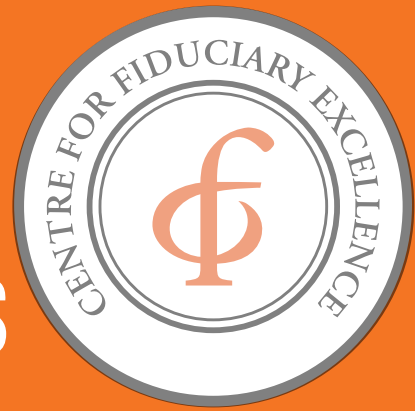


CEFEX CERTIFICATION FOR RETIREMENT PLANS



DEMONSTRATES YOUR PRUDENCE

The CEFEX Certification Mark is a quality standard recognized by a growing number of investment industry participants. It demonstrates that you are acting as a reliable and competent steward of your company's retirement plan. The CEFEX certification:

- indicates your plan adheres to the retirement industry's best investment practices
- validates your efforts in managing financial assets as prudently as possible
- establishes public confidence and trust through an impartial and competent third party assessment.

CEFEX Certification Assures your Employees

As a manager of your company's retirement plan, your employees depend on you to oversee an important asset. The employer-sponsored retirement plan is often the most important savings vehicle for an individual and can determine how comfortable that individual's golden years will be. Employees want to be assured that their company is maximizing the quality of their plan and maximizing the protection of their retirement assets.

To learn more about how to CEFEX certify your company's retirement plan, visit cefex.org/steward or speak with a CEFEX Certified Advisor.



WHAT DOES IT MEAN TO BE CEFEX-CERTIFIED?

- The funds comply with all investment-related laws and internal governing documents
- Accepted industry best practices are being used
- Conflicts of interest are minimized and disclosed
- Reasonable models are used to calculate expected returns
- Risks, volatility, and expected returns are properly communicated
- The plan and its investment managers are reviewed as appropriate
- Proper documentation is in place

THE BENEFITS OF CEFEX CERTIFICATION

The CEFEX Mark helps you:

ACT AS AN EFFECTIVE STEWARD BY:	PROMOTE THE BEST INTERESTS OF YOUR COMPANY BY:	SUPPORT YOUR COMPANY'S EMPLOYEES BY:
Benchmarking your plan against other plans	Demonstrating the company's concern for its employees	Encouraging your employees to save for their retirement
Ensuring you are current on industry developments	Attracting and retaining high-caliber employees	Demonstrating the value of employees' plans
Avoiding any surprise findings in a Department of Labor audit	Saving on the cost of fiduciary liability insurance	Offering quality plans that protect employees' retirement assets