

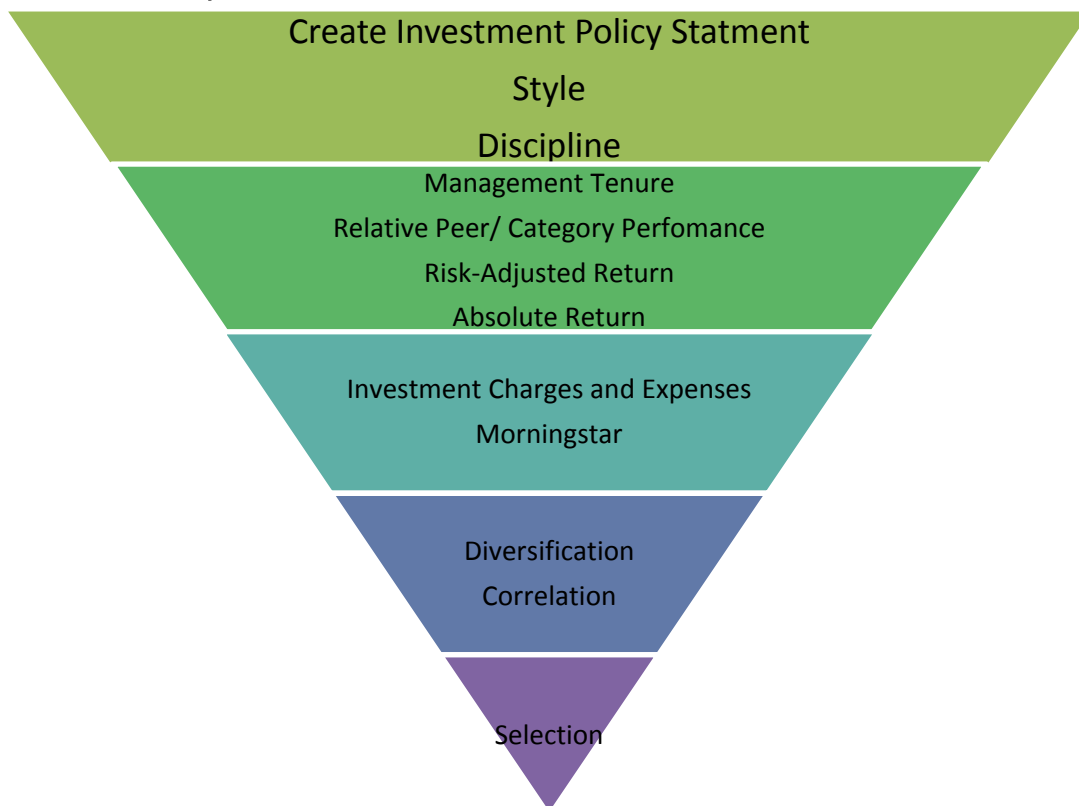
Asset Management

Kiper Retirement Consultants works to provide corporations, plan sponsors, and plan participants with necessary tools to select, manage, and monitor their assets. KRC conducts investment analysis and menu selection, provides customized investment policy statements, and identifies top-performing investment managers. Ongoing monitoring and market updates keep you informed and enable you to respond effectively to changing market conditions.

Our recommendations and our advice is independent and objective, free from the restrictions typically associated with the proprietary products offered by banks, mutual fund companies, or insurance firms. We sell no proprietary products.

Choosing your investment lineup:

14,000+ mutual funds available



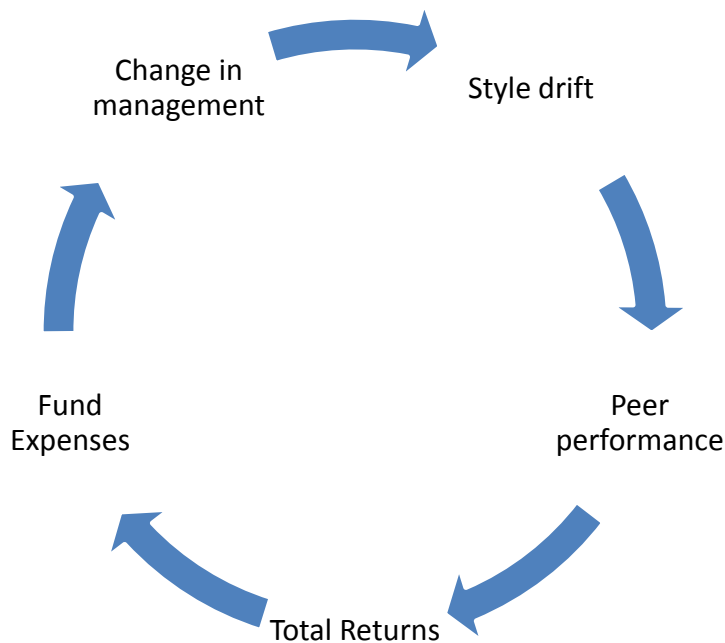
Your New Fund Menu

- Best in class
- Complete style box coverage
- Asset allocation models/funds available

Monitoring Procedures

Kiper Retirement Consultants will work closely with you in preparing your Investment Policy Statement. An important component of the Investment Policy Statement is the Investment Procedures Section. This section will provide the guidelines for monitoring and replacing investments. A due diligence report will be generated by KRC outlining the findings of the review. Due diligence reports assist companies in showing that steps are being taken to exercise prudent fiduciary responsibility.

Monitoring Process



Each investment option is evaluated based on several criteria: Overall performance, peer performance, fund expenses, style drift, changes in management, and meeting the plans objectives. Each aspect of the review is critical to the recommendations made to keep or replace an investment option. In the event that an investment option is recommended for removal, KRC will provide communications to employees.