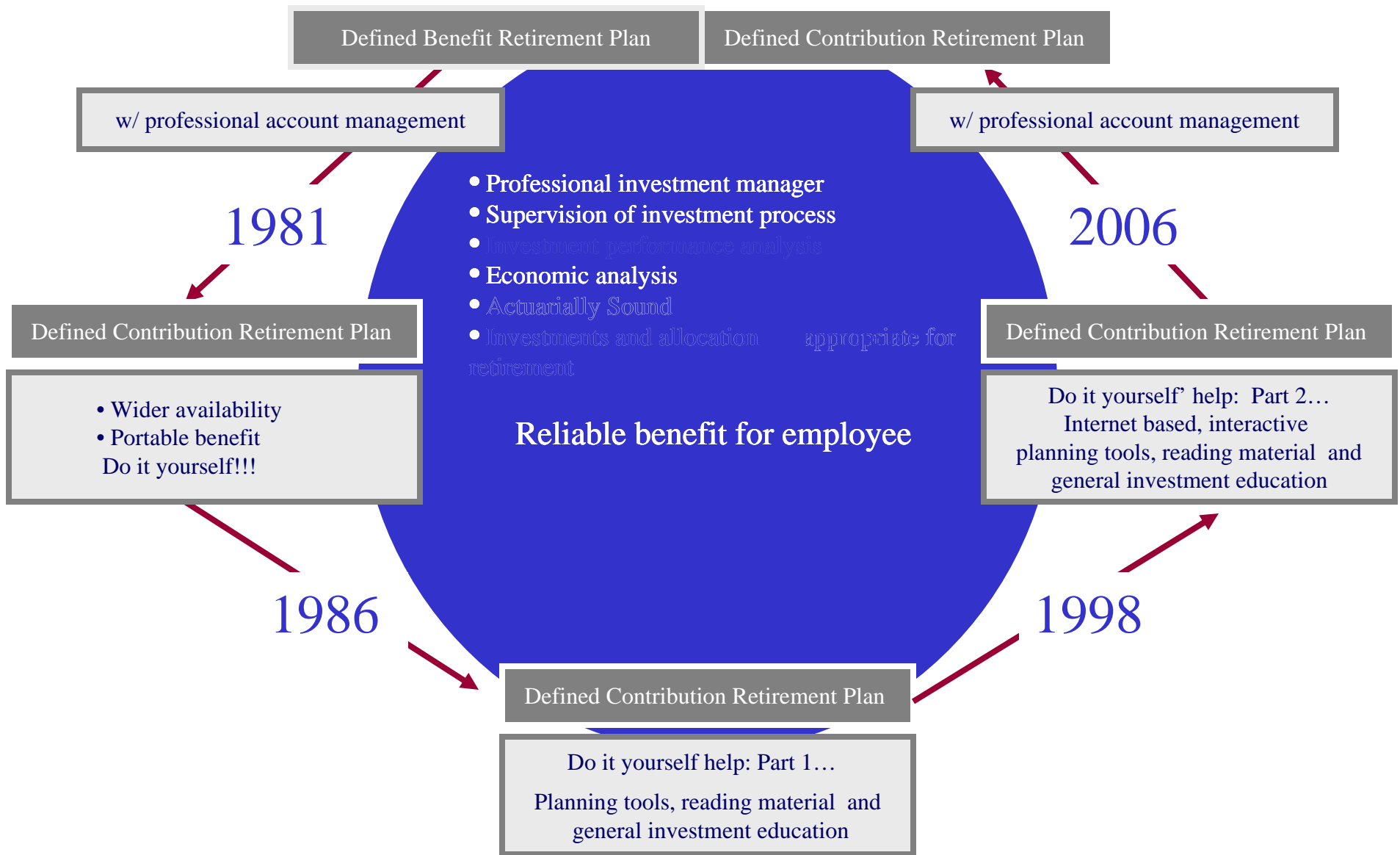


- ❖ SunGard- global leader in software and processing solutions for financial services, higher education and the public sector.
- ❖ Annual revenue exceeding \$4 billion.
- ❖ Serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies.

- ❖ SunGard's integrated solution for Relius and Omni platforms
- ❖ Contracted with 2400 plans and growing 10% per month
- ❖ Key distributors have assets in excess of \$45 billion.
- ❖ Open architecture solution with Independent Experts representing over \$2.5 billion in managed assets.

- ❖ Independent Registered Investment Advisor
- ❖ Mission – Solving the Retirement Dilemma
 - Plan Participant and Family
 - Plan Sponsor
 - Plan Provider
- ❖ Managed Account Provider
 - Voluntary Management
 - Auto Management
 - Qualified Default Investment

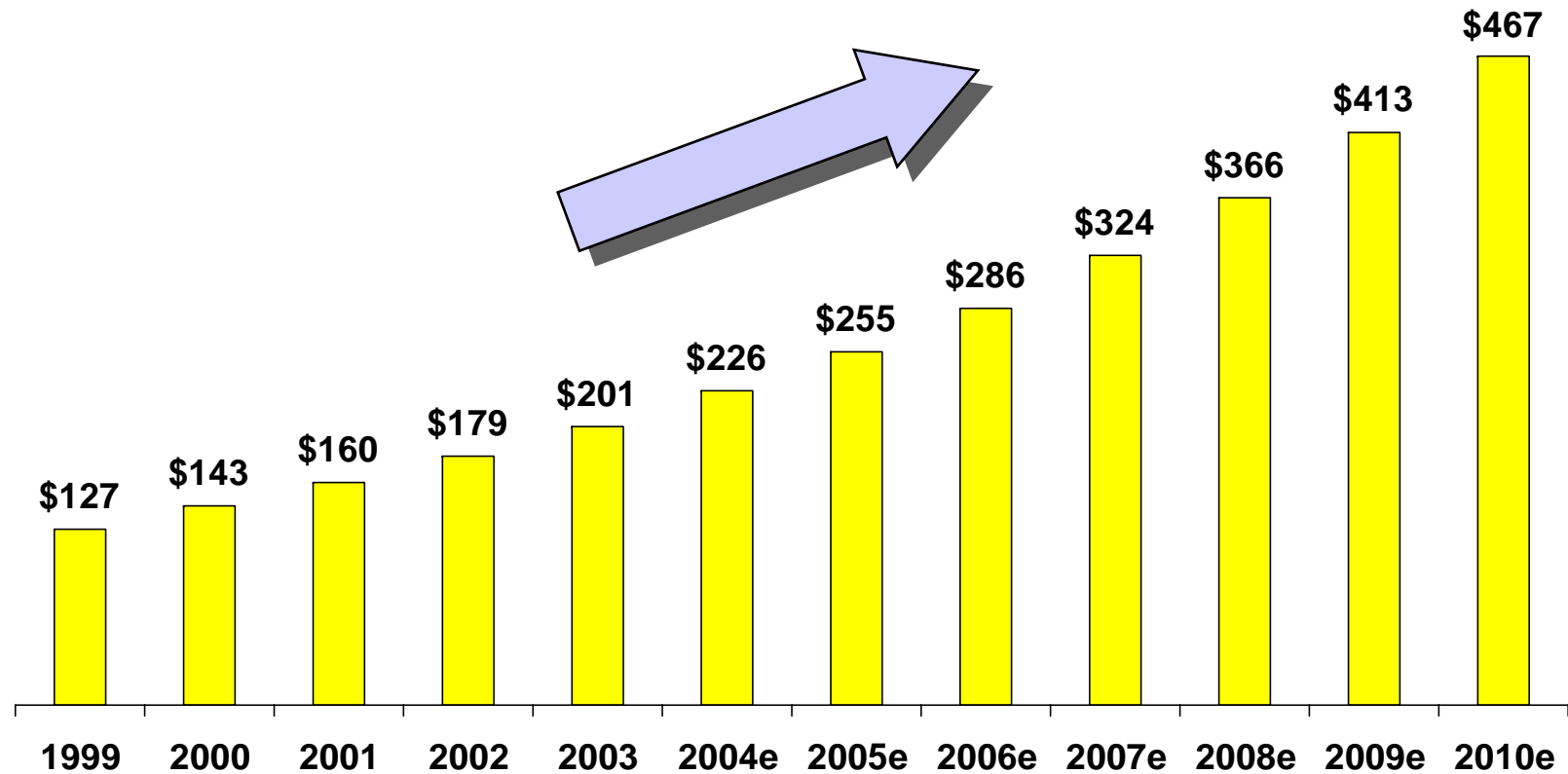
In the beginning, there was...



- In light of the Pension Protection Act 2006 (PPA) what are plan sponsors looking for?
- How can you help them get it?
- What's in it for you?

Baby Boomer Rollover Bubble

Annual IRA Rollovers (\$ Billions)

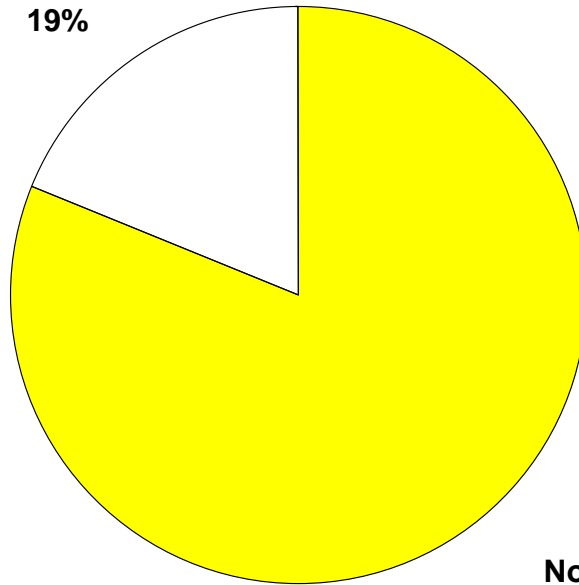


Note: One source calculated that \$500 billion will roll into IRAs every year starting in 2010

Source: 11/03 Institutional Investor (Cerulli); 8/14/01 American Banker; 8/01 Money (Cerulli); 7/13/01 Cerulli Presentation (EBRI; Pensions & Investments); 7/01 Registered Rep (Cerulli); Tiburon Research & Analysis

Relationship Between Recipient of Rollover Assets and Prior 401K Plan Provider

Same or
Related
Company
19%



No
Relationship
81%

Note: Another source said that 74% of assets moved to new providers, while 5% of money was split between the original and a new provider, and 18% stayed at the existing provider

Source: 11/15/04 Spectrem Presentation (Lineberry); 11/15/04 Bright Works Presentation (Doe); Tiburon Research & Analysis

Most participants view their 401K provider as a product and not as a trusted relationship

Rollover Solution Basics

- Rollover Retention
 - Both “Internal and external” rollovers (Retain & Gain)
- Fulfill the 3 basics needed to winning the rollover solution
 - Having the data
 - ***Having the trusted relationship with the participant***
 - Having the technology to make the rollover easy and successful

❖ The “New” Benchmarks of Plan Sponsor Success:

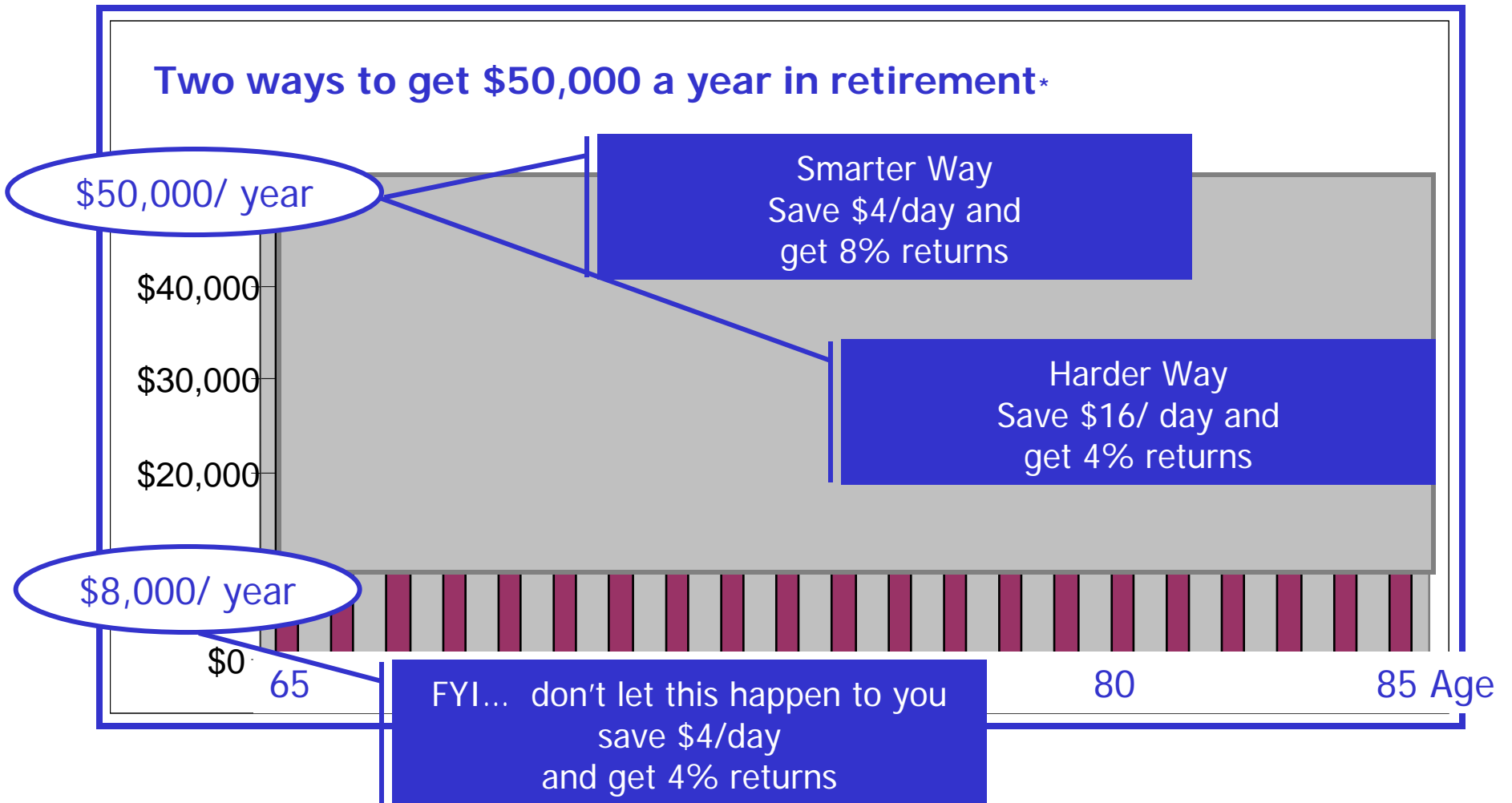
➤ Participation

➤ Contribution

➤ Allocation

So . . . How are you doing?

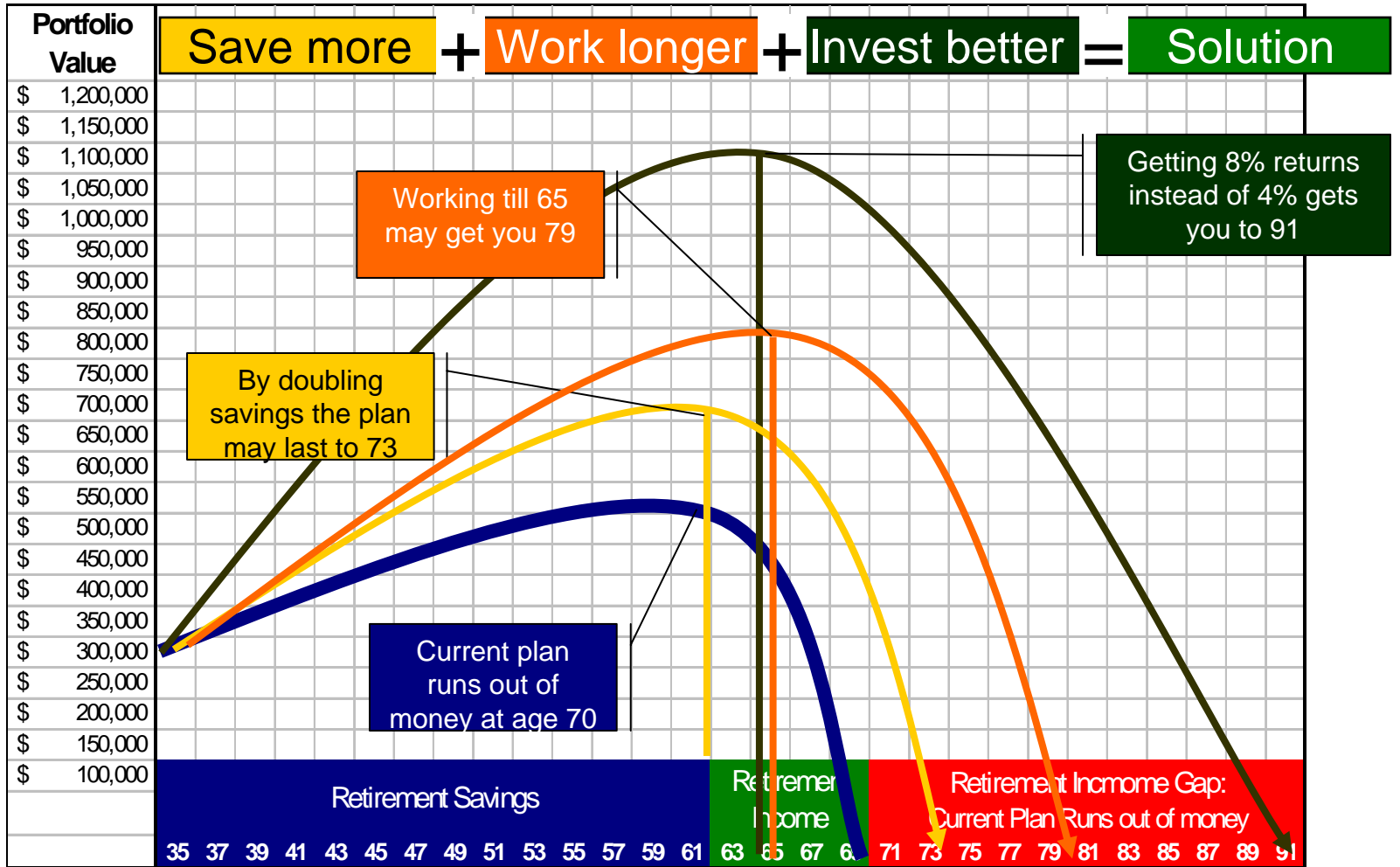
Something to think about



* Based on saving for 35 years and earning either 4% or 8% and wanting retirement income from 65 to 85.

Hypothetical only, not indicative of actual results

Income Shortfall



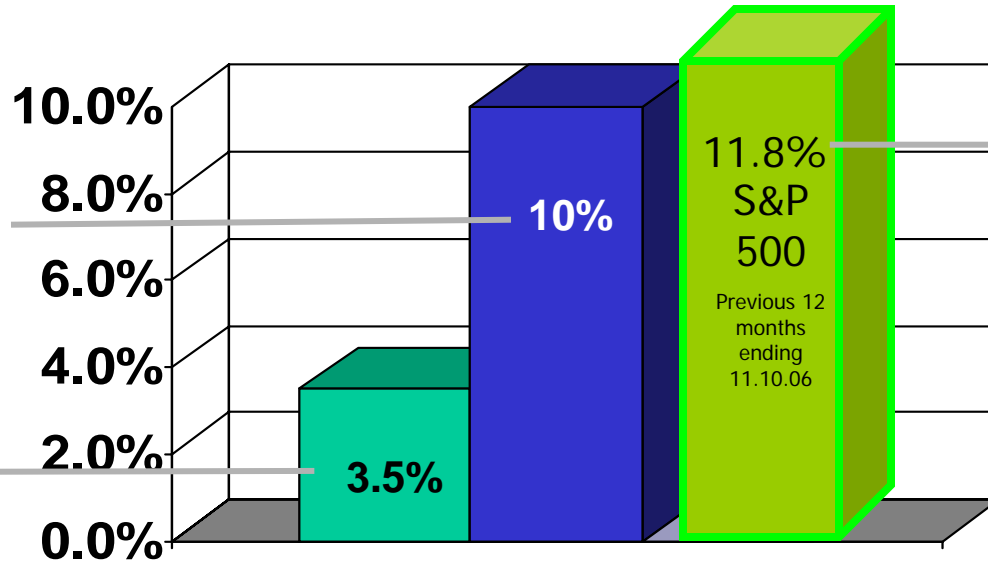
What Do Participants Mean When They Say “Risk”?



*"Big investors put their effort into asset allocation and risk control.
Little investors get a list of funds and are told to do it themselves."*

*- M. Barton Waring,
Managing Director-Barclays Global*

Investment Returns



Historical Stock Market Average (2)

Average Investor (1)

How is the market doing this year?

How is your account doing?

(1) Hewitt study as reported in the Wall Street Journal 3/23/2005

(2) Multiple sources have identified 10% as an historical average return for publicly traded stocks. This is historical research and past performance does not guarantee future results

Evolution of the Solution

- Problem
- Many participants don't:

- ✓ Enroll
- ✓ Save enough
- ✓ Increase funding as income rise

Bigger problem

Many participants don't:

- ✓ Have investment experience
- ✓ Have time to focus on investing
- ✓ Take inappropriate risk
 - ✓ too little risk
 - ✓ too much risk
- ✓ Allocate assets properly
- ✓ Make changes when needed

Solution

Default decisions for participant:

- ✓ Automatic enrollment
- ✓ Minimum contributions
- ✓ Automatic increases

Automatic enrollment for a
Professionally Managed Account

Good . . . Better . . . ProNvest

Off the Rack



Customized



CUSTOMIZED FIDUCIARY



- ❖ Accept fiduciary responsibility to the plan
- ❖ Independent, Computer system generated results
- ❖ Certify the process of independent experts
- ❖ Flat Fees to ensure non-biased results

- ❖ Overlays onto existing retirement plan
- ❖ Goal based retirement solution
- ❖ Develop a plan to achieve retirement goal
- ❖ Provides action steps to affect retirement
- ❖ Continues through retirement to maintain discipline

Value to Plan Sponsor

- ❖ No-cost benefit*
- ❖ Satisfies Pension Protection Act criteria for an advisor
- ❖ Helps meet requirements to educate participants
- ❖ Potential for increased participation and contribution levels, which can lead to increased plan assets and better discrimination testing results
- ❖ Reinforces retirement plan as a valuable company benefit

ProNvest Retirement Planning

my retirement planning



ProNvest's Retirement
Planning Center

Easy to use retirement
planning module

Minimal participant
data input

Retirement
Counselors available
to walk participants
through the planning
process

Step 1 of 3: Retirement Information

Call us toll free @ 866-738-5125

Would you like our analysis to include your spouse? Yes No

ProNvest's outlook of your retirement assumes all assets within your planner will be invested in the selected strategy. Assets external to your company retirement plan may be managed by contacting a retirement specialist. Please call 1 (866) 738-5125.

Gender:

Male:

Female:

Smoker:

Non-Smoker:

Please indicate:

Current age:

40

Expected Retirement Age: (i.e. 67 years old)

65

Life Expectancy: (e.g. 85 years old)

84

Total Annual Income:

(Are you an hourly employee? Click [Here](#) to use the income calculator.)

\$ 50,000

Total Current Savings:

Total savings in [my current employer retirement plan](#): (e.g. 401(k), 403(b), 457)

\$ 88,000

Total savings in [IRA\(s\)](#) or [my previous employer\(s\) retirement plan\(s\)](#): (e.g. 401(k), 457, IRA) (Click [Here](#) to calculate your non-taxable savings)

\$ 20,000

Total [taxable retirement savings](#): (e.g. Checking, Savings, CD's, mutual funds) (Click [Here](#) to calculate your taxable savings)

\$ 25,000

Pension:

(Will you receive a pension when you retire? If so, how will it be distributed e.g. monthly or in lump sum)

Monthly

Lump Sum

Monthly Retirement Contributions:

Monthly savings in [my current employer retirement plan](#):

(e.g. 401(k), 403(b) Please include employer's monthly match if applicable.)

\$ 400

Monthly savings in [my other nontaxable retirement savings plan](#):

(i.e. Traditional or Roth IRAs, SEPP, SIMPLE, etc.)

\$ 0

Monthly savings in [my other taxable retirement savings plan](#):

(e.g. Checking, Savings, CD's, mutual funds)

\$ 50

Next: View Your Retirement Outlook

ProNvest Answers Your Questions

How much
money do I need?

Progress Report:
How am I doing?

Can I do better?

When should I
plan to retire?

How much
should I plan on
spending in
retirement?

Social Security?

What if I saved
more?

Step 2 of 3: Retirement Outlook

Call us toll free @ 866-738-5125

Total Amount you need saved at Retirement :

\$712,500

(factored in today's dollars)

Your Latest Recorded Strategy :

Moderate-aggressive 54%

(This is the strategy we are currently sending recommendations on or are using to manage your account.)

ProNvest Recommended Strategy :

Most Aggressive 74%

(Our recommendation based off the information you provided on Step 1)

Expected Age You Plan to Retire :

65

Expected Monthly Spending in Retirement :

\$ 3,125

(Click [Here](#) to calculate your monthly spending)

Social Security :

(Do you want ProNvest to consider your Social Security benefit?)

Yes No

Please note that the social security benefit is merely an estimate. For more information, you may click on [Social Security](#) and link to the Social Security Administration calculator. If you have received your SSA statement, you can enter the actual benefit amount. If you are less than 22 or older than 62, please click [Here](#) to request your specific retirement benefit from the SSA.)

\$ 1,083

Monthly Savings Contributions towards Retirement:

Monthly savings in [my current employer sponsored retirement plan](#) :

\$ 400

(i.e. 401(k), 403(B) Please include employer's monthly match if applicable.)

Monthly savings in [my other nontaxable retirement savings plan](#) :

\$ 0

(i.e Traditional or Roth IRAs, SEPP, SIMPLE, etc.)

Monthly savings in [my other taxable retirement savings plan](#) :

\$ 50

(i.e. Checking, Savings, CDs, mutual funds)



Recompute: Your Retirement Outlook



Next: See Your Retirement Solution



ProNvest Retirement Planning

Your Roadmap to Retirement

Company Stock

6 Different Strategies

Risks and Rewards of Various Strategies

"Try-on" a Strategy and get an updated "Progress Report"

Expert Advice on which assets to invest in

Call us toll free @ 866-738-5125

Below you will find the strategy and the recommended fund allocation that will allow you to actively manage your retirement plan. If you would like to learn more about hiring ProNvest to manage your current retirement plan for you, select here:

[HIRE PRONVEST TO MANAGE MY CURRENT RETIREMENT PLAN](#)

What percent of your current contributions are you currently allocating to Company Stock? Please note, ProNvest does not recommend holding more than 10% of any single equity stock where you can self-direct the holding.

Company Stock: 

ProNvest Recommended Strategy:

Most Aggressive 74%

(ProNvest will recommend the strategy that will provide the greatest probability of you achieving your goals with the least amount of risk). **The strategy you select is the last strategy we will record.**


Please Select the strategy you wish to record:

- Most Conservative
- Conservative
- Moderate-conservative
- Moderate-aggressive
- Aggressive
- Most Aggressive

Probability

74%

Asset Allocation

 Very Large Value

Here is your Asset Class Recommendation

(Each of the following funds are acceptable choices for the asset class. This does not include all funds available in your plan)

Intermediate Bond 15%

Calvert Income
ONEAMERICA INVESTMENT GRD BOND
PIMCO High Yield

International Stock 32%

American Century® Equity Income
American Century® International Growth
MFS® International New Discovery
Templeton Growth

Large Cap Stock 16%

Allianz OCC Value - (formerly PIMCO)

Money Market 8%

AUL FIXED ACCOUNT
ONEAMERICA MONEY MARKET
ONEAMERICA VALUE

Small Cap Stock 29%

American Century® Small Cap Value 1
SSGA S&P 500 FLAGSHIP FUND
Vanguard Explorer 1