Retirement Plan Options for Financial Professionals

The way your retirement business is supposed to be: smart, cost-efficient and flexible

Choose your Plan: 401(k), Profit Sharing, Solo(k) 403(b) ERISA, 457, Money Purchase, Defined Benefit & more

About us

Sterling Trust has partnered with ExpertPlan, a national leader in providing full service recordkeeping and administrative services for more than 15,000 employers representing billions in retirement assets. Operating from a proprietary system on a pure open architecture network of mutual funds, ExpertPlan can help Sterling Trust clients looking to establish a plan for the first time or convert from an existing provider. Financial Advisors can select from a best in class investment offering structuring their compensation either under a commissionable or fee based (asset wrap) arrangement with the help of dedicated retirement sales representatives.

Features

Plan Sponsors & Participants can take advantage of the following features

- 24/7 web access with personalized account dashboards
- Weekly emailed management activity reports
- Real time plan & participant level reports
- Downloadable plan statements, documents & materials
- On demand plan statistics
- Access to thousands of retirement focused mutual funds
- Morningstar fund fact sheets & online prospectus delivery
- Automatic scheduled account rebalancing
- Built in compliance & fiduciary features
- Integrated payroll processing utilizing ACH-debit, check or wire remittance
- Personalized participant education
- Direct access to plan's Financial Advisor
- Enrollment kit fulfillment
- Automated news alerts & updates
- Processing of paper forms
- Dedicated toll-free telephone and live web support

Tour the System

Visit www.stretirementplan.com and log in with the following for demo access:

Financial Advisor: stcdemoadvisor/password
Plan Sponsor & Participant: stcdemo/password

		Sterling Trust Custodial Fees
Set up	• For new plans: $900 • For conversion plans: $1,500 - No conversion fee for plans over $4 million (custom pricing available upon request) For Solo(k) Plans: Set-Up Fee $265	$250 – paid in advance at time of account established
Annual Maintenance	• $1,020 annual maintenance • No annual fee for plans over $4 million (custom pricing available upon request) For Solo(k) Plans: Annual Fee $265 (for both owner and spouse)	$250 (minimum) or .15% (.0015) of accounts total value whichever is greater
Per Participant fees*	Commission products (per participant): • $0 – $1 million: $36 • $1 – $4 million: $26 • +$4 million: $16 Fee based products (per participant): • $0 – $1 million: $26 • $1 – $4 million: $16 • +$4 million: $0 * Recordkeeping fees can be charged to either the Participant accounts or billed to Plan Sponsor	

Ancillary Fees:

- $10 annual fee per participant for statements mailed quarterly to home address
- Electronic delivery of statements is free
- $75 loan set-up fee
- $50 annual loan fee
- $5 per enrollment kit from a third party vendor, or a free online version
- $60 fee for distributions
- $1,000 de-conversion fee for full service plans
- Custodial services and fees provided by Sterling Trust
- Non traditional investment fees provided by Sterling Trust

A complete listing of fees can be found within our services agreement.

A complete listing of all custodial fees can be found in the Sterling Trust Custodial Agreement

Retirement Plan Solutionssm

For more information contact us at
www.stretirementplan.com
800.257.9308
stsales@expertplan.com

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stsales@expertplan.com

CUSTODIAL ACCOUNT AGREEMENT WITHOUT INVESTMENT ADVICE
FEE SCHEDULE
EFFECTIVE 1-2010

Installation Fee—*This fee(s) is payable in advance at time account is established.*

First year custodial fee (plus any transfer fees, if applicable) $250

Annual Custodial Fee—*(starting in year 2)* .... Minimum—$250

0.15% (.0015) of Account's Total Market Value
$10 late fee for every 30 days account has past-due fees

Special Asset Holding Fees—*These fees charged annually in conjunction with the annual custodial fee.*

Asset Holding Fee for Private Placement/Non-Standard Assets*
(*Charged for initial and subsequent purchases)*
Annually $25 per asset up to 10 assets—$250 maximum .... $ 25
This fee incurred for holding private stocks, promissory notes, private limited partnerships, limited liability companies, participating notes, private REITs, private UITs, joint ventures, general partnerships, oil and gas interest, and real estate pass-through certificates.

Real Estate Processing Fee—Per property $175

Real Estate Sale Fee $100

Futures Trading Account Processing Fee $100
At purchase and annually thereafter

**** See Sterling Trust's Processing Checklists for more information.***

Special Service Fees—*These fees will be billed or charged at the time services are rendered*.

Data Entry Fee—Billed per hour .... $ 40

Earmarked Account Fee—Per year, per participant .... $ 75

Income Tax Withholding Fee—Per occurrence .... $ 30

Life Insurance Policy Fee—Per year, per policy .... $ 50

Overnight Fee .... Minimum—$ 25

Participant Distribution Fee—Per occurrence .... $ 8

Plan Consulting Fee—Billed per hour .... $ 75
Consulting charges are billed for services outside of the basic operation of the plan

Precious Metals Storage Fee $125
(*Charged at account establishment and each January)*

Returned Check Fee—Per occurrence .... $ 25

Stop Payment Fee—Per occurrence .... $ 25
(No fee charged if check has been outstanding for 7 business days or if issuance error made by Sterling Trust)

Voided Check Fee—Per check .... $ 10
(No fee charged if issuance error made by Sterling Trust)

Wire Transfer Fee—Per occurrence .... $ 25

990-T Processing Fee—Per transaction .... $ 50

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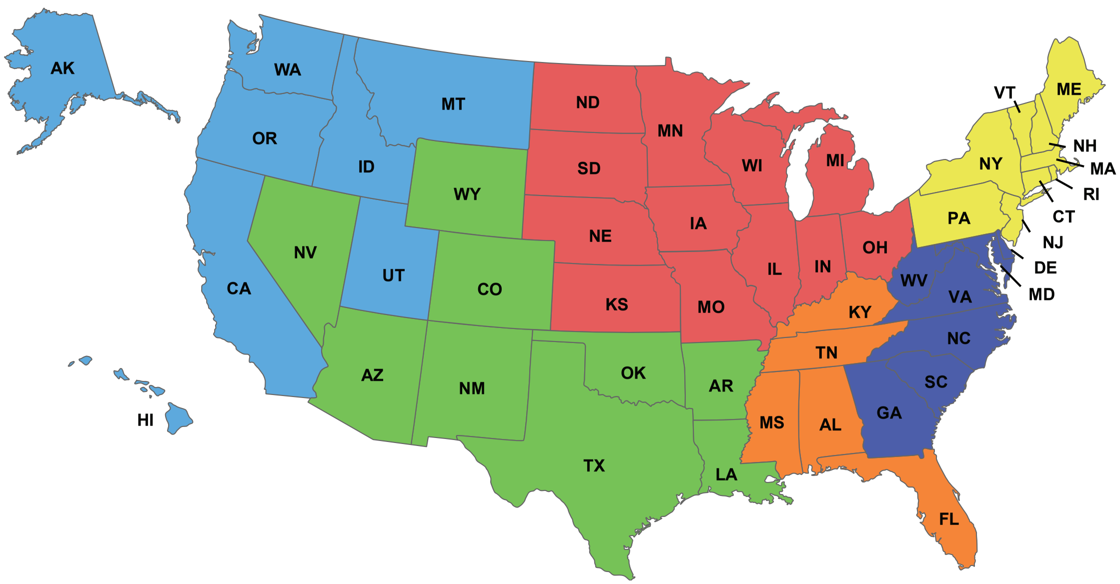
Termination Fees

Account Termination Fee	$125
Plus $25—Per asset to be registered	$ 25
Partial Termination Fee—Per asset	$ 25

NOTE: The above fee schedule does not include qualified Customer or trust documents or any ERISA record keeping, administration or governmental reporting, including but not limited to filing of 5500 series, 1099, W-2P, 5498, or any other required form or disclosure.

REV 05.09 1-21-10-md

ExpertPlan Sales Team



Hal Rose - National
EVP - Sales and Business Development
Office: (609) 918-2509
HRose@expertplan.com

Ross Brown - National
SVP - Sales & Relationship Management
Office: (609) 918-2516
RBrown@expertplan.com

Tom Zgainer - National
SVP - Sales and Business Development
Office: (480)585-6601
TZgainer@expertplan.com

Eric Kurtz
Director of Internal Sales
Office: (609) 918-2505
EKurtz@expertplan.com

Gary Berdoff - NJ, NY
External Sales
Cell: (732) 322-2570
Office: (609) 918-2521
GBerdoff@expertplan.com

Annamaria T. McBride - Mid-West
VP - Sales and Business Development
Office: (913)982-4670
amcbride@expertplan.com

Scott Gardner - South-East
SVP - Sales & Business Development
Cell: (770) 845-6255
Office: (770) 420-9143
SGardner@expertplan.com

Gary Crane - National
ExpertPlan Consulting Services
Sales Consultant
Cell: (215) 280-7885
GCrane@expertplan.com

Kevin Mundy - Internal
(866) 929-2525, ext 2556
KMundy@expertplan.com

Michael Plewik - Internal
(866) 929-2525, ext 2588
MPlewik@expertplan.com

Joe Abate - Internal
(866) 929-2525, ext 2576
JAbate@expertplan.com

Richard Sweeney - Sales Support
(609) 918-2551
RSweeney@expertplan.com

Eddie Griffin - Internal
(866) 929-2525, ext 2537
EGriffin@expertplan.com

Eric Kurtz - Internal
(866) 929-2525, ext 2505
EKurtz@expertplan.com

Marty Groner - Internal
(866) 929-2525, ext 2521
MGroner@expertplan.com