

FACT SHEET

INSTITUTIONAL
USE ONLY



www.pai.com

Increase assets under management...
while protecting your margins...
and building your brand...

PARTNERING OPTIONS

PRIVATE LABEL

CO-BRAND

PAI BRAND

PARTNERING WITH PAI

FOCUSED ON SERVICE

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 market with a quick-to-market comprehensive 4-step program.

STEP

4-STEP PROGRAM

1

ATTRACT AND WIN SMALL BUSINESS CLIENTS

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

2

EFFORTLESSLY SETUP NEW CLIENTS

PAi provides a streamlined installation process with an automated online setup. We are also available to provide immediate answers to plan design, regulatory, technical or product inquiries you receive from your client.

3

SERVICE SMALL BUSINESS CLIENTS

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.

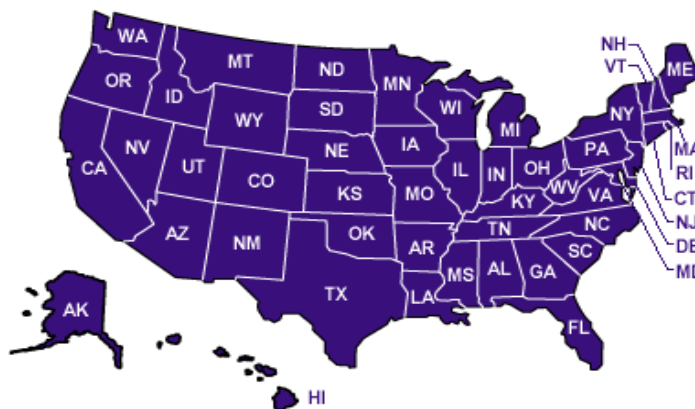
For financial institutions desiring a seamless participant experience, PAi's offerings can be transparently integrated into your existing Web site with our flexible branding and single user sign on.

4

RETAIN SMALL BUSINESS CLIENTS

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

NATIONAL REACH



National coverage

*Servicing
employers in every
state*



2,512
Plans



2,419
Plans



2,752
Plans



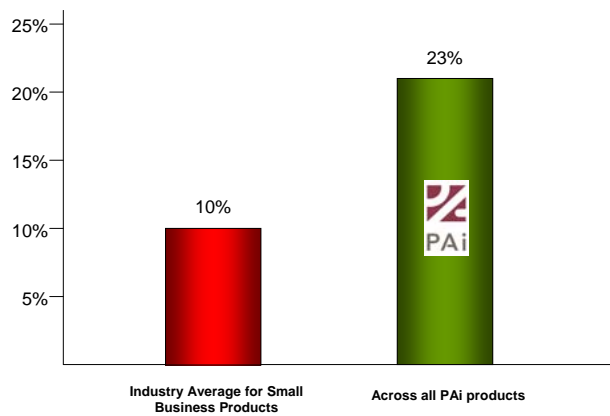
2,317
Plans

PARTNERING WITH PAi



FACT SHEET

FOCUSED ON RESULTS



PAi's products are very easy to understand, simple to manage and are cost effective. We understand that your client doesn't have a lot of time to become experts in the retirement and payroll business and that is why we have designed product solutions that fit the needs of the business owner. For 2008, the products averaged a 23% sales closing ratio...try us out and see how these products practically sell themselves.

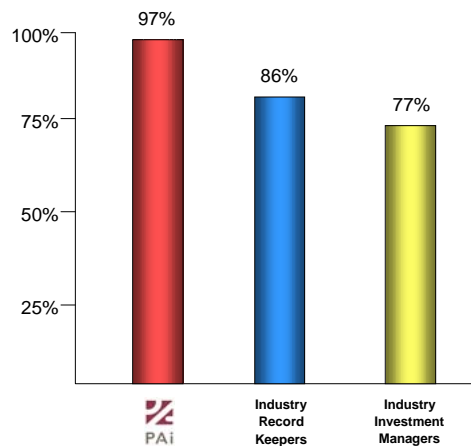
www.pai.com

FOR ADDITIONAL INFORMATION, PLEASE CONTACT PAi AT:

800.236.7400 Option 5

sales@pai.com

At PAi, we are very focused on customer service and we have consistently achieved a 97% client retention rate over the last 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.



97% Client Retention Rate



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.

Version 12152008