



Partnering with PAi

PAi has been honored with a number of industry awards that include:

- Ranked in top five in both small and micro 401(k) provider markets according to 401K Exchange Industry Survey.
- Named a finalist in the seventh annual American Business Awards in the category of Customer Service Department of the Year.
- Received the U.S. Chamber of Commerce Blue Ribbon Award for Small Business for 2006, 2007, 2009, 2010 and 2011.
- Given an A+ rating by the Better Business Bureau (BBB).

PAi is a leading Administrative Services Organization for full-service retirement plan administration and payroll processing solutions for financial services organizations that are tailored for the small business. Whether you are looking to fully outsource your administration or want to leverage one of PAi's turnkey offerings, PAi has the right solution to fit your needs. As your business process outsourcing partner, PAi helps you tap into and serve the small business retirement plan market with a quick-to-market, comprehensive 4 Step program.

STEP

ATTRACT AND WIN SMALL BUSINESS CLIENTS

1

PAi helps attract new clients by providing prospect qualification criteria, sales collateral and the small business retirement and payroll market expertise you needed to win new business. PAi's retirement experts are readily available to answer questions on product design, compliance issues and other topics.

EFFORTLESSLY SETUP NEW CLIENTS

2

PAi provides a streamlined plan initiation process with an automated online plan setup. We are also available to provide immediate answers to plan design, regulatory, technical or product inquiries.

SERVICE SMALL BUSINESS CLIENTS

3

PAi's full-service support model provides various channels for clients to leverage. Your clients always have access to their account – whether through our easy-to-use web sites, voice response unit (VRU) or contact center. Our web based applications are linked to facilitate communication between parties.

For financial institutions desiring a seamless participant experience, PAi's offerings can be transparently integrated into your existing Web site with our flexible branding and single user sign on.

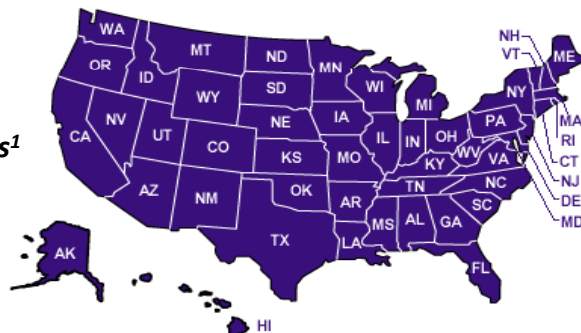
RETAIN SMALL BUSINESS CLIENTS

4

PAi proactively keeps you informed about all aspects of the small plan retirement and payroll industry and helps you help your clients make well-informed retirement decisions. PAi takes the worry out of plan administration and servicing and allow you to focus on building profitable relationships and cross-selling other services.

National coverage

Servicing 13,000 plans¹



3,265 Plans



3,145 Plans



3,578 Plans



3,012 Plans

¹As of November 2009.



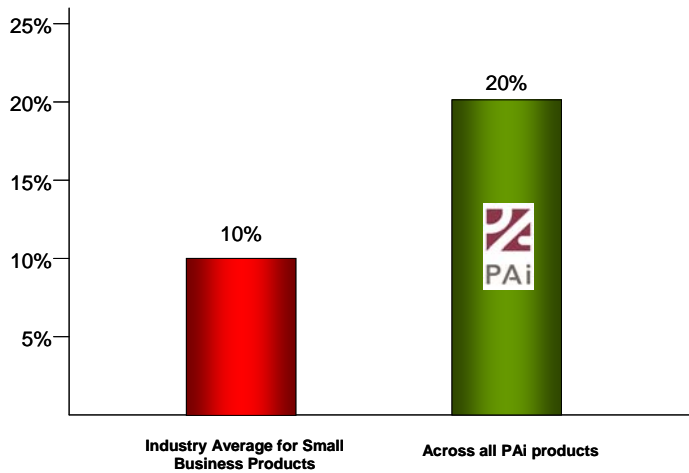
Focused on Results

Simple
Easy
Low Cost

For additional information, please contact PAi at:

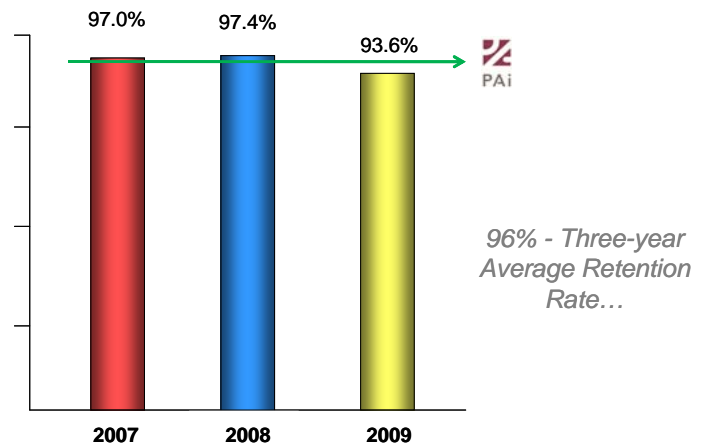
800.236.7400 option 1
or
sales@pai.com

PAi is a strong believer in building strong corporate culture and set of values that support our business objectives and strategy. It really defines who we are and we take great pride in taking care of clients and helping them provide a retirement offering that will serve the needs of the small business owner and their employees. We are very passionate about what we do and how we serve you and your clients!



The programs offered by PAi are very easy to understand, simple to manage and cost effective. We understand that your client doesn't have a lot of time to become an expert in the 401(k) business and that is why we have designed product solutions that fit the needs of the business owner. For 2009, financial advisors averaged a 20% sales closing ratio when using our solutions...try us out and see how these products practically sell themselves.

At PAi, we are very focused on customer service and have achieved a 96% plan retention rate average over the past three years. We are committed to providing supreme customer service that will give you the "peace of mind" to spend your valuable time developing new relationships, increasing assets or expanding existing customers.



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The 401(k) offerings are powered by PAi. PAi has been successfully servicing the small business industry for over 20 years by making strategic and effective investments in people, technology and processes. PAi delivers comprehensive solutions with a small business focus and high-touch and high-tech client care – all at affordable costs.