



Definitive DisclosureSM | 408(b)(2)



Covered Service Provider Profiles

CSPs will be enabled to manage their own profiles that meet the 408(b)(2) disclosure requirements.

For reporting purposes a CSP is assigned to one of the following Service Provider Categories.

Investment Management | Administration/Recordkeeping | Other

Within a Service Provider Category a Service Provider Type is assigned.

Administration/Recordkeeping Service Provider Types

- Plan Administrator
- Third Party Administrator
- Plan Recordkeeper
- Other

Investment Management Service Provider Types

- Custody/Trust
- Third Party Money Manager
- Financial Advisor
- Other

Other Service Provider Types

- Communications/Education
- Legal/Consulting
- Insurance/Actuarial
- Other

The screenshot displays the Aspire web application interface. At the top, there is a navigation bar with the Aspire logo and a 'Provider Access' label. Below this is a horizontal menu with icons for HOME, TPAs, SUBMITTED, PROCESSES, SETUP, and REPORTS. The 'SETUP' icon is highlighted. On the left side, there is a vertical sidebar with links for SIGN OUT, RETURN HOME, and PLANS. The main content area is titled 'Setup: Covered Service Provider(s)' and includes a sub-instruction: 'Complete the CSP Profile information below. Click on the SAVE icon to confirm.' The form contains several input fields: CSP Name, Contact Name, Address 1, Address 2, City, State, Zip, Email, Phone, and Fax. Below these are three dropdown menus for CSP Category, CSP Type, and Fiduciary Status. There are also two large text areas labeled 'Overview of Service' and 'Conflicts of Interest'. At the bottom of the form, there are 'SAVE' and 'REFRESH' buttons. The footer of the page states: 'Powered by ASpire Financial Services. © 2010 ASpire Financial Services. All rights reserved.'



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Plan Sponsor Invoice Approval System

Plan Sponsors will review and approve submitted fee invoices online via the Plan Sponsor Gateway.

Each invoice is assigned a unique transaction number that displays the service(s) detail and billing amounts.

Plan Sponsors will have the following payment options:

1. **Deduct from Plan assets** – pro rata or per capita
2. **Fiduciary Spending Account** – available revenue sharing balance.
3. **Plan Sponsor Direct** – from employer checking account *Note: ASpire is NOT responsible for this payment type.*

The screenshot shows the ASpire Provider Access interface. At the top, there's a navigation bar with links: HOME, TPAS, SUBMITTED, PROCESSES, SETUP, and REPORTS. Below this, a sidebar on the left contains links for SIGN OUT, RETURN HOME, CONTRIBUTIONS, LOANS, DISTRIBUTIONS, and INVOICES. The main content area is titled 'Submitted: Invoices' and features a search bar and a table of invoice data.

Inv #	Status	Service Provider Name	Date
457844	Submitted	Wealth Advisory Services, LLC	07/17/2011
813657	Submitted	Wealth Advisory Services, LLC	07/17/2011
741589	Submitted	Retirement Plan Specialist, Inc.	06/30/2011
102548	Submitted	Retirement Plan Specialist, Inc.	06/30/2011
344357	In Process	ASpire Financial Services, LLC	04/17/2011
426423	In Process	ASpire Financial Services, LLC	04/17/2011
440617	In Process	CSX Investment Planning	03/31/2011
453105	Paid	Wealth Advisory Services, LLC	03/15/2011
443322	Paid	Retirement Plan Specialist, Inc.	02/01/2011

The image shows a sample invoice form. At the top, it says 'INVOICE'. Below that, there's a section for 'Wealth Management, Inc.' with contact information. The main body of the invoice is a table with columns for 'Qty', 'Item', 'Description', and 'Total'. It lists various services like 'Administrative', 'Investment', and 'Fiduciary' with their respective quantities and totals. At the bottom, there's a 'Total' row showing a total amount of \$1,000.00.



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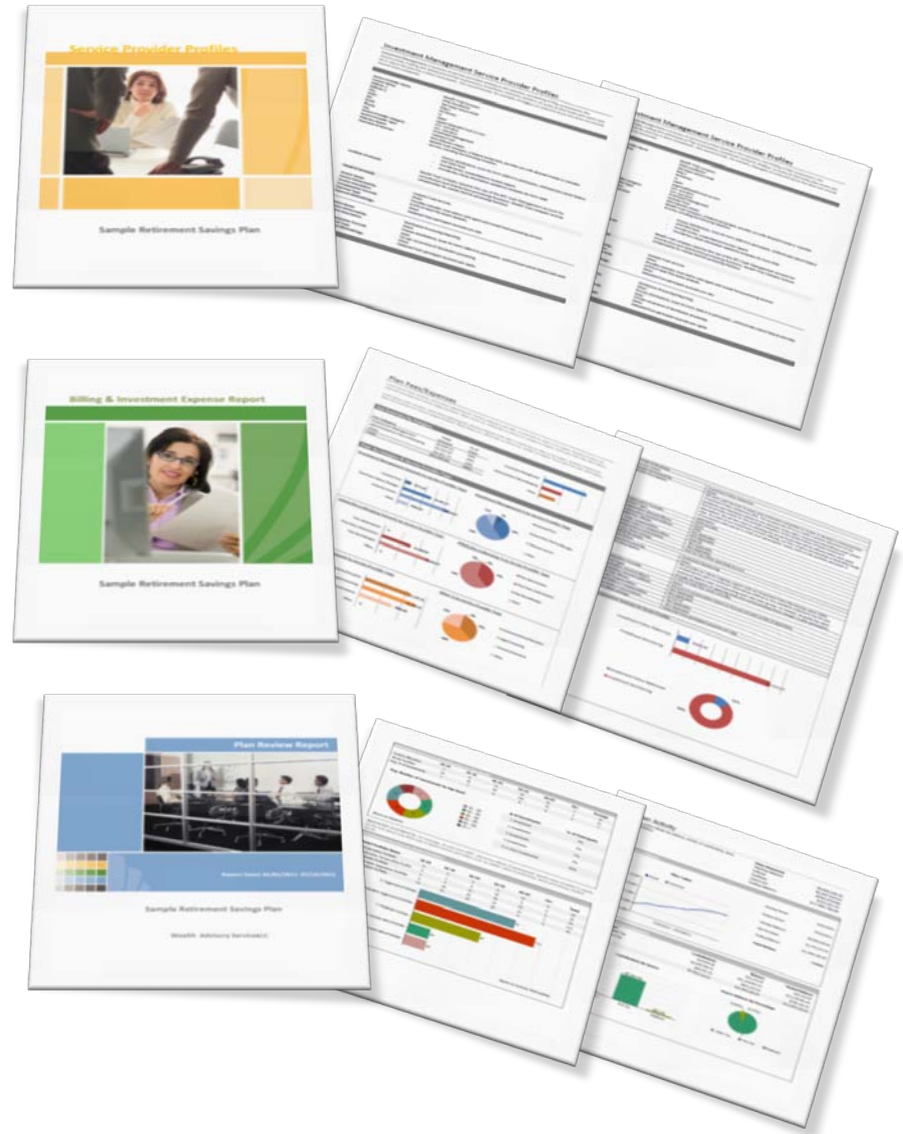


Plan Sponsor Reports

Plan Sponsors will have online access a suite of reports that meet the 408(b)(2) disclosure requirements. The Definitive Disclosure reports encompass detailed information regarding their Plan's service providers, billing and invoices transactions and investment expense with revenue sharing accounting.

Definitive DisclosureSM Report Suite

- Service Provider Summary Report
- Billing & Investment Expense Report
- Plan Review Report





Definitive Disclosure SM | 404(a)(5)



Informing Employees & Participants

The 404(a)(5) disclosure audience includes:

1. Newly eligible
2. Eligible (not participating)
3. Participants
4. Beneficiaries (right to direct investments)

404(a)(5) Disclosure Requirements

1. Plan-related information
2. Administrative Expenses Information
3. Individual Expenses Information
4. Statements of Actual Charges or Deductions
5. Investment Benchmarking
6. Performance Data
7. Fee and Expense Information
8. Internet Website Address
9. Glossary

ASpire's 404(a)(5) Definitive Disclosure SM program consists of online and printed media formats to ensure clear and informative fee transparency.

- **Summary Fee Description (SFD) Report**
- **Redesigned Quarterly Statements**
- **Transaction History online** (currently in RKS)
- **Glossary of Terms online**



Definitive DisclosureSM | 404(a)(5)



Summary Fee Description (SFD) Report

The SFD Report will be available on-demand within the **REPORTS** module of the Participant Gateway. Compiling data stored in ASPIre's RKS the SFD report will cover the following:

Overview | Understanding Plan Expenses

General explanation of the working components of retirement plans and the fee structures associated with them.

Plan Related Information

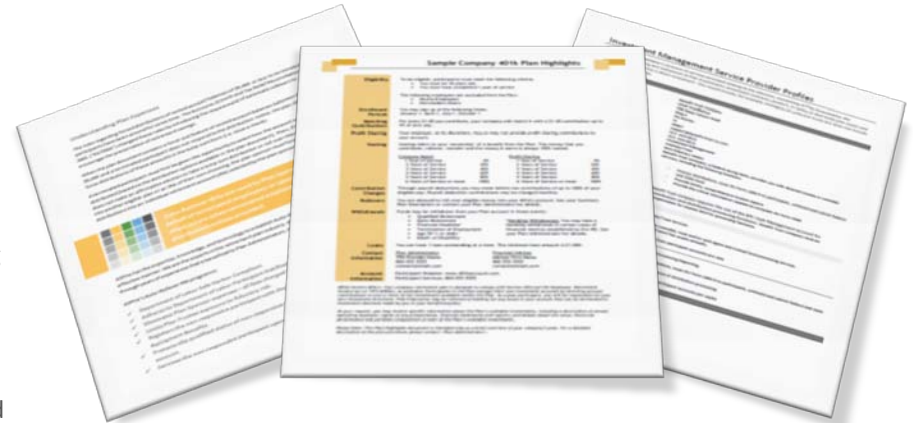
1. Explanation of investment instructions and limitations on such instructions
2. Exercise of voting, tender or similar rights
3. Plan Investment alternatives
4. Designated investment managers/advisors
5. A description of "self-directed brokerage accounts" (if applicable)

Administrative Expenses Information

An explanation of any fees and expenses for general plan administrative services that may be charged to or deducted from all individual accounts. Examples include fees and expenses for legal, accounting, and recordkeeping services.

Individual Expenses Information

An explanation of any fees and expenses that may be charged to or deducted from the individual account of a specific participant or beneficiary based on the actions taken by that person. Examples include fees and expenses for plan loans and for processing qualified domestic relations orders.





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Quarterly Mailed Statement

The quarterly mailed statement is being expanded to include the required 404(a)(5) disclosures.

The additional data includes:

- Fees deducted by investment in the Account Activity section
- Fee Summary section the itemizes all fees by provider, category, type and amount
- Investment Performance section displays the total annual operating expenses expressed as both a percentage of assets and as a dollar amount for each \$1,000 invested; indices benchmark; web address for additional information by investment.





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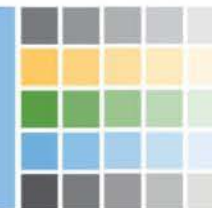
Quarterly Statement | Activity by Investment

The Activity by Investment table will include a **Fees** column that represents ALL fee transactions amounts by investment with a summation total.

Activity by Investment								
Investment Name	Starting Balance	Inflows	Outflows	Loans	Transfers	Fees	Gain/Loss	Ending Balance
Columbia Technology Z	12,861.90	8,772.64	-1522.44	0.00	0.00	21.75	8,193.73	28,327.58
Cohen & Steers Realty (No-Load)	711.37	562.56	0	0.00	0.00	5.61	470.62	1,750.16
Calamos Growth A	1,344.40	1,900.14	0	0.00	265.49	-4.74	1,255.04	4,760.33
Dodge & Cox Balanced	2,717.55	2,640.00	0	0.00	270.50	-19.55	1,324.73	6,933.23
Dodge & Cox Stock Fund	10,421.38	6,847.86	-918.93	0.00	0.00	-46.76	4,567.68	20,871.23
FBR Focus Fund	2,372.61	781.37	-1194.7	0.00	0.00	-5.90	254.35	2,207.73
TD Bank USA Institutional Money Market	887.86	480.04	0	0.00	-1,157.58	17.84	2.09	230.25
Hotchkis & Wiley Mid Value	2,401.58	1,124.96	-767.59	0.00	0.00	-12.69	988.65	3,734.91
Wells Fargo Stable Value J	4,657.80	2,600.16	0	0.00	0.00	45.63	149.40	7,452.99
Mainstay High Yield Corp A	22,376.59	10,882.56	-2538.16	0.00	0.00	-126.96	10,716.13	41,310.16
Columbia Marsico 21st Century A	17,596.13	11,095.02	-1810.86	0.00	0.00	-51.19	6,824.00	33,653.10
Oakmark Equity & Income	41,474.53	20,843.79	-3926.77	0.00	0.00	-194.45	10,346.38	68,543.48
Oppenheimer International Bond A	12,845.65	5,935.48	-1303.65	0.00	0.00	-42.20	2,005.73	19,441.01
T. Rowe Price Growth Stock	5,025.08	4,392.93	0	0.00	0.00	-38.41	3,262.02	12,641.62
T. Rowe Price Financial Services	14,892.19	8,255.95	-1556.87	0.00	0.00	-81.12	5,486.29	26,996.44
American Funds - 2040 Target Retirement Date	4,291.88	21,593.67	-13500	0.00	0.00	-32.16	2,268.65	14,622.04
Royce Low Priced Stock Fund S	4,430.58	2,295.46	-2246.15	0.00	0.00	10.25	1,364.63	5,854.77
First Eagle SoGen Global	62,181.26	33,635.35	-6141.74	0.00	204.89	-302.70	18,149.51	107,726.57
Thompson Plumb Growth	164.47	0.00	0	0.00	0.00	62.39	61.10	287.96
Columbia Energy & Natural Resources Fund Z	12,564.93	10,225.35	-1462.94	0.00	0.00	-60.53	6,788.54	28,055.35
Vanguard Inter Term Bond Index	14,048.19	5,159.66	-1405.88	0.00	416.70	-65.23	1,090.22	19,243.66
Vanguard Healthcare	2,177.41	1,204.32	-456.77	0.00	0.00	-12.13	571.99	3,484.82
Total	252,445.34	161,229.27	-40,753.45	0.00	0.00	-933.25	86,141.48	458,129.39



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Quarterly Statement | Fee Summary Section

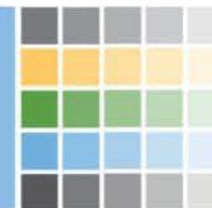
The **Fee Summary** section will include a listing of all fee transactions amounts by service provider, fee category and fee type.

Fee Summary

Service Provider	Fee Category	Fee Type	Fee Amount
Fiduciary Wealth Management, LLC	Investment Management	Advisory Fee	\$58.27
Retirement Plan Administrators, Inc.	Administration/Recordkeeping	Third Party Administrator	\$5.00
ASpire Financial Services, LLC	Administration/Recordkeeping	Plan Recordkeeping	\$10.00
ASpire Financial Services, LLC	Investment Management	Custody/Trust	\$79.21
			\$152.48



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Quarterly Statement | Investment Performance Section

The Investment Performance section will include expense ratio, Cost per \$1000, investment performance, benchmark data and website address for additional information.

Investment Performance								
Investment Name	Expense Ratio	Cost per \$1000	1 Year	3 Year	5 Year	10 Year	Since Inception	More Information
Columbia Technology Z	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Cohen & Steers Realty (No-Load)	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Calamos Growth A	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Dodge & Cox Balanced	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Dodge & Cox Stock Fund	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
FBR Focus Fund	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
TD Bank USA Institutional Money Market	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Hotchkis & Wiley Mid Value	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Wells Fargo Stable Value J	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Mainstay High Yield Corp A	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Columbia Marsico 21st Century A	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Oakmark Equity & Income	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Oppenheimer International Bond A	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
T. Rowe Price Growth Stock	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
T. Rowe Price Financial Services	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
American Funds - 2040 Target Retirement Date	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Royce Low Priced Stock Fund S	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
First Eagle SoGen Global	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Thompson Plumb Growth	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Columbia Energy & Natural Resources Fund Z	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Vanguard Inter Term Bond Index	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Vanguard Healthcare	000%	\$000.00	000%	000%	000%	000%	000%	investmentwebsite.com
Market Indices	Benchmark Category		1 Year	3 Year	5 Year	10 Year	An investment cannot be made directly into an index.	
S&P 500 Index	Large Cap		000%	000%	000%	000%		
Russell Mid Cap Index	Mid Cap		000%	000%	000%	000%		
Russell 2000	Small Cap		000%	000%	000%	000%		
MSCI EAFE Index	International		000%	000%	000%	000%		
BarCap US Agg Bond TR	Fixed Income		000%	000%	000%	000%		



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Plan Participant Gateway | Transaction History

The **REPORTS** module of the Plan Participant Gateway currently allows participants to view ALL fee transactions that have been charged to their account.

The screenshot displays the Aspire Plan Participant Gateway interface. The top navigation bar includes links for HOME, MY INFO, INVESTING, SERVICES, REPORTS, and EDUCATION. The left sidebar contains links for SIGN OUT, RETURN HOME, OVERVIEW, REPORTS, HISTORY, and LIBRARY. The main content area shows the 'Reports: Trade History' section, which includes a search form and a table of transactions.

Reports: Search Trade History

Start Date: 01/01/2011
End Date: 07/01/2011
Investment: <All>
Source: <All>
Type: Fee
Transaction #:

Reports: Trade History

Settled	Type	Source	Ticker	Shares	Price	Amount
07/28/2010	Fee	Rollover	PTTDX	-2.000	2.5000	-5.34
07/28/2010	Fee	Deferral	RERBX	-3.000	4.3100	-12.93
07/28/2010	Fee	Rollover	SSRAX	-0.004	57.5000	-0.23
07/25/2010	Fee	Rollover	SSRAX	-1.700	1.0000	-1.70
07/25/2010	Fee	Rollover	PTTDX	-3.000	10.0000	-39.33
07/25/2010	Fee	Deferral	RERBX	-9.000	10.0000	-95.39
07/15/2010	Fee	Deferral	RERBX	-28.000	10.1000	-282.46
07/15/2010	Fee	Rollover	SSRAX	-5.000	1.0000	-5.20
07/15/2010	Fee	Rollover	PTTDX	-11.000	10.0000	-114.66

where the Participant Footer appears.



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Plan Participant Gateway | Glossary of Terms

The **EDUCATION** module of the Plan Participant Gateway will include a comprehensive **Glossary of Terms** section that will assist participants with understanding the various terminologies, with detailed definitions, regarding retirement plan operations and investing.

The screenshot displays the Aspire Plan Participant Gateway interface. At the top, the Aspire logo is on the left, and "Participant Access" is on the right. Below the logo is a navigation bar with icons for HOME, MY INFO, INVESTMENTS, SERVICES, REPORTS, and EDUCATION. The EDUCATION icon is highlighted. Below the navigation bar, the user's name is displayed as "User Name Here : Plan Name Here". On the left side of the page, there is a vertical menu with links: SIGN OUT, RETURN HOME, OVERVIEW, GLOSSARY (highlighted), PLANNING, ARTICLES, TUTORIALS, and FAQs. The main content area is titled "Education: Glossary" and features an alphabetical index from A to Z, with "Misc" at the end. The "A" link is selected, showing definitions for "Accrued Interest", "Adjusted Gross Income (AGI)", "After-Tax Return", "Aggressive Growth Fund", and "Alternative Minimum Tax".

Education: Glossary

— A —

Accrued Interest:
The amount credited to a bond or other fixed-income security between the last payment and when the security is sold, or any intermediate date. The buyer usually pays the seller the security's price plus the accrued interest.

Adjusted Gross Income (AGI):
An interim calculation in the computation of income tax liability. It is computed by subtracting certain allowable adjustments from gross income.

After-Tax Return:
The return from an investment after the effects of taxes have been taken into account.

Aggressive Growth Fund:
A mutual fund whose primary investment objective is substantial capital gains.

Alternative Minimum Tax:
A method of calculating income tax that disallows certain deductions, credits, and exclusions. This was intended to ensure that individuals, trusts, and estates that benefit from tax preferences do not escape all federal income tax liability. People must calculate their taxes both ways and pay the greater of the two.

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