

Executive

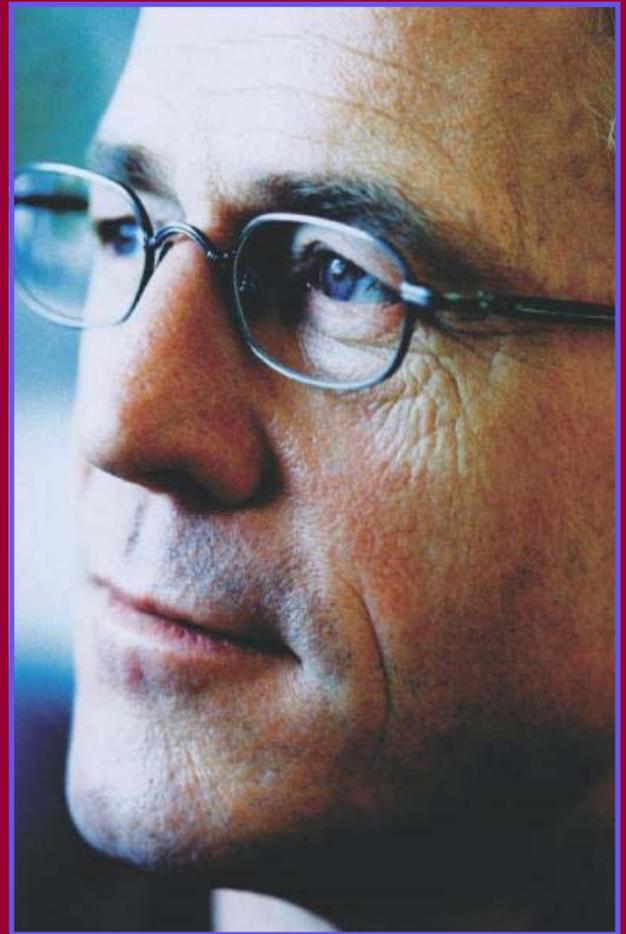


BENEFIT PLANS

EMPLOYEE BENEFIT & PENSION DESIGN

In the employer-employee relationship, nothing shows an employer's appreciation more than compensation. A pat on the back or some token of appreciation are nice, but let's face it; the essence of the employer-employee relationship is based on an exchange of the employee's services for the employer's money or similar form of tangible compensation. Usually, the higher the value an employee is to the employer, the more compensation the employee gets from the employer. This needs to be balanced with the fact that the owner of the business is the 'most valuable player'. The design of a successful compensation package should be weighted to favor the key employee groups who ensure the success of the business.

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Compensation, of course, can take many forms. In addition to regular wages, employers often offer their employees compensation packages that may include a mixture of such benefits as health insurance, paid time off, tuition reimbursement and qualified plans that help to save for retirement. When it comes to qualified retirement plans, there are many types, but it is the plan design that will ensure both you and the beneficiaries of the program are completely satisfied. Designing a plan that makes sense for your company is what we do best!



Executive Benefit Plans, Inc. offers a full array of investment options for Defined Contribution and Defined Benefit plans through our contractual relationships with leading financial institutions. Spanning the risk/return spectrum, your retirement program is designed to appeal to the needs of every type of plan participant, providing choices in every major asset category.

We offer select investment offerings managed by some of the top money managers in the world. Our programs offer a variety of choices including lower cost funds that are free of excessive administrative and management fees. Over time, excessive fees can erode retirement savings.

In addition, our retirement plans offer expanded sponsor flexibility through superior plan design. Our retirement plans work in tandem with your core investment options, providing Plan Sponsors access to more than 200 funds from over 30 fund families, in the stock equity, bond, and cash equivalent investment classes.

401(k)

	137,000
	140,000
	89,678
	117,451
	74,637
	70,400
	84,015
	104,891
	61,777

Pension

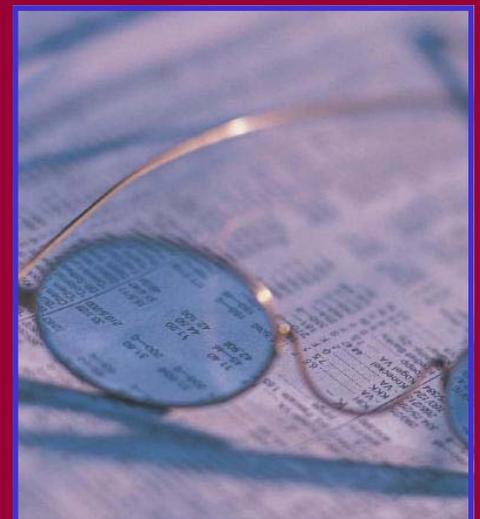
DEFINED BENEFIT PLAN SPONSOR SERVICES

Defined Benefit Pension and Cash Balance plans have traditionally formed the backbone of the American retirement plan system. They offer guaranteed retirement benefits with no investment risk to employees, making them an ideal way to help your employees build a secure future by providing a core level of retirement security. In recent years, Cash Balance plans have proved a useful small business tool in helping high net worth individuals achieve their strategic retirement goals.

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OUR ADMINISTRATIVE SERVICES

- PLAN ADMINISTRATION & RECORDKEEPING
- PLAN DESIGN & CONSULTING
- TRUSTEE SERVICES
- ACTUARIAL CONSULTING SERVICES
- FIDUCIARY SERVICES
- BENEFIT CALCULATIONS & PAYMENT PROCESSING
- ENROLLMENT & COMMUNICATION MATERIALS
- IRS & PBGC FILINGS & REPORTING
- COMPLIANCE TESTING
- INVESTMENT MANAGEMENT SERVICES
- QUARTERLY PARTICIPANT STATEMENTS



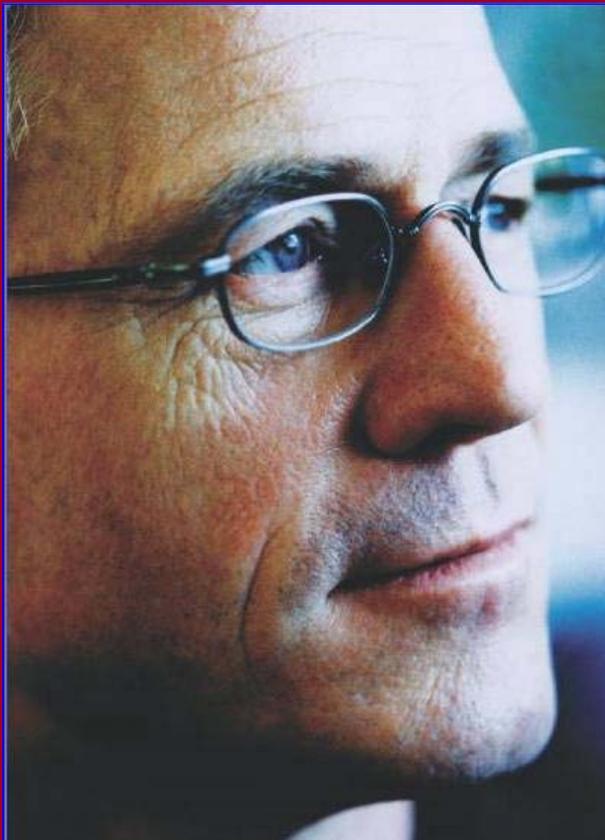
Through our network of specialists and service providers, EBP provides a full range of administrative, actuarial, legal, consulting and communications support for Pension and Cash Balance plans in both single or multiple employer environments.

We have developed a set of guidelines that govern how we believe we should behave as a business, and as individuals.

Trust: We strive to provide products that offer sustainable financial returns for Plan Participants and Plan Sponsors by living our values and balancing the interests of all our Clients.

Transparency: We provide open, accurate and timely information about our products, performance, fees and financial results.

Quality: We build long-term relationships with our Clients by delivering products and services that are designed to help improve their financial security and future.



FIDUCIARY RESPONSIBILITY

Fiduciary Responsibility is Based on Process, Not Investment Results. . .

Fiduciaries aren't judged on the investment results they achieve, but on the process they use to choose and monitor the investments in their retirement plan. Generally accepted guidelines state that fiduciaries must have a sound process in place to make decisions regarding the selection and monitoring of the investment options in the plan.

We help you, as a fiduciary, to implement a decision-making process, and an Investment Policy that mirrors the investment selection guidelines set forth by ERISA and the Department of Labor.

ACHIEVING ANTICIPATED RESULTS

In order to remain competitive, as well as attract and retain talented employees, employers are faced with the daunting task of creating a winning compensation strategy that will not only accomplish company objectives, but will also be balanced with business financial constraints.

It's a fact that employee compensation is much more than just a salary. It can encompass all the "perks," such as vacation and sick time, company vehicles, corporate memberships, and a variety of benefit options designed to provide employees and their families with, at a minimum, health insurance and retirement income. While employers are often legally obligated to provide certain state and federally sponsored benefits, the majority of employers recognize that alone is not enough.

Contact us! We'll guide you through the process — every step of the way!

Executive Benefit Plans, Inc.

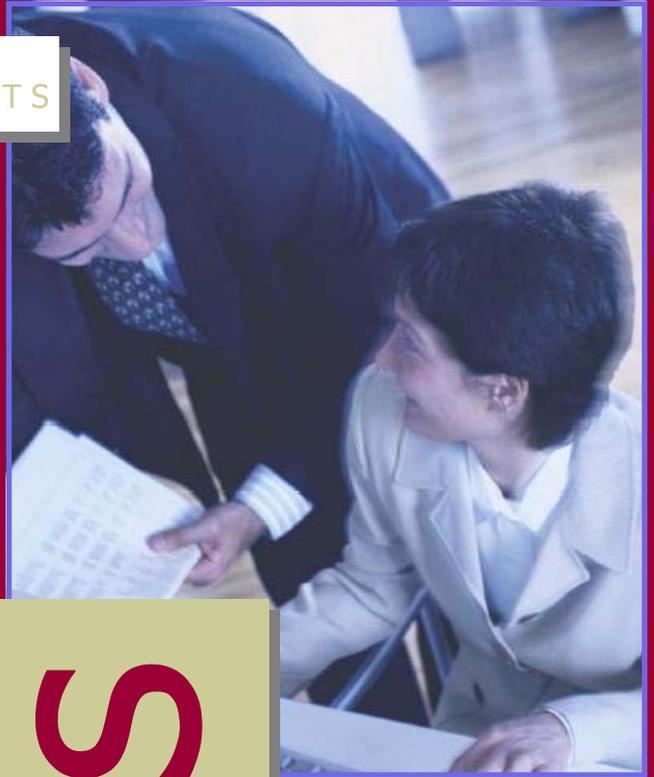
1186 Route 56 East Suite 1188
Apollo, PA 15613-9725

800-622-2411

724-478-1688 Fax

E-mail: info@benefitplans.com

Website: www.benefitplans.com



SUCCESS

The cost of poor plan design is incalculable. Since 1983, our dedicated team has been developing successful employee benefit solutions for small businesses. We help employers assemble the most attractive and cost effective benefit packages available. May we suggest you schedule a meeting today?