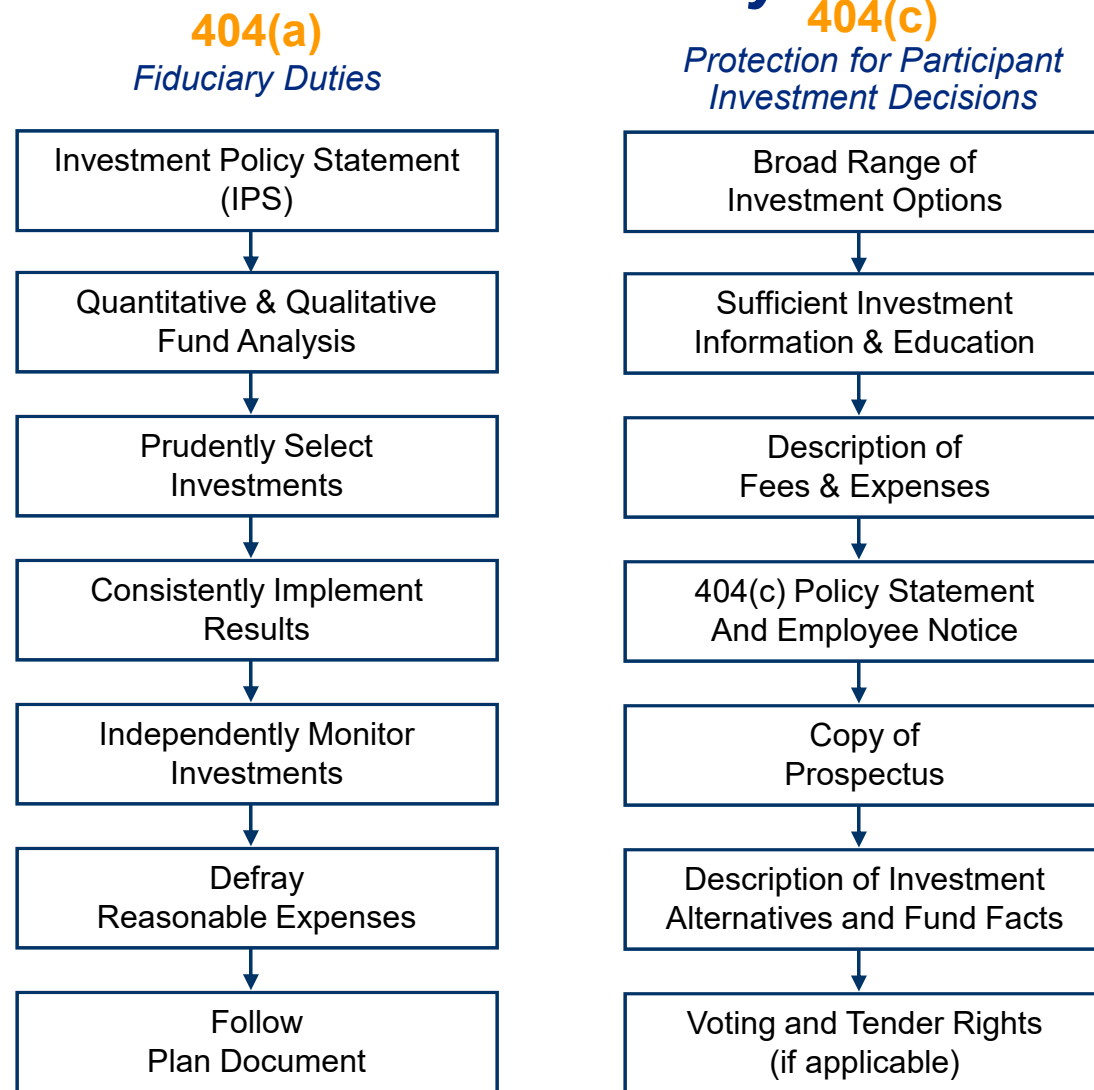
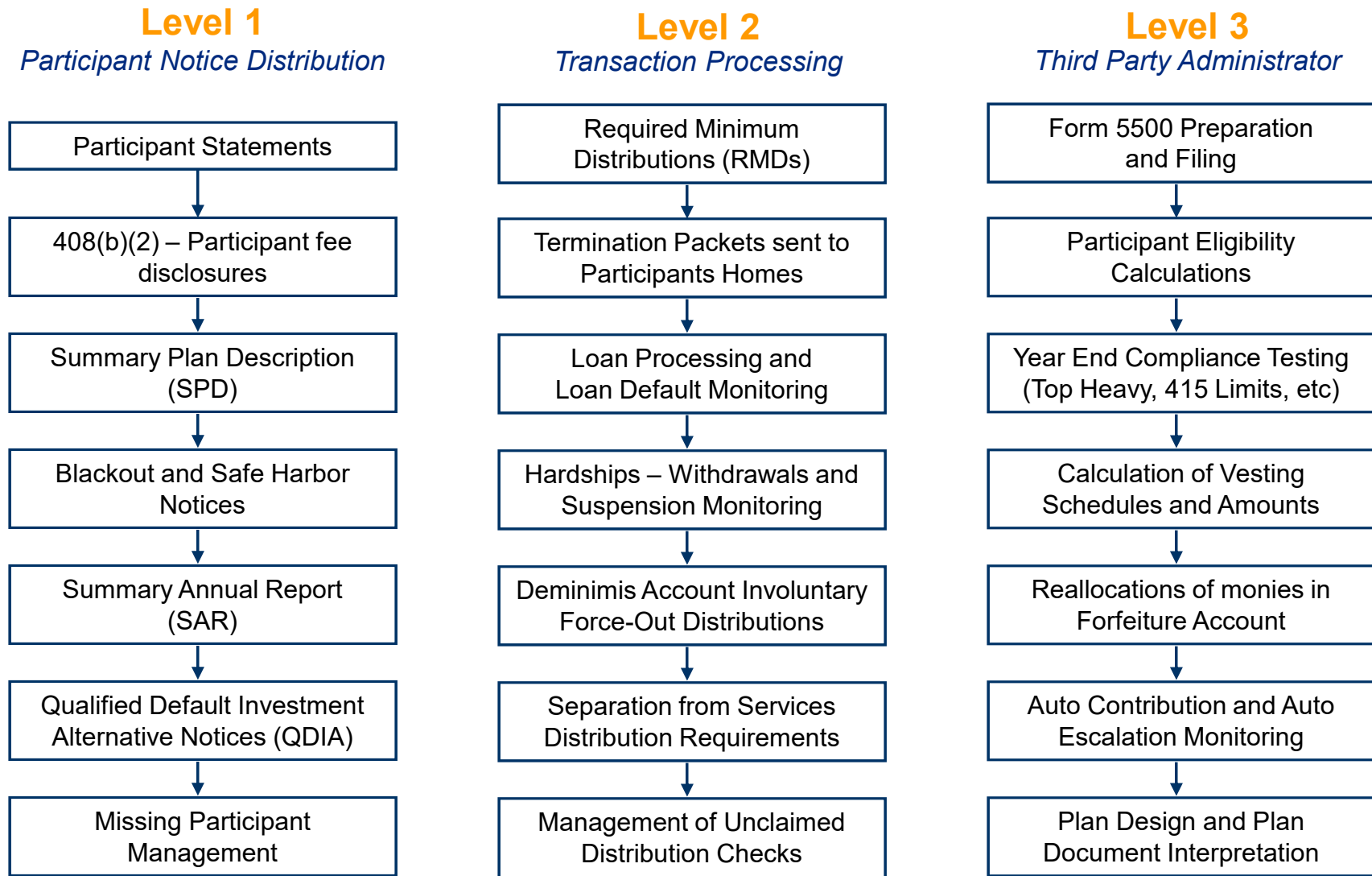


Responsibilities of a 3(21) or 3(38) Investment Fiduciary



The steps under ERISA 404(a) and 404(c) are numerous and complex: this is only an overview.

Responsibilities of a 3(16) Administrative Fiduciary



The plan administration guidelines under ERISA are numerous and complex: this is only an overview. These services may be handled for you by a plan provider and/or TPA, acting as a co-fiduciary, for a small additional fee.