Looking for a new 401(k) provider can be time consuming, cumbersome, and downright frustrating.

Request for Proposal and Fee Benchmarking

When was the last time you evaluated your current plan provider? As a plan sponsor, you should benchmark your plan annually so that you have a clear understanding of the fees and costs associated with your plan. Darren Limesand Financial shoulders the responsibility of a process-driven plan provider Request for Proposal (RFP), including collecting quotes, spreadsheeting the data, and presenting the final report to your committee.

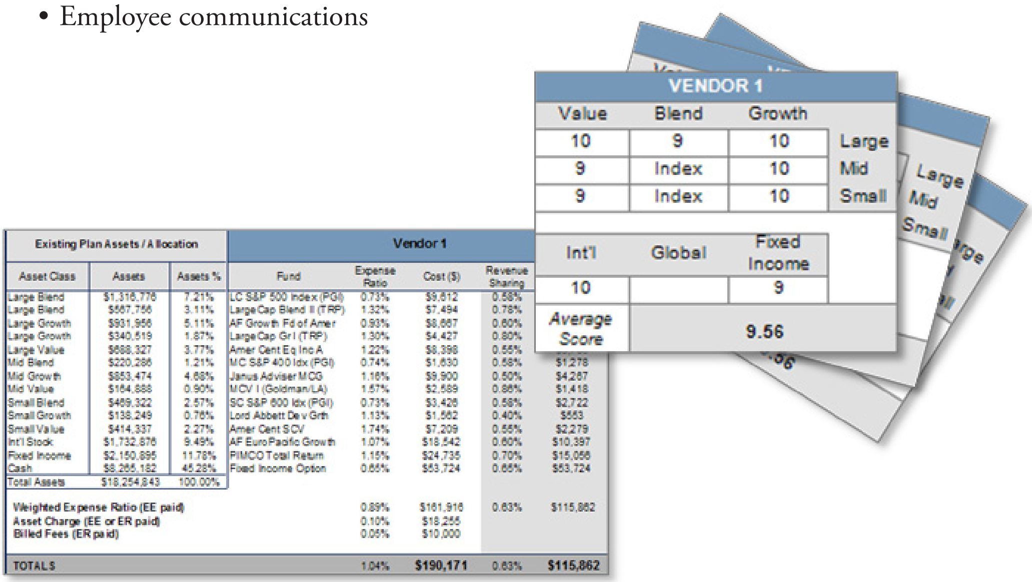
We will do a thorough review of your current provider's services including administrative, recordkeeping, compliance, website/statements, service management, and employee communication services. In addition, we will complete a total costs analysis, including revenue sharing, and compare this information to other providers to determine if fees are reasonable. Through this process, corporate officers meet their fiduciary duty to monitor plan fees and make important plan provider decisions, while ensuring the best possible plan at the most competitive cost for participants.

Core Components

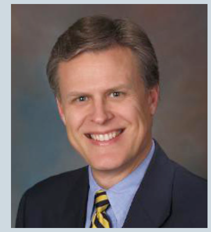
- Recordkeeping
- Total plan costs
- Technology services
- Investment management
- Compliance
- Employee communications

Highlights

- Executive summary
- Side-by-side comparison of vendors
- Total cost analysis
- Investment platform ranking



Existing Plan Assets / Allocation			Vendor 1				
Asset Class	Assets	Assets %	Fund	Expense Ratio	Cost ($)	Revenue Sharing	
Large Blend	$1,316,776	7.21%	LC S&P 500 Index (PGI)	0.73%	$9,612	0.58%	
Large Blend	$567,756	3.11%	Large Cap Blend II (TRP)	1.32%	$7,494	0.78%	
Large Growth	$931,956	5.11%	AF Growth Fd of Amer	0.93%	$8,667	0.60%	
Large Growth	$340,519	1.87%	Large Cap Gr I (TRP)	1.30%	$4,427	0.80%	
Large Value	$688,327	3.77%	Amer Cent Eq Inc A	1.22%	$8,398	0.55%	
Mid Blend	$220,286	1.21%	MC S&P 400 Idx (PGI)	0.74%	$1,630	0.58%	$1,278
Mid Growth	$853,474	4.68%	Janus Adviser MCG	1.16%	$9,900	0.50%	$4,267
Mid Value	$164,888	0.90%	MCV I (Goldman/LA)	1.57%	$2,589	0.86%	$1,418
Small Blend	$469,322	2.57%	SC S&P 600 Idx (PGI)	0.73%	$3,426	0.58%	$2,722
Small Growth	$138,249	0.76%	Lord Abbett Dev Grth	1.13%	$1,562	0.40%	$553
Small Value	$414,337	2.27%	Amer Cent SCV	1.74%	$7,209	0.55%	$2,279
Int'l Stock	$1,732,876	9.49%	AF EuroPacific Growth	1.07%	$18,542	0.60%	$10,397
Fixed Income	$2,150,895	11.78%	PIMCO Total Return	1.15%	$24,735	0.70%	$15,056
Cash	$8,265,182	45.28%	Fixed Income Option	0.65%	$53,724	0.65%	$53,724
Total Assets	$18,254,843	100.00%					
Weighted Expense Ratio (EE paid)				0.89%	$161,916	0.63%	$115,862
Asset Charge (EE or ER paid)				0.10%	$18,255		
Billed Fees (ER paid)				0.05%	$10,000		
TOTALS				1.04%	$190,171	0.63%	$115,862



Darren Limesand AIF®

Darren Limesand is an independent advisor dedicated to helping business owners simplify and delegate their financial affairs. As an Accredited Investment Fiduciary® (AIF®), he understands that you have a responsibility as a sponsor and fiduciary to help ensure your company's 401(k) plan performance and success. He has partnered with Retirement Plan Advisory Group (RPAG), an alliance of accomplished advisors that is dedicated to serving retirement plans with strategic, expertly crafted consulting services. Robust technology, systems, and services help him create successful retirement plan experiences for plan sponsors and participants.

DARREN LIMESAND Financial
Financial Advisor to Small Businesses

Please contact Darren Limesand, AIF® (darren@darrenlimesand.com) at 701-523-7000 for more information.

105 South Main Street | Bowman, North Dakota 58623 | 288 1st Street West | Dickinson, North Dakota 58601