and open: \$2,500 set-up fee; \$750 annual license fee (starting in year 2); \$50 per-order charge; \$4.50 per enrollment booklet (shipping and handling are additional). That's it. No additional charges for fund fact sheets, online access, online editing, or any of *EnrollPlus*' numerous other features.
- ***EnrollPlus* PowerPoint® presentations are flexible.** Graphically coordinated PowerPoint® presentations are available at no extra cost and can be tailored to each plan's enrollment meeting.
- ***EnrollPlus* is customizable.** *EnrollPlus* can serve as a cornerstone for a more comprehensive, provider-specific system. With *EnrollPlus* as the starting point, Newkirk can create custom enrollment systems quickly and economically.

### Product Enhancement Opportunity

At an additional cost, *EnrollPlus* enhancements include:

- The ability to publish plan-specific employer web pages through Newkirk's *Employee Benefit Network* (EBN). See page 12 for details.
- Access to *Newkirk Fund Central* — provide plan participants with a site for fund performance and prospectus information. See page 13 for details.



# ONLINE PARTICIPANT WEBSITES

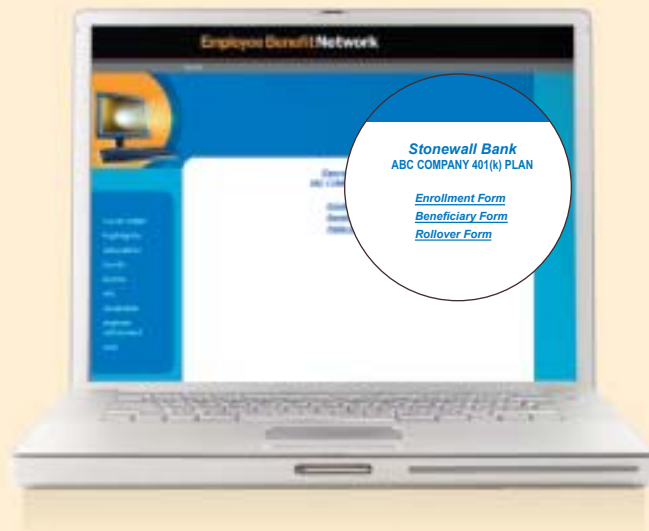
## Employee Benefit Network

### Online Information Center for Participants

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 plan information.

All components of the plan's custom enrollment materials created through *EnrollPlus*®, 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*)
- Forms (*can be printed anytime*)



### More than just booklet components

While you have participants' attention online, why not provide additional education and interactive tools? Newkirk offers a variety of products that can be accessed through EBN:

- **Newkirk Fund Central** — Online prospectuses, monthly performance information, and fund data sheets. *Also available as a standalone system. See next page for details.*
- **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. *Also available as standalone products.*
- **Online guidance and advice** — Suggested asset class allocations (guidance) or specific investment recommendations (advice) based on participant-supplied answers and supplemental information. *Also available as standalone products. See page 15 for details.*
- **Explore retirement** — Interactive, animated education modules covering several topics: plan enrollment, financial planning, asset allocation, and retirement planning. *Also available independently of EBN. See page 14 for details.*
- **Document management** — Provider capability to upload documents on a plan-by-plan basis and to define subject matter classifications and to assign documents to those classes.



Click on the “F” icon to review over 21,000 mutual funds.



Click on the “P” icon to access current prospectuses from the SEC’s EDGAR website.

## Newkirk Fund Central

*Newkirk Fund Central* provides online investment information to retirement plan participants. *Newkirk Fund Central* has three components:

- **Prospectus viewing** — Through *EDGAR-View*®, *Newkirk Fund Central* brings participants directly into the SEC’s EDGAR website to view prospectuses, amendments, and annual and semiannual reports.
- **Monthly fund performance information** — 1-month, 3-month, 1-year, 5-year, and 10-year performance information is available for over 21,000 mutual funds within seven working days of the end of the month.
- **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.

### Features

- Syndication option permits providers to easily incorporate information within their own participant websites.
- Investment information can be accessed for all funds in a plan or individually by fund.
- Quickly and easily implemented.
- Constituent services — fund performance, prospectus-viewing, fund data sheets — can be unbundled.

### Benefits

- Helps satisfy SEC mutual fund advertising and other regulatory requirements.
- Enables small and mid-sized providers to make valuable content available to plan participants — and to meet competitive pressures from larger providers.
- Inexpensive — three valuable information components for less than the cost of any one of the individual components if purchased elsewhere.



# INTERACTIVE FINANCIAL EDUCATION

## Explore Education — a financial expedition.

Exploring new territory can be intimidating. Why not make it entertaining? Newkirk's *Explore* education series uses engaging Flash animation, in-depth HTML web content, colorful education booklets, and animated PowerPoint® presentations to take participants on a unique financial "expedition." Participants will pick up valuable knowledge along the way.

Topics include: Your Retirement Plan, Retirement Planning, Asset Allocation, Financial Planning, Advanced Investing, Estate Planning, Transition to Retirement, and College Planning.



### Features

- Eight self-motivating interactive modules appealing to personal sense of discovery.
- Colorful printed booklets with bright, easy-to-read charts and graphs.
- High-concept Flash animation inviting readers to literally "tear into" a subject, with stopping points along the way that test readers' knowledge.
- In-depth HTML content allowing participants to learn at their own pace.
- Animated PowerPoint® presentations to complement booklets with similar style, tone, and interactive elements.

### Benefits

- Explains and reinforces important financial concepts in smart, engaging, and informative ways.
- Short copy that entertains as well as educates.
- Helps employees/participants to reach their retirement goals by improving their financial shape.
- Motivates participants to continue on their expedition by seeing the value of staying on course.
- Expandable — curriculum can be expanded to include *NewkirkOne* participant communications (e.g., personalized enrollment booklets, targeted communications, statement messaging).

## MasteryPOINT, a Newkirk subsidiary, offers a variety of interactive financial tools.

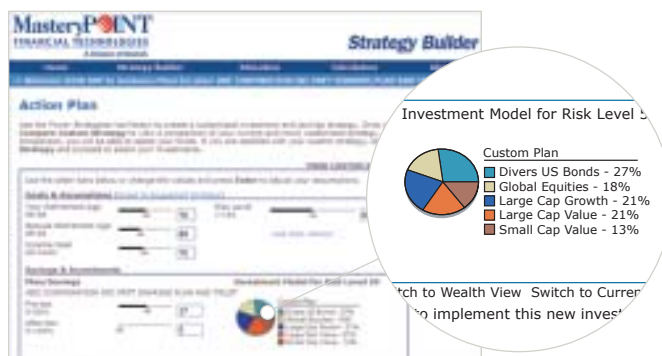
MasteryPOINT's *GuidancePlus*™ helps plan participants make the difficult savings and investment decisions required by their participation in a self-directed qualified plan by providing asset class recommendations based on participant data and input. MasteryPOINT's *AdvicePlus* goes a step further and provides plan participants with specific recommendations for investing their retirement plan resources.

### **GuidancePlus/AdvicePlus Participant Features**

- First Look option provides "instant gratification." Recommendations can be secured with only a few clicks of a mouse.
- Support for the sophisticated investor, including:
  - Multiple portfolio planning — both platforms support up to six additional portfolios (including any combination of stocks, bonds, and mutual funds) in addition to the user's plan portfolio.
  - Ability to modify underlying assumptions (income growth, inflation, etc.).
  - Power Strategizer — allows a user to develop an infinite number of "what if" scenarios by changing assumptions "on the fly."
- Personalized risk assessment.
- Monte Carlo simulations performed to determine likely outcomes.

### **GuidancePlus/AdvicePlus Provider Features**

- Easy implementation — Newkirk's partnerships with Relius, SRT, Investlink, ASC, and other recordkeeping software vendors have created "plug and play" capabilities for users of such software.
- Brandable — can incorporate the look and feel of your own participant site.



### **Online Financial Planning Calculators**

Whether your target audience is qualified plan providers and sponsors, the IRA market, or a broader financial arena, MasteryPOINT's calculators will make your website a valuable planning resource. Calculators exist in multiple function areas, including:

- Qualified Plan Savings Tools
- Qualified Plan Distribution Tools
- IRA Tools
- Asset Allocation Tools
- Budgeting/Planning Tools

Over 20 calculators available.

**Visit [www.masterypoint.com](http://www.masterypoint.com) to test-drive them today!**

# RETIREMENT PLAN STATEMENTS

## Statement Products

Newkirk's statement solutions provide plan providers and third party administrators with a valuable opportunity to educate and motivate participants to save for retirement. Choose from a variety of formats.



## SmartStatements®

The *SmartStatement* encourages participants to move to higher deferral levels and better allocate their assets through its unique messaging capability.

### 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.
- 8 ½" x 11", two-page, full-color format. Concise account and performance information. Meets growing participant demand for streamlined communications.
- Flexible layout. Multiple optional components that can be laid out according to provider and plan sponsor wishes. The *SmartStatement* is also available in printed and/or electronic format.
- Plan/provider message. Serves as a supplement — or an alternative — to participant messages. Enables sponsors and providers to convey information of specific interest to participants.

### Benefits

- Helps to increase assets under management. Participant-specific examples encourage participants to save more.
- Entails little or no start-up expense. Standard extract utilities from major recordkeeping software providers (Relius, Schwab RT, Investlink, ACS, etc.) provide all necessary data for statement creation.
- Awarded Dalbar seal of excellence.



## SuperStatements

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

### Features

- **Comprehensive information.** Account summary, source summary, account detail, fund performance, loan summary, and an 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.
- **Multiple delivery options.** Home-mailed, bulk shipped to employer or sponsor, or delivered electronically. Or any combination. The *SuperStatement* is available in printed and/or electronic format.
- **Performance information.** Provided through Newkirk's *FundLink* or by the provider (or both).

### 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.

## eStatement

Both the *SmartStatement* and the *SuperStatement* are available in 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

- **Archiving and participant viewing.** Access current and past statements. Participants may want to compare current statements to previous information. You'll have that ability by logging in to your *eWarehouse*.
- **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, employers have access to participant statements.
- **Sponsor's summary reports.** Provide employers with summary information about participants' activity — loans taken, money moved between or into funds, cumulative fund balances, etc.

### Benefits

- Easy to implement, results in faster delivery, and no postage expense is incurred.
- Providers can grant employer access to the *eWarehouse* to allow plan sponsor's human resources and payroll personnel to respond to employees' statement questions and requests. By minimizing involvement in these activities, a provider saves additional time and money.

# RETIREMENT PLAN REQUIRED COMMUNICATIONS

## Compliance Notices

Newkirk offers compliance notices through its state-of-the-art communication platform, *NewkirkOne* (N1). These notices are designed to satisfy a plan sponsor's obligation to inform participants of various changes in the plan or of participant rights with respect to the plan.

N1 compliance notices include:

**QDIA Notice** — This notice satisfies the DOL's requirements with respect to informing participants about a plan's default investment(s). QACA/EACA information can optionally be included, as can information concerning a short-term default investment (if one exists).

**QACA/EACA Notice** — This communication notifies participants of their automatic enrollment into a plan and provides information concerning the various opt-out opportunities (out of the plan, out of the default investment, etc.).



QDIA Notice

### Features

- Notices can be delivered by mail or electronically.
- Participant information can be provided through a data feed or uploaded (via an Excel spreadsheet) into N1.
- Easily customizable if a provider wants to create its own "look and feel."
- N1 Notices support managed portfolios, target maturity funds, and other special investment options.
- Online editing and inclusion of sponsor logo allows plan-specific customization.
- Performance information for new plan investments.
- Notice content can be posted to provider/sponsor websites for access by participants.

### Benefits

- Enable plan sponsors to satisfy regulatory requirements.
- Distribution can be set up on a recurring basis so that sponsors need not worry about satisfying ongoing deadlines.
- Mailing reports enable a sponsor to create a record that required notices have been sent.
- Designed as self-mailers for quick and inexpensive delivery.

## Conversion Communications

Newkirk can help you satisfy a number of administrative, communication, and regulatory requirements cost-effectively and efficiently. Newkirk's conversion communication tools convey blackout, fund mapping, and other participant information in a plan takeover situation or for plan sponsors that regularly change their investment lineups.

**Investment Change Notice** — Newkirk's Investment Change Notice is an ideal way to inform participants about investments that are being added to or removed from a plan's investment offerings. Funds that have been "frozen" and are no longer accepting participant contributions can also be identified. The change notice can be generated as a self-mailer or a PDF for inclusion on the company website.

**Newkirk's conversion communication tools can make "blackout" news easier to bear. Choose from:**

- Basic Blackout Communication
- Basic Fund Mapping Communication
- Basic Conversion Communication
- Extended Conversion Communication
- Blackout Posters and Statement Stuffers
- Supplementary Blackout Notice

### Features

- Required communication can be created and distributed in a timely fashion.
- Specific date and time when each change will go into effect can be included.



Investment Change Notice

### Benefits

- Helps sponsors meet their fiduciary obligations to inform plan participants.
- Enables providers to assist sponsors in meeting their obligations and cultivating goodwill.

# TARGETED PARTICIPANT COMMUNICATIONS

## Smarter ways to get your message across

Newkirk's *SmartSingles* target your participants' needs in various stages of retirement planning. Our targeted communications are based on participant data and encourage participants to take action to meet specific retirement goals.

*SmartSingles* may also help increase and retain assets under management. It could be the single best investment you make in sending a clear message to participants.

## One Single Focus

Each *SmartSingle* focuses on a single retirement planning topic. And each makes its point by incorporating personal illustrations and examples based specifically on the participant's plan and account information. *SmartSingles'* targeted messaging increases readership and improves responsiveness.



### Newly Eligible Introduction *SmartSingle*

The Newly Eligible Introduction *SmartSingle* encourages eligible employees to become participants by outlining the tax advantages, the power of tax-deferred compounding, and the ease of hassle-free investing that defined contribution plans offer. Most importantly, it outlines the steps participants can take to join the plan today! This *SmartSingle* is a cost-effective option for encouraging participation.

### Increase Contributions *SmartSingle*

This *SmartSingle* encourages participants to boost their contributions by illustrating the impact that increasing their contributions to the level of the employer's match can have on their account balances by the time of retirement. The benefits of pretax saving are also emphasized.

### Asset Allocation *SmartSingle*

Designed to encourage proper asset allocation, this *SmartSingle* uses participants' account information to determine their current asset allocation strategy and presents age-based asset allocation models for purposes of comparison. Participants are encouraged to take action — to review their strategy and rebalance if necessary.



### Automatic Enrollment SmartSingle

The Automatic Enrollment *SmartSingle* has been designed to satisfy DOL and IRS notice requirements for QACA/EACA and QDIA. It supports balanced fund and managed account default investments as well as target maturity default investments. The QDIA notice incorporated into page 4 of the *SmartSingle* can be included in enrollment materials and distributed as a self-mailer to satisfy the DOL annual notification requirement.

### Gap Analysis SmartSingle

A participant's "gap" is the difference between the account balance he/she is likely to have, given current deferral percentages, and the balance required to replace the participant's income during retirement. Our Gap Analysis *SmartSingle* graphically explains the problem — and proposes specific solutions.

### Distribution Options SmartSingle

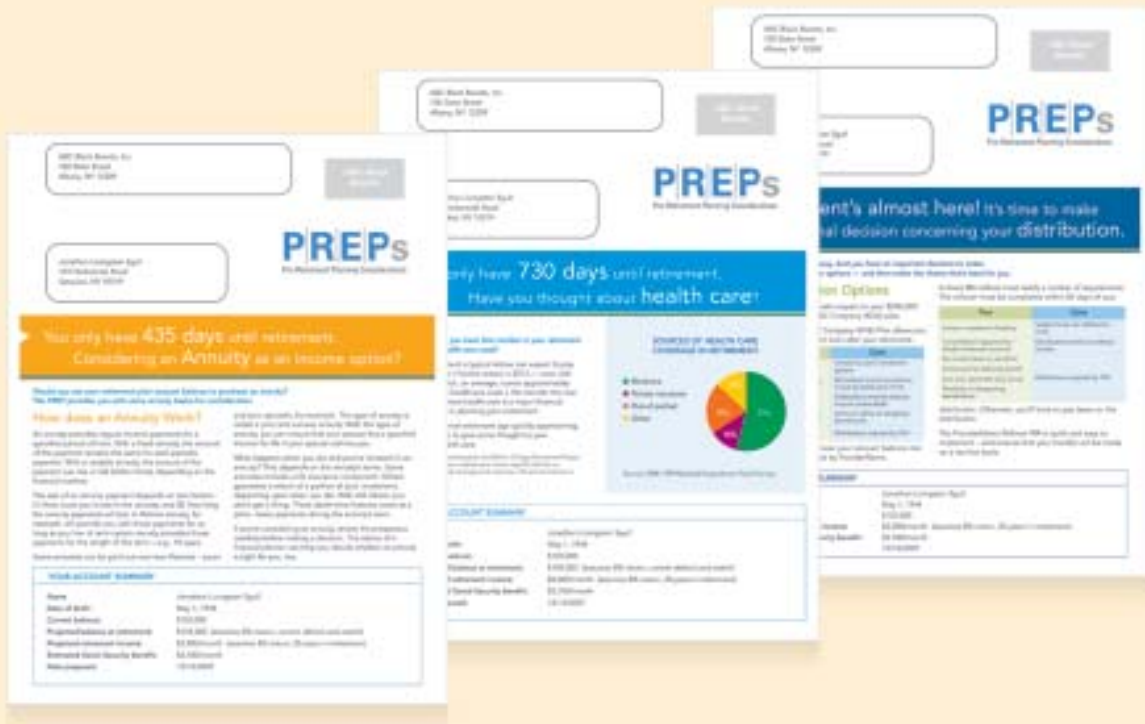
At some point in their lives, participants will be faced with the decision of when and how to take money out of their plan. This *SmartSingle* highlights the many advantages of keeping money in their current plan or rolling over their funds into an IRA. More significantly, it illustrates the disadvantages associated with lump-sum withdrawals.

#### SMARTSINGLE

- 11" x 17" full color.
- Two-sided brochure with a single fold to 8 1/2" x 11" newsletter format.
- Each communication can be folded to fit a #10 business envelope, if desired.



# TARGETED DISTRIBUTION COMMUNICATIONS (PREPS)



## Pre-Retirement Planning (PREPs)

Pre-retirement planning. A subject that many of your participants may be contemplating but aren't quite sure what to do about. With Newkirk's targeted communications, you can help participants adequately prepare for retirement.

Newkirk pre-retirement planning solution consists of one or more communications called PREPs. Each PREP is a targeted communication designed to educate qualified retirement plan participants who are close (2-3 years) to a plan's normal retirement age about the financial-planning implications and considerations of retirement.

### Objectives

- Cultivate/educate participants nearing retirement.
- Provide necessary information to retired/terminated employees.
- Consolidate retirement assets.

### Target Audience

- High-balance participants.

### Contact Frequency

- Biannual.
- Starts three years before normal retirement age.

### Final PREP

- Encourages participant to make distribution elections via the Internet.

**Don't hesitate. Start your pre-retirement communication program today. Participants will welcome your help. You'll welcome their business in retirement.**

# ROTH 401(k) SERVICES

## Roth 401(k) Services

The Roth 401(k) has become a popular option with many plans. Popular — and daunting. How do providers and plan sponsors introduce the Roth option to plan participants? How do participants determine whether the tax advantages of Roth outweigh the advantages of traditional pretax contributions? Newkirk's Roth 401(k) services provide answers to these and other Roth implementation challenges.



### Roth 401(k) Analyzer

The Roth 401(k) Analyzer is an easy-to-use online educational tool that allows plan participants to:

- Learn about the tax advantages of Roth.
- Compare the tax consequences of Roth v. traditional contributions, given the participants' current and anticipated tax situations.
- Perform gap analyses to determine likely required account balances to meet retirement income needs.

The Roth 401(k) Analyzer is accessed through your participant website and can be installed on your own servers or hosted at Newkirk.

### Roth 401(k) Participant-level Communication

This four-page, full-color targeted communication explains the Roth option and compares the tax advantages of Roth v. traditional contribution types. It educates participants concerning their new option. But it also demonstrates — with personal illustrations based on the participant's own data — the impact a modest increase in deferral amounts (\$25 per week) can have on account balances upon retirement.

### Roth 401(k) Plan-level Communication

This flyer is an inexpensive, full-color, four-page comprehensive approach to educating participants about the new Roth 401(k) option. **Internet version available.**

### Roth 401(k) Booklet — Understanding the New Tax Option

This booklet explains Roth 401(k) to plan sponsors. In question and answer format, the booklet outlines how Roth 401(k) works, discusses its pros and cons, suggests its implications for plan sponsors, and addresses how sponsors should go about implementing the option. **Internet version available.**

#### Also available:

### Roth 401(k) Paycheck Inserts

Use employee payroll distribution as a low-cost opportunity to promote upcoming enrollment meetings, the importance of increasing plan contributions, and asset allocation with these attention-getting paycheck inserts. Two different designs to choose from.

### Roth 401(k) Posters

Promote upcoming Roth 401(k) educational and enrollment meetings by advertising with posters. Two different designs to choose from.

# 403(b) SERVICES

Newkirk and its subsidiary McKay Hochman have developed several 403(b) services based on the IRS's final regulations for 403(b) tax-sheltered arrangements.

## For Participants

### Enrollment Booklets

Newkirk's enrollment booklets provide a comprehensive look at the plan-specific highlights, education, and fund specifics that 403(b) plan participants need to know about when getting started in a retirement plan. Booklets are generated on-demand through Newkirk's online publishing system, *EnrollPlus*®, and are shipped where you need them, when you need them.

### Quarterly Newsletters

Newkirk's participant newsletters are produced on a quarterly basis and include retirement planning articles as well as investment education. Each issue highlights current topics of interest relevant to participants in a retirement plan and is designed to motivate participants to continue to take steps to adequately plan for their retirement years.



## For Employers

### *New Developments in 403(b)* —

#### **What you need to know** 📄 📄

Newkirk's *New Developments in 403(b)* booklet provides an authoritative discussion of the provisions and impact of the new regulations related to retirement savings arrangements sponsored by public schools and charitable organizations.

### Features

- New written plan document requirement.
- Application of certain nondiscrimination rules.
- New distribution notice and withholding requirements.
- Universal availability rule amendments.
- Recent pension law provisions impacting 403(b) plans.

### *403(b) Perspectives Newsletter*

*403(b) Perspectives* is a four-page newsletter published four times a year featuring new developments in the rules and regulations governing tax-sheltered arrangements. As with every McKay Hochman publication, readers benefit from clear, concise analysis of the legislative, regulatory, and administrative changes written by our staff of experts.

### Features

- Practical, "real-life" examples are used to illustrate significant points.
- Well-informed reports and insights based on our years of experience in the employee benefits industry.

### McKay Hochman's 403(b) Plan Documents

As a leading benefits consulting company, McKay Hochman's experience in retirement plans makes their solution an easy one to ensure you get the service and results you are looking for. It's easy to generate a 403(b) plan through McKay Hochman's 401(k) Portal. Our ERISA and non-ERISA documents are in full compliance with 403(b) regulations.

**Call us for more information and samples.**

**You'll find our 403(b) services second to none!**

# FOR PLAN SPONSORS

## Plan Documents and More

McKay Hochman, a leading employee benefits consulting firm and Newkirk subsidiary, combines document solutions, renowned customer support, and continuing education into a complete package retirement plan professionals won't want to miss out on.

### Internet DOCMAN®

*Internet DOCMAN* is a user-friendly online document creation and management system that creates GUST/EGTRRA-compliant prototype plan and volume submitter documents. Plan document solutions offered through *Internet DOCMAN* include:

#### Prototype Plans

- 403(b) — ERISA and non-ERISA Plans
- Defined Contribution Plans — Profit Sharing, Money Purchase Pension, Cash or Deferred
- Safe Harbor 401(k) Plans
- SIMPLE 401(k) Plans
- SIMPLE IRA Plans — (with QTIP Trust language)
- Target Benefit Plans
- Defined Benefit Plans
- Individual Retirement Plans — Traditional IRA, Roth IRA, Coverdell Education

#### Special Documents

- Age-based Profit Sharing Plan
- Comparability Plan
- Davis-Bacon Plan
- Employee Stock Ownership Plan (ESOP)
- Eligible Deferred Compensation Plan

### Non-qualified Plans

- Excess Benefit Plans
- Top-hat Plans
- Custom Designed Plan Documents

All clients are encouraged to call our consultants with any questions!

Each document program includes the Plan Document, Adoption Agreement, Summary Plan Description, and Administration Forms. Documents are also available on a single-use basis.

Volume submitter plan documents offered through *Internet DOCMAN* are drafted by the law firm of Brucker & Morra and are provided to McKay Hochman through *Internet DOCMAN* under an exclusive online license with ERISADOCS®.

### Continuing Education

McKay Hochman hosts a variety of retirement education classes at convenient locations across the U.S. Visit our website, [www.mhco.com](http://www.mhco.com), to access a current schedule. If you are interested in saving time and money in travel, we'll come to you, or you can register for our online courses. For details visit [www.newkirk.com/OnlineEvt/index.cfm](http://www.newkirk.com/OnlineEvt/index.cfm).

### Any questions?

Visit us at [www.mhco.com](http://www.mhco.com) or call 973-492-1880.





PRESORTED STANDARD  
U.S. POSTAGE  
**PAID**  
NEWKIRK PRODUCTS

### Newkirk Specialty Services

Whether your company requires a single, unique communication or a complete campaign, you can count on Newkirk to deliver a full-service solution. Our state-of-the-art production process offers convenience and cost savings.

#### Our Services Include:

- **Custom Editorial:** Develop content based on your image and your audience.
- **Custom Design:** Creative strategy, graphic design, and composition.
- **Printing:** Full-color offset and digital laser printing.
- **Direct-mail Campaign:** Direct response marketing services, shipping, and pick-and-pack.
- **E-mail Distribution:** Customized communication in popular delivery format.
- **Software Development:** Interactive software and systems design.
- **Internet Development:** Interactive Internet website design.

For more information, call 800-525-4237  
or visit [www.newkirk.com](http://www.newkirk.com).