

YOUR 401K PLAN - BUILT AROUND YOU.

HOW BLUESTAR MAKES IT EASY.



Retirement Plan Proposal





INTRO

THE BLUESTAR MODEL

CLIENTS FIRST

EASY ADMINISTRATION

ENGAGING PARTICIPANTS

YOUR PROPOSAL



POWERFUL TECHNOLOGY. TAILORED SOLUTIONS. PERSONAL ATTENTION.

At BlueStar, we understand the weight of the decision in choosing the right provider. Not only is it a key benefit for recruiting and keeping valued employees, it's also the main way your employees can contribute to their long-term economic security. Whether you are beginning a new plan or debating a switch - selecting a provider that meets the needs of your firm and your employees is critical.





THAT'S WHERE BLUESTAR COMES IN.

We've built our offerings specifically around what we know is most important to you and your employees.

* **Service and Technology**

We provide amazing service that's personal and consistent with a team of experts that know you. At the same time, we've invested heavily in technology to provide you smart solutions that makes your job a lot easier. You don't have to choose! You can have both!

* **Security and Privacy**

Your employee data and your plan assets are under lock and key with BlueStar. We follow industry leading security standards to safeguard your plan and your employees. The data in our systems will be used only to service the plan and we will never sell participant data to third parties or use it to sell ancillary services.

* **Open Architecture**

This means true investment choice for you and your employees. As an independent provider, we will never try to sell you our funds or our products - because we don't have any. You choose what's best for you.

* **Fee Transparency**

No gimmicks, no surprises, no guessing. Our fees are straightforward, obvious, and clearly disclosed. Our fees also encompass a comprehensive set of services so you aren't nickel and dimed.

* **Administrative Efficiency**

We go far beyond what's normally offered to make everything as easy for you as possible - so that you can get back to work.

* **Participant Readiness**

From smart web design and accessible guidance to innovative and creative communications, we'll help your employees get on track.

* **MEP and PEP Specialists**

With almost two decades of MEP experience, we're more than ready to take on your MEP or PEP.

THE BLUESTAR MODEL

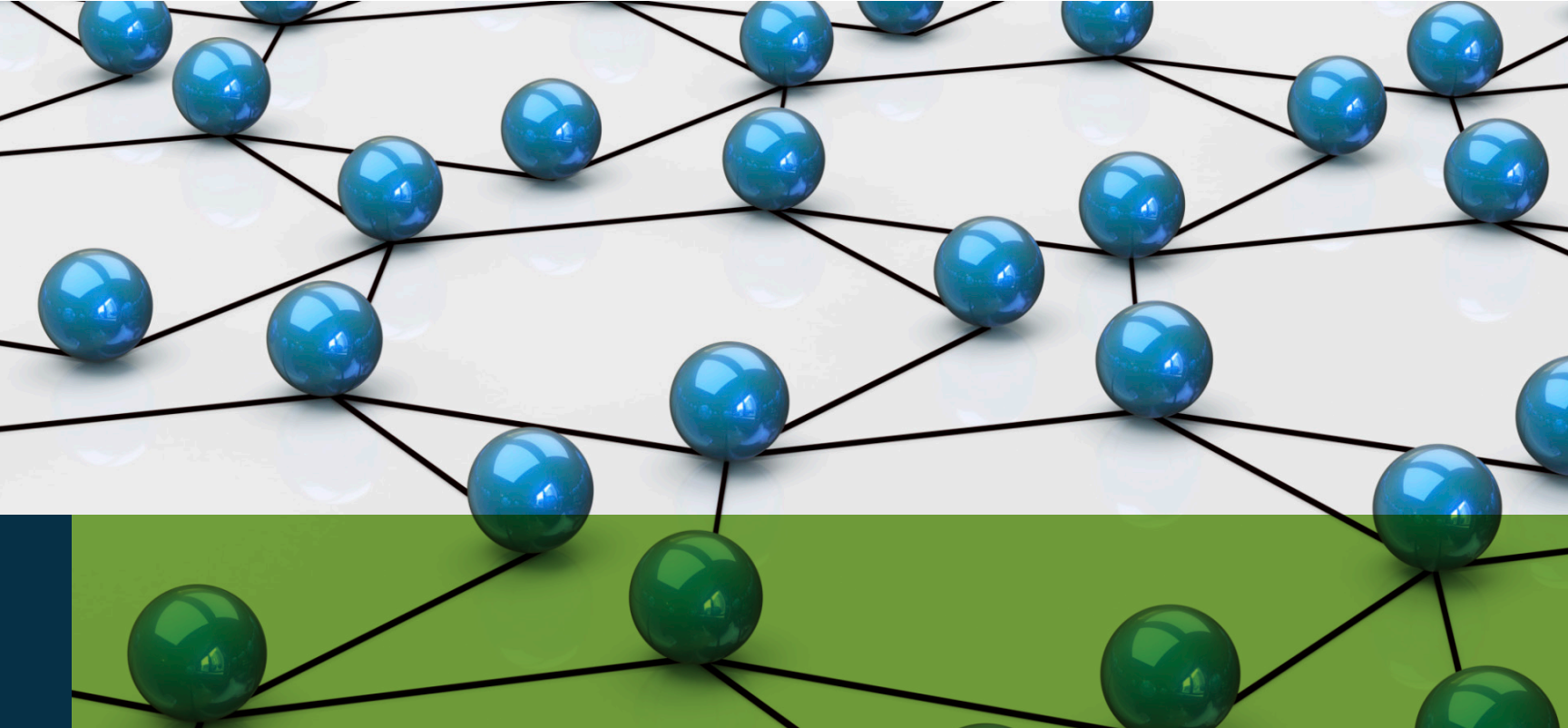
"The biggest difference in working with BlueStar has been the information flow provided. Not only is it timely but we never received any of it at all from our previous provider so we were working blind, now we are fully aware of everything as things change."

President,
PEO MEP Client

HOW BLUESTAR WORKS FOR YOU.

We built BlueStar around one thing: providing the best possible solutions for our clients. This commitment trickles down into all aspects of our company - from our practice area model, to the certifications we seek, to how we staff our firm. Because at the end of the day, if we haven't served you to the best of our ability - then we haven't done our job.





INTRODUCING THE BLUESTAR BETTER BUNDLE

By bundling what should be together and separating what shouldn't be, you'll gain efficiency, expertise, and checks and balances - all while eliminating conflicts of interest. With our better bundle, you create a service model that is a whole lot more than the sum of the individual parts.

Importantly, BlueStar does not want to be all things to all people - we're specialists. We focus on providing the recordkeeping and compliance services for your plan. The other core legs of your plan are provided by independent third parties. This unbundled approach ensures that you can have the best provider for each essential service. That means you won't have to settle for "just ok" when you find out your bundled provider is really focused on investments and ancillary services and doesn't have the essential recordkeeping or compliance chops.

Separating out the investment advisor and trading platform also eliminates actual and perceived conflicts of interest. Our income doesn't depend on the funds in the plan and we are not motivated to sell your employees other services under our big umbrella. The independence of each provider also creates important checks and balances within your plan. Your advisor can be a trusted resource, helping you evaluate your retirement program and ensure that your plan fees remain competitive. Your trading platform and custodian will provide independent and certified trust statements that can be compared to our recordkeeping reports to ensure accuracy and safeguard assets. At the same time, BlueStar will reconcile the cash and share holdings reported by the custodian EACH DAY - providing another important check and balance that protects your plan.

Integrated TPA AND RecordKeeping

WE THINK YOU SHOULD UNBUNDLE SOME THINGS - BUT NOT EVERYTHING. THAT'S WHY IT'S A "BETTER BUNDLE"!

It's great to unbundle the investment advisory and trading services, but in most cases, recordkeeping and TPA services should stay bundled together with one provider - that's us! Our integrated services ensure that we have our TPA hat on every day with each payroll processed and each trade requested. Any issues are discovered immediately rather than months later when fixes are a lot

harder to do. Our integrated services also mean you are no longer the monkey in the middle between the TPA and recordkeeper. By bundling these services, you've got all the participant data in one place and one firm responsible. Our better bundle creates efficiencies and reduces your work, while leveraging the best provider for each plan responsibility.

One point of contact. One point of oversight. For all of these comprehensive services:

- Recordkeeping
- TPA Services
- Compliance Services
- Government Filing
- Payroll Processing
- Trading Services
- Distribution & Loan Processing
- Hardship Evaluation
- Participant Call Center
- Plan Design
- Merger Due Diligence
- Forfeiture Management
- Eligibility Determinations
- Fulfillment Services for all Required Plan Notices
- Participant Education
- Participant Website



BLUESTAR

Integrated Recordkeeping & Administration

By integrating Recordkeeping and TPA services, you'll benefit from having a single point of contact and oversight for our comprehensive services. No more being the middleman - and a ton of work off your plate.

Independent Advisor

Because you'll use an independent advisor, you'll benefit from truly impartial advice - as well as the assurance of checks and balances and the benefits of best-in-class services for all functions.

Investments / Trading Platform

Since we are not affiliated with our trading platform, there are no conflicts of interest or hidden agendas. We have no proprietary funds - so you'll enjoy true selection among endless options.



PLANGUARD

Give yourself less work and less liability with our **PlanGuard** services.

By choosing our **PlanGuard** services, you can delegate to BlueStar key plan operations responsibilities. As your Recordkeeper and TPA, we already work closely with you to make sure your plan stays compliant. But when you engage our **PlanGuard** services, we take it to the next level. You're not the one making those daily decisions on distributions and loans, forceouts and RMDs - we are! And that means a lot less work for you and a lot less liability as well.



LESS WORK



LESS LIABILITY



TRUST THE EXPERTS

PlanGuard Service Levels

We offer two levels of **PlanGuard** services, allowing you to pick the service level that best suits your needs.

PlanGuard Plus delegates to us transactional handling duties, while **PlanGuard Premium** extends delegated duties to a broader range of administrative actions and approvals.

Service Level	Fee
PlanGuard Plus Services	\$1500 base fee per year per employer, plus 5bps
PlanGuard Premium Services	\$3000 base fee per year per employer, payable in advance, plus 7 bps

Duty	PlanGuard Plus	PlanGuard Premium	Plan Sponsor
Eligibility Determinations	✓	✓	
Fulfillment Services for Plan Notices	✓	✓	
In-Service Distribution Approvals	✓	✓	
Termination Distribution Approvals	✓	✓	
Hardship Distribution Approvals	✓	✓	
Loan Approvals	✓	✓	
RMD Approvals	✓	✓	
Rollover Approvals	✓	✓	
Forceout Approvals	✓	✓	
QDRO Approvals		✓	
Approval of Plan Notices		✓	
Merger Due Diligence		✓	
Sign Form 5500		✓	
Timely deposit of Plan Contributions			✓
Review of Claims and Disputes			✓
EPCRs and VFPC Correction Decisions			✓



SERVICE AND TECHNOLOGY

You want a retirement plan provider that couples exceptional service with smart and innovative technology. You want the people AND the tools. That's what we deliver. We have smart people with a service-first approach ready to support you. And we invest heavily in our technology so that you have the answers before you even knew you had a question.

It's this combination of service-first and technology-focused that makes BlueStar shine. Our clients receive the one-on-one attention that you often only find in the small boutique firms. They also enjoy smart systems, state of the art web portals, and all the bells and whistles that only the largest national providers typically boast. This is why our clients love us - with BlueStar, you get the best of both worlds. You can have both exceptional service and smart and innovative technology.

Dedicated Team, but Single Point of Contact

With BlueStar, you are not a number. From the get-go, you'll be assigned an experienced Account Manager who will be your single point of contact and one-stop for all your questions. And because of our low, low turnover rates, they'll also be there for you for the long haul. No phone jails or impersonal service by representatives that don't know you or your plan.

Your support doesn't stop with your Account Manager. There is a sponsor support team to provide back-up when your Account Manager is on R&R. With 4-hour response service standards, you never have to wait long for an answer! But you don't just want quick answers, you want the right answer. That's why in addition to your Account Manager, you'll also have a direct line to the compliance guru and payroll specialist assigned to your plan.

YOUR PERSONAL BLUESTAR TEAM



OUR TECHNOLOGY MAKES THE DIFFERENCE

WE CAN'T HELP IT, WE WANT IT TO BE RIGHT

It's a known secret that there are two primary technology choices in the retirement plan industry - and neither are good. On the one hand, you have legacy systems used by many of the top national providers that are clunky, old, and so entangled that they are inflexible and almost impossible to change. On the other hand, you have the out of the box software used by most independent recordkeepers and TPAs that are more modern but are built assuming one-size fits all with little ability to customize or adapt to client-specific needs or unique plan provisions or designs. In the end, all of these providers just look the same.

BLUESTAR'S BETTER SYSTEMS

We know that staying competitive means offering unique, custom solutions to our clients at a reasonable cost. We also are committed to doing things right and working smart - and we don't want to be constrained by the design of third-party software. So we started with that out-of-the box software that is tried and tested for such key functionality as trading and testing. But for the stuff that matters for daily operations or is client- and participant-facing, we've built our own proprietary systems.

SPECIALIZED SUPPORT

Supported by a team of senior developers, we are always one step ahead of our competition. By controlling our systems and software, we control our service model. BlueStar is one of the rare places where you can ask for an enhancement, and you will actually get it! Why? Because we care and because we can. We're always developing. That means that any technological issues are addressed immediately. It means new, fun things are always right around the corner. It means you don't have to live with "just ok". We can always make it better.





How has our commitment to technology been leveraged to create a better experience for you and your plan participants? Here are just a couple of examples!

* **MyPlanConnection.com**

a unique web experience for participants, sponsors and advisor partners

* **GuideME**

Retirement Readiness at your fingertips with concrete action items to get participants on track

* **Branding**

Customize or white label the look and feel of your online portals from logos to colors in 5 minutes

* **Payroll integrations**

APIs and programs that let us work directly with the top payroll companies

* **Automatic enrollment**

So important to getting people on track to retire but so tough to administer - unless you're working with BlueStar!

* **Engagement Engine**

Campaigns, important notifications, educations are all easy with us

* **Third Party Integrations**

Gives you access to great valued-added services like managed accounts and financial wellness

And because we're not a giant enterprise handcuffed by layers upon layers of bureaucracy or handcuffed by technical debt - we can be nimble. We're flexible with our offerings and adaptable to your needs. And can offer you the high level of service and the technical razzle dazzle that frankly, you simply won't get with the other guys.



WHAT DO BLUESTAR'S CERTIFICATIONS MEAN FOR YOU?

Trust, Trust, and more Trust. Our hard-earned certifications mean you know for certain you're with the very best. And when it comes to your participants' futures - why risk anything less?



Every year, we engage an independent auditor to review and audit our daily procedures. It's our way of adding yet another layer of checks and balances for our organization - and another layer of confidence for our clients.



CERTIFIED EXPERTISE

Don't take our word for it – take the industry's.



ORGANIZATIONAL CERTIFICATION BY ASPPA-CEFEX

ASPPA (the premier educators and policy advocates for retirement plan industry professionals) has teamed up with CEFEX (The Center for Fiduciary Excellence) to create a certification program that only the most sound plan providers can fulfill.

We're proud to say that BlueStar is one of the few providers that has earned this distinction. Yet another reason you can rest assured – you're in the best of hands with us.



OUR TEAM - ASPPA CERTIFIED

At BlueStar, our standards for expertise run top to bottom – from senior management to call center representatives. We take it upon ourselves to make sure that every key member of our team completes the rigorous training necessary to earn the ASPPA (American Society of Pension Professionals & Actuaries) certifications appropriate for their position. No higher certification standard exists in our industry.

This is by no means mandated within the industry. It's simply our way of ensuring that every team member working on your business remains the best of the best.

CLIENTS FIRST

"Partnering with BlueStar has been critically important to us, in terms of our Plan's accelerated growth and enhancements, over many years.

BlueStar provides a range of services that we have found difficult to match, in the marketplace.

The high level of service, expertise, and value that BlueStar provides has been a great fit for our Plan.

We would recommend BlueStar without hesitation."

401k Manager,
PEO Client

STRUCTURED AROUND YOUR BEST INTERESTS. NOT OURS.

At BlueStar, being client-focused doesn't just apply to our service philosophy - it applies to how we structured our entire firm. We believe that truly serving our clients' best interests means eliminating all potential conflicts of interest within our own offerings - from the funds we offer to how we disclose our fees. It also means committing the time and resources to ensure your information and money remain secure. All so that your employees can get the absolute most from their plan - and so that you can rest assured you've made the best provider choice.





OPEN ARCHITECTURE

More investment options mean more potential.

The bottom line is it comes down to possibilities. Our mission at BlueStar has always been to offer a true open architecture platform that enables access to the broadest possible universe of investment options - so that your potential is never limited.

How Open Architecture Benefits You.

When it comes to mutual funds, we offer the complete spectrum of fund family diversity. And that's where your options begin. You'll be able to select from endless choices of other investment vehicles - from ETFs, CIFs, and more.

Simply put, who wouldn't want the option of choosing from the industry's finest investments for their retirement savings plan? Our approach frees plan sponsors, investment advisors, and participants from limitations suffered by other providers who restrict your choice. Our platform allows your plan to truly be yours.



BLUESTAR

Not a fund family.

Not an investment manager.

Not an insurance company.

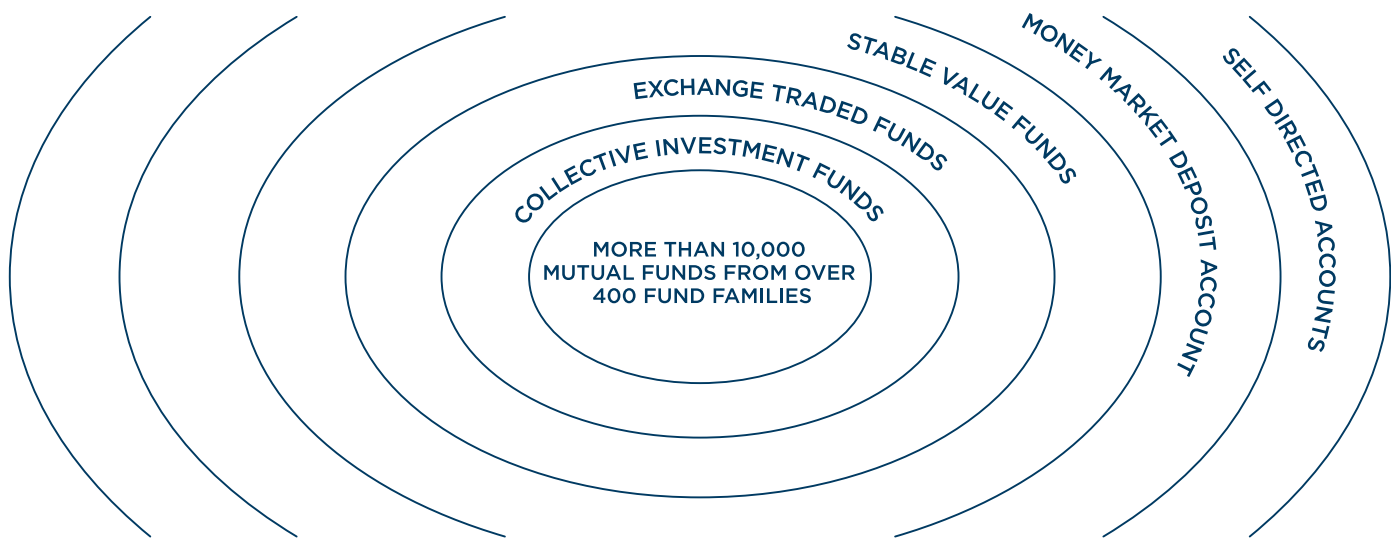
Not a single conflict of interest.

At BlueStar, the only business we're in is providing the best retirement plan possible for you and your participants.

We have no proprietary funds. Which means we have no internal agenda that influences your choice.

Instead, we free you to select the investment vehicles that serve the best interests of your plan.

THE BLUESTAR UNIVERSE



True Mutual Fund Family Diversity

Limiting your mutual fund options means limiting your potential. For example, the best performing mutual funds from one family – might be comparable to the worst performing funds from another. Since we allow total access to the full universe of funds and families – Advisors and participants are able to choose the best of the best. (Not just the best of whatever family they're forced into.)

Full Range of other Investment Options

Mutual Funds may be among the most popular choices, but they definitely aren't the only ones out there. With BlueStar, our open architecture model means Advisors and Participants can take advantage of a wide variety of other investment products – each with its own advantage.

* ETFs (Exchange Traded Funds)

A vehicle that combines key features of stocks and mutual funds, designed to track a specific index or sector. They generally offer lower expense ratios than mutual funds while delivering a high level of transparency.

* MMDAs (Money Market Deposit Accounts)

Similar to a savings account, MMDAs offer participants high liquidity – with an interest rate that varies with the market. All qualifying deposits are FDIC insured up to the maximum allowable by law.

* SDAs (Self Directed Accounts)

Offer participants the ultimate in flexibility, allowing them to go outside of the plan's core lineup to invest in a wide variety of stocks, bonds, CDs, funds, and more – all while making it easy to manage.

* Stable Value Funds

In lieu of MMDAs, plans can also offer Stable Value Funds as a cash equivalent that yields superior returns than can be achieved with money market products.

* CIFs (Collective Investment Funds)

Enable participants to trade across qualified plans or platforms with these low-cost asset allocation solutions.

MEET YOUR EXTENDED FUND FAMILY

That's right. With BlueStar, you're not just utilizing one fund family. You can utilize nearly all of them. Which means you won't just have access to the top performing funds from one particular family - you'll have access to the top-performing funds across the board.

13D MANAGEMENT • 361 FUNDS • ABERDEEN • ABSOLUTE STRATEGIES • ACADIAN FUNDS • ADAMS HARKNESS FUNDS • ADIRONDACK FUNDS • ADVISORONE FUNDS • ADVISORS PREFERRED • ADVISORSHARES • ADVISORY RESEARCH • AEGIS • AKRE • AL FRANK • ALGER • **ALLIANCEBERNSTEIN** • **ALLIANZ FUNDS** • ALLIED ASSET • ALPHAMARK • ALPINE • ALPS • ALTEGRIS • **AMANA** • **AMERICAN BEACON** • **AMERICAN CENTURY INVESTMENTS** • **AMERICAN FUNDS** • AMERICAN INDEPENDENCE • AMERICAN PENSION INVESTORS • AMERICAN TRUST • AMF • AMIDEX • ANGEL OAK CAPITAL ADVISORS, LLC • APPLESEED FUND • APPLETON • AQR FUNDS • AQUILA • ARBITRAGE FUND • ARIEL INVESTMENTS, LLC • ARISTOTLE • ARROW FUNDS • ARTISAN • ASHMORE • ASTON • **ASTON** • ASTOR • AUER • AUXIER FUNDS • AVE MARIA MUTUAL FUNDS • AVENUE CAPITAL GROUP • AZZAD FUND • BAIRD • BANDON CAPITAL MANAGEMENT, LLC • **BARCLAYS FUNDS** • BARON CAPITAL GROUP • BBH • BECK, MACK & OLIVER • BECKER • BEECH HILL • BERKSHIRE • BERWYN • BIONDO INVESTMENT ADVISOR • **BLACKROCK** • BMO FUNDS • BOGLE • BOSTON TRUST & WALDEN FUNDS • BPV FAMILY OF FUNDS • BRANDES • BRAVER WEALTH MANGAEMENT, LLC • BRC INVESTMENT MANAGEMENT, LLC • BRETTON FUND • BRIDGEWAY • BROWN ADVISORY FUNDS • BROWN CAPITAL MANAGEMENT • BRUCE • BTS • **BUFFALO** • BURNHAM • **CALAMOS** • CALDWELL & ORKIN • **CALVERT INVESTMENTS** • CAMBIAR FUNDS • CAPSTONE • CASTLE INVESTMENT MANAGEMENT • CATALYST MUTUAL FUNDS • CAUSEWAY • CBRE CLARION SECURITIES • CCA FUNDS • CENTER COAST CAPITAL ADVISERS LP • **CENTURY FUNDS** • CGM • CHAMPLAIN FUNDS • **CHASE** • CHESAPEAKE • CHOU AMERICA • **CLIPPER FUND** • **CLOUD CAPITAL** • CMG • CNI CHARTER • **COHEN & STEERS** • **COLUMBIA** • COMMERCE • COMMUNITY CAPITAL MANAGEMENT • COMPASS EMP FUNDS • CONESTOGA CAPITAL ADVISORS • CONVERGENCE • CREDIT SUISSE (NEW YORK, NY) • CREDIT SUISSE AG • CRM • CULLEN FUNDS TRUST • CUTLER • **DAVIS FUNDS** • DEAN FUND • **DELAWARE INVESTMENTS** • DF DENT FUNDS • DGHM • DIAMOND HILL FUNDS • **DIMENSIONAL FUND ADVISORS** • DIREXION FUNDS • **DODGE & COX** • DOMINI • DOUBLELINE • DREMAN • DREXEL HAMILTON INVESTMENT PARTNERS, LLC • **DREYFUS** • DRIEHAUS • DUNHAM FUNDS • **DWS INVESTMENTS** • E.I.I. • EAGLE FUNDS • EAS GENESIS • **EATON VANCE** • EDGEWOOD • EMPIRIC FUNDS • EPIPHANY FUNDS • ESTABROOK • ETFS PALLADIUM TRUST • ETFS PLATINUM TRUST • ETFS PRECIOUS METALS BASKET TRUST • ETFS SILVER TRUST • ETFS SWISS GOLD TRUST • EURO PACIFIC ASSET MANAGEMENT • EVENTIDE FUNDS • EVERMORE • EXPRESS SCIPTS • FAIRHOLME • FAM • FAMCO MLP • FDP SERIES FUNDS • **FEDERATED** • **FIDELITY INVESTMENTS** • FINANCIAL INVESTORS TRUST (ASPEN) • FIRST AMERICAN • FIRST EAGLE • FIRST INVESTORS • FIRST TRUST • FIRSTHAND FUNDS • FLEXSHARES TRUST • FMI FUNDS • FORESTER • FORMULA INVESTING, LLC • FORT PITT CAPITAL FUNDS • FORWARD FUNDS • FPA • **FRANKLIN TEMPLETON INVESTMENT FUNDS** • FRONTEGRA FUNDS • FROST FUNDS • FUND X • **GABELLI** • GAVEKAL • GE ASSET MANAGEMENT • GEIER FUNDS • GENEVA FUNDS • GLENMEDE • GLOBAL X FUNDS • **GOLDMAN SACHS** • GOOD HARBOR • GRANDEUR PEAK FUNDS • GRANT PARK • GREEN CENTURY • GREENHAVEN • GREENSPRING • GUGGENHEIM INVESTMENTS • GUIDEMARK • GUIDEPATH • GUINNESS ATKINSON • HANCOCK HORIZON • HANSBERGER FUNDS • **HARBOR** • HARDING LOEVNER • HARTFORD MUTUAL FUNDS • HATTERAS ALTERNATIVE MUTUAL FUNDS TRUST • HEARTLAND • HEITMAN REAL ESTATE SECURITIES LLC • HENDERSON GLOBAL • HENNESSY • HENSSLER FUNDS • HIGHLAND FUNDS • HILLMAN CAPITAL MANAGEMENT • HODGES • HOMESTEAD • HOTCHKIS AND WILEY • HUNTINGTON • HUSSMAN FUNDS • ICM SERIES TRUST • ICON FUNDS • IMS • INCEPTUS FUNDS • INDEXIQ • **ING FUNDS** • ING RETIREMENT FUNDS • INNEALTA CAPITAL • INNOVATOR FUNDS • INSTITUTIONAL INVESTORS • INTEGRITY • **INTREPID FUNDS** • **INVESCO** • IRON FUNDS • IRONBRIDGE FUNDS, INC. • IRONCLAD FUNDS • **ISHARES** • ISI FUNDS • IVA FUNDS • **IVY FUNDS** • JACOB • JAMES ADVANTAGE • **JANUS** • **JENSEN** • **JOHN HANCOCK** • **JPMORGAN** • KALMAR POOLED INVESTMENT TRUST • KCM • KEELEY • KINETICS • KIRR MARBACH PARTNERS • LAUDUS FUNDS • **LAZARD** • LEADER • **LEGG MASON** • LEUTHOLD • LIFETIME ACHIEVEMENT FUND INC • LITMAN GREGORY MASTERS FUNDS • LKCM • LONGBOARD • LONGLEAF PARTNERS • LONGVIEW CAPITAL MANAGEMENT LLC • **LOOMIS SAYLES FUNDS** • LORD ABBETT • LSV FUND • MADISON FUNDS • MAI • MAINSTAY • MAIRS & POWER • MAKEFIELD • MANAGED FUTURES SOLUTIONS FUND • MANAGED RETIREMENT FUNDS • MANAGERS FUNDS • **MANNING & NAPIER** • MARKET VECTORS • MARKETOCRACY FUNDS • MARSICO INVESTMENT FUND • MATRIX/LMH • MATTHEW 25 • MATTHEWS ASIA FUNDS • MCKEE FUNDS • MEEDER FUNDS • MERGER • MERIDIAN • MERK FUNDS • METROPOLITAN WEST FUNDS • **MFS** • MIDAS • MILLER INVESTMENT • MONETTA • **MORGAN STANLEY** • MOTLEY FOOL • MUHLENKAMP • MUNDER • MUTUALHEDGE • **NATIONWIDE** • NATIXIS FUNDS • NAVIGATOR FUNDS • NEEDHAM • NEIMAN FUNDS • **NEUBERGER BERMAN** • NEW ALTERNATIVES • NEW CENTURY PORTFOLIOS • NEW COVENANT • NICHOLAS • NILE CAPITAL INVESTMENT TRUST • NOMURA PARTNERS FUNDS • NORTHEAST INVESTORS • NORTHERN FUNDS • NUANCE INVESTMENTS, LLC • NUVEEN • O'SHAUGHNESSY MUTUAL FUNDS • OAK ASSOCIATES • **OAKMARK** • OAKSEED FUNDS • OBERWEIS • OLSTEIN • **OPPENHEIMERFUNDS** • ORINDA FUNDS • OSTERWEIS • PACIFIC FINANCIAL • PACIFIC LIFEFUNDS • PALMER SQUARE CAPITAL MANAGEMENT LLC • PARADIGM FUNDS • PARNASSUS • PAX WORLD • PAYDENFUNDS • PEAR TREE FUNDS • PERIMETER CAPITAL • PERKINS • PERMANENT PORTFOLIO • PERRITT • PIA MUTUAL FUNDS • PIEDMONT • **PIMCO** • PINNACLE • **PIONEER INVESTMENTS** • PMC FUNDS • PNC FUNDS • POLARIS FUNDS • POLEN CAPITAL MANAGEMENT INC • POPLAR FOREST CAPITAL • PORTFOLIO 21 • PORTFOLIO STRATEGIES INC • POWER INCOME FUND • POWERSHARES • POWERSHARES DB • PRAXIS MUTUAL FUNDS • PRIMARY TREND • PRIMECAP ODYSSEY FUNDS • PRINCETON • **PRINCIPAL FUNDS** • PRIVATE CAPITAL MANAGEMENT • PROFUNDS • PROSHARES • PROSPECTOR FUNDS • **PRUDENTIAL INVESTMENTS** • **PUTNAM** • QUAKER • QUEENS ROAD FUNDS • RAINIER • RAMIUS • RBB FUNDS • RBC GLOBAL ASSET MANAGEMENT (U.S.) INC. • RETIRE FUNDS • RETIREMENT ADVOCATE FUNDS • REVENUESHARES • REYNOLDS • RICE HALL JAMES • RIDGEWORTH • RIVERBRIDGE • RIVERNORTH FUNDS • RIVERPARK FUNDS • RNC GENTER CAPITAL MANAGEMENT • ROBECO INVESTMENT MANAGEMENT, INC. • ROOSEVELT • **ROYCE** • RS FUNDS • **RUSSELL** • RYDEX FUNDS • SI FUND • SARATOGA • SATUIT CAPITAL MANAGEMENT TRUST • SCHNEIDER FUNDS • SCHOONER FUNDS • SCHRODER • SCHWAB ETFS • **SCHWAB FUNDS** • SCHWARTZ • SCOUT • SEI • SELECTED FUNDS • SENTINEL • SEXTANT MUTUAL FUNDS • SHELTON CAPITAL MANAGEMENT • SIERRA TRUST • SIGNALPOINT • SIT • SMEAD FUNDS • SOUND SHORE • SOUTHERNSUNFUNDS • SPARROW • SPDR STATE STREET GLOBAL ADVISORS • STADION FUNDS • STARCORE FUNDS • STARTRACK FUNDS • STATE STREET GLOBAL ADVISORS • STRATEGIC ALLOCATION PORTFOLIOS • STRATEGIC TARGET FUNDS • STERLING CAPITAL FUNDS • STONE HARBOR • STRALEM FUND • STRATTON • SUMMIT GLOBAL INVESTMENTS • SUNAMERICA • SUNRISE FUNDS • SUSTAINABLE GROWTH ADVISERS • SWAN • SYMONS • **T. ROWE PRICE** • TARGET PROGRAM • TAYLOR • TCM FUNDS • TCW • TDATE CRP FUNDS • TDATE EDELMAN FUNDS • TEBERG • TFS CAPITAL FUNDS • **THIRD AVENUE** • THOMAS WHITE FUNDS • THOMPSON IM FUNDS, INC. • **THORNBURG** • TIAA-CREF MUTUAL FUNDS • TILSON FUNDS • TIMOTHY PLAN • TOCQUEVILLE • TOEWS FUNDS • TOREADOR • TORRAY • TORTOISE CAPITAL ADVISORS, L.L.C. • TOUCHSTONE • **TRANSAMERICA** • TRANSPARENT VALUE TRUST • TRIBUTARY FUNDS • TS&W FUNDS • TURNER FUNDS • TWEEDY BROWNE • U.S. GLOBAL INVESTORS • UBS • UBS AG • UNITED STATES COMMODITY FUNDS LLC • USA MUTUALS • USAA • VALLEY FORGE • VALUE LINE • VAN ECK • **VANGUARD** • VERICIMETRY FUNDS • **VICTORY** • VILLERE • VIRTUS • VULCAN VALUE PARTNERS • **WADDELL & REED** • WADE FINANCIAL • WALTHAUSEN FUNDS • WASATCH • WBI FUNDS • WEITZ • **WELLS FARGO ADVANTAGE** • WESTCORE • **WESTPORT FUNDS** • WESTWOOD • WHITEBOX ADVISORS, LLC • WILLIAM BLAIR • WILLIAMSBURG INVESTMENT TRUST • WILMINGTON FUNDS • WILSHIRE MUTUAL FUNDS • WINTERGREEN FUNDS • WISCONSIN CAPITAL MANAGEMENT • WISDOMTREE • WORLD FUNDS, INC • WORLDCOMMODITY FUNDS • WRIGHT



INVESTMENT OPTIONS THAT GUIDE

It wasn't so long ago, that an investment menu had to have 60 plus funds in it to truly be considered five-star. But recently, we have all learned that more isn't always better and that the real goal is to help guide participants into a diversified portfolio with an asset allocation that meets their risk tolerance and time horizon.

While some participants are well equipped to make their own decisions and need little help to put together the portfolio that is right for them, others could use a little help. That's why BlueStar supports multiple solutions purpose-built to help participants investment properly.

Structured choice so participants can find the right path

It's not enough to make options available - you need to position them so that participants see them and know how to use them. That's why when it's time to make investment decisions, we break it down into three paths reflecting their investment experience - **Do It For Me, I Need a Little Help, and I've Got This**. That way, experienced investors can build their own portfolios or be guided to the pre-built investment portfolios that are right for them.



TARGET DATE FUNDS

Target Date Funds invest according to a timeline matching the investor's years until retirement age, gradually becoming more conservative as the target retirement date approaches. Using years until retirement as the key determinant for asset allocation, Target Date Funds present an easy and cost-friendly option for investors looking for a one-stop, age-appropriate investment vehicle. With our open architecture solution, plans can choose to include any of the target date suites offered by the best investment managers available.



MODEL PORTFOLIOS

Whether structured as a target date solution, target risk solution, or otherwise, BlueStar supports advisor-designed custom model portfolios. Model Portfolios can be delivered either from the recordkeeping system level or the custodial level. These vehicles allow the advisor to customize the model portfolios to suit the individual needs of the plan and to make use of the top-notch funds hand-picked from the plan.



TARGET RISK FUNDS

Target Risk Funds invest according to an investor's target risk profile, allowing the participant to choose a single fund that best matches their tolerance for risk. Target risk funds are an easy way for participants to obtain a diversified portfolio with a mix of equities and fixed income funds that matches how aggressive or conservative they are. Like with target date funds, your plan can access the very best target risk suites through our open architecture platform.



MANAGED ACCOUNTS

Managed accounts incorporate multiple factors including age, risk tolerance, income, and current savings to provide a personalized retirement investment solution. Participants are able to enter supplemental information as well to provide the opportunity for additional investment personalization. Within our system, managed accounts can be used as a plan default or simply as an additional option for plan participants looking for a little help.



ABSOLUTE DISCLOSURE

Fee transparency is central to the BlueStar vision

BlueStar was founded on the belief that all participants should know exactly how much they're paying in fees - at all times. Our fees are always straightforward, obvious, and clearly disclosed on statements and online. Nothing is hidden (or even hard to find). We are also only paid for our core services - we don't sell ancillary services that can create real or perceived conflicts of interest. So there will never be any surprises.

In doing this, we've stepped out of the industry norm. With other providers whose fees aren't as upfront or come from other products - high costs and conflicted advice could be undermining participants' retirement objectives and they would never even know it.

With BlueStar, not only will you be able to understand exactly what you're paying - but you'll also be able to appreciate the value you're getting in return. And since we disclose your costs so transparently across the board, you can rest assured that our fees will stay fair for the long haul.

Fee Disclosures done for you

With BlueStar, both the generation and delivery of your participant fee disclosure notices are now our problem, not yours.

Proper fee disclosures are a key component of keeping your plan compliant. But these notices can be complex and cumbersome and you likely don't have the time to wade through it all. The good news is, we'll do the heavy lifting for you.

We'll take care of creating all your disclosure documents, and we'll make sure they get to your participants - on time. Full disclosure couldn't be any easier.

REVENUE SHARING GOES BACK TO THE PLAN

The straightforward nature of the BlueStar fee structure means we don't get revenue sharing payments from fund families. And that's really good news for you and your participants.

Because with us, any Revenue Sharing that is paid to your plan goes straight back into it. And you get to decide what to do with it - from paying any plan related expenses to crediting it back to participants.

WHICH SHARE CLASS WOULD YOU CHOOSE?

Paying more for the exact same fund simply doesn't make sense. That's why we'll always give you access to the lowest cost share class - for every fund.

SHARE CLASS A	SAME FUND \$X	SHARE CLASS B	SAME FUND \$X+FEE
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SHARE CLASS C	SAME FUND \$X+FEE+FEES
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KEEPING YOUR DATA SECURE

The security of your data and retirement savings is our top priority.

As part of BlueStar's commitment to you and your employees, we have created a three-prong approach to protecting your privacy, personal information, and assets.

DISASTER RECOVERY

All of our systems and databases are cloud-based in a secure environment. With our backups and geographic redundancies, we are positioned to be able to work seamlessly through hurricanes, pandemics, and data outages.

Our response to COVID-19 showcased our preparedness and flexibility. With the entire workforce issued company laptops, a cloud-based phone system, a paperless environment, and 40% of the employee base already remote, we went from in-office to home-office overnight without missing a beat.



CYBER SECURITY

Data breaches are more common than ever, with a new incident in the news nearly every night. The bad guys are getting smarter and more determined - so we are too! Our defenses start with an educated and informed workforce that undergo monthly cyber security training to keep privacy and best practices in the forefront each day. White hat phishing and penetration tests allow us to evaluate our defenses and adjust as necessary. All of our data is encrypted in transit and at rest so that if an attack does ever happen, the damage is minimal. We know that most breaches come down to human fallability, so we have strict procedures and protocols that ensure we are always following best security practices. We follow CIS and NIST protocols and meet SPARK's practice standards.



What we won't do? We won't issue a "Security Warranty" that misleads more than it protects. We want to provide real security and not any false sense of confidence.

FRAUD

With so many data breaches, the bad guys have a ton of private information and they are using that to try to hack participant accounts and steal their hard-earned retirement savings. While everyone needs to do their part to reduce the chances of fraud, BlueStar has taken extraordinary steps to identify fraud and stop it in its track.

Before a participant can log in to their account or obtain information from our contact center, they must pass our robust multi-factor authentication system. The multi-factor approach allows us to build a security profile on the participant and evaluate what information can be shared and when additional verifications are necessary.

As important as security is, we also want to provide an exceptional customer service experience. That's why we use industry-leading resources to help us passively evaluate the risk of fraud so that the participant can get the information they want quickly and easily. But as good as our security protocols are, we aren't resting on our laurels. The bad guys are adapting and so will we.



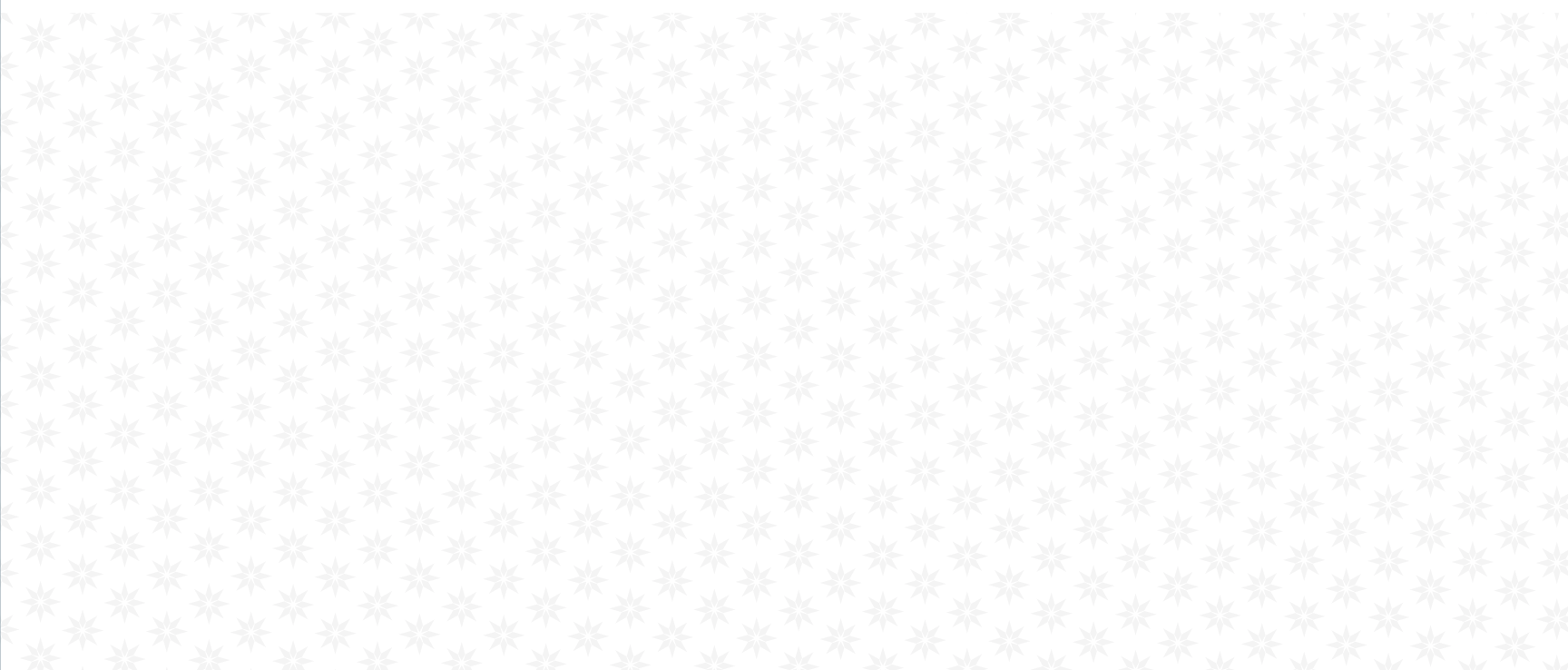
EASY ADMINISTRATION

"BlueStar has been a great partner, making sure we are in compliance with all existing and new regulations. As the administrator of the plan, I rely heavily on BlueStar for their superior knowledge and great customer service for myself and my employees."

Manager of Benefits,
MEP Client

SIT BACK; RELAX. THE EXPERTS ARE ON IT.

You know better than anyone - there's a lot to get done everyday. And there's a good chance your current provider is still making you do most of it. But with BlueStar, we take the lead. (And we're really good at getting stuff done.) Isn't that a novel idea?





A THOUSAND MOVING PIECES ORCHESTRATED BY US

More than making sure things get done -
we make sure they get done right.

There's no getting around it - retirement plans have a lot of moving pieces. That's why you want a provider that is willing to step forward and take charge. We've designed our service offering to go from A to Z, stem to stern, top to bottom. As retirement plan experts, we know what needs to get done and we'll never shift the burden back to you. As a result, when you work with BlueStar, day-to-day plan administration is no longer a daily burden or a nagging worry keeping you up at night.

Whenever we can, we'll simply take care of it for you. And in instances where we can't - we'll do all the legwork so you don't have to. Your retirement plan - made simple.

While we're doing the heavy lifting, we're keeping you fully informed every step of the way. You have unprecedented, real-time access to plan data and work status online through the sponsor portal. And our concierge message system makes sure you always know where things stand.

Our Do Everything List

We do all the obvious, big things but we also step up to make sure the small things get done as well. And even better, we aren't going to nickel and dime you for the little extras. When we provide our pricing - it covers all the things that need to happen with your plan - no billing for conference calls, no surprise invoices.

- ✦ **Plan Testing** - Our package includes all the tests your plan could need - from nondiscrimination to coverage to average benefits. Compensation exclusions? Excluded employees? We got it.
- ✦ **Contribution Calculations** - Whether you're funding per payroll or at the end of the year, we'll check the plan rules and do the numbers. And if you want us to run a projection so you'll know what the numbers look like, we'll do that too.
- ✦ **Government Forms** - Form 5500 and all those pesky schedules, 5330s, 8955s, 1099s, and any other fun additional filings the IRS or DOL comes up with. We have you covered.
- ✦ **Audit Support** - Whether it's your annual audit or you drew the short straw and the IRS or DOL are knocking, we have your back. We'll provide a comprehensive audit package for their review and be ready to answer any questions.
- ✦ **Plan Design** - With retirement plans, one size definitely doesn't fit all. We have the compliance know-how to craft a plan that meets your objectives and the operational skills to execute flawlessly. We'll also be right there with you when you're growing and in acquisition mode or downsizing or making ownership changes.
- ✦ **Fulfillment Services** - Remember those 1000 moving pieces? This is never more true than with the required notices for your plan. Enrollment kits for new employees, SPDs, SARs, fee disclosures, mapping notices, QDIA, auto enroll, safe harbor - notices, notices notices! We got it - and we are fully compliant with the new electronic disclosure rules.
- ✦ **Payroll Processing** - Processing your plan contributions and getting them invested quickly and accurately is one of our core recordkeeping responsibilities. But we take it up several notches with our Payroll Validation Program - a per payroll scrubbing of all your data from employee deferrals and loans to employer contributions, a sophisticated alert system to notify you of late deposits, and a per payroll forfeiture management to help keep your out-of-pocket costs low.
- ✦ **Participant Engagement** - We definitely have this one nailed. From a unique and user-friendly website that showcases their retirement readiness path, to enrollment webinars and on-site meetings, we've got you covered. And if you are looking to increase participation or create a targeted campaign, you need only login to the Engagement Engine to design and schedule custom messages for your group.
- ✦ **Participant Support** - If you've been doing the heavy lifting when your employees have questions about their account or need a distribution or loan - you can take a break! Our contact center provides support via phone, chat, and email and can answer plan-specific questions accurately and securely.



PAYROLL INTEGRATION

You don't need to entrust your retirement plan to your payroll provider to get a seamless solution

You wouldn't hire BlueStar to do your payroll - so why would you want your payroll company to do your 401(k)? With all the compliance requirements and specialized knowledge, you need true experts on board. But we get it - your payroll company has the data and your plan runs on data.

That's why we have 360 integrations with most of the major payroll companies from ADP to Paylocity and many more. And we are always developing additional connections. If we aren't integrated with your current payroll company, no worries! During your conversion process, we will work with your payroll company to streamline and automate the data flows between us and them so that you can concentrate on your real work.

Real-Time, Comprehensive Payroll Monitoring

Clients come to BlueStar for our great tech, expert consultants, and competitive pricing. They stay because of services like our Payroll Validation Program (PVP). We know that you don't like surprises and neither do we! We have devised our Payroll Validation Program to make sure there are no nasty surprises at the end of the year. Unlike most recordkeepers and TPAs that focus on a year-end process, BlueStar does a deep dive into your payroll file EACH TIME YOU SEND IT to make sure that all of the i's are dotted and t's crossed. Our PVP has three components - each devised to catch and correct common issues before they become real problems for you and your plan.



DEFERRAL VERIFICATION

We check to make sure that your employee's deferral requests were executed properly in payroll and that automatic enrollment and automatic escalations occur on the right schedule.



CONTRIBUTION VERIFICATION

We validate that your employer contributions were calculated correctly and no one was missed or given the wrong amount.



LOAN VERIFICATION

Loans are a 4 letter word for many plans, but they are easy with BlueStar. With our process, you can know your loans will start and end on time.

We Can Do That!

We're good at complicated. If you currently need to do a lot of work-arounds or manual manipulation to meet the requirements of your current provider, you can breathe a huge sigh of relief. We're data experts and our technology is super flexible. That means that we can handle a lot of things the other guys can't. Just ask - you'll love how often we say "We can do that!"

- * **Multiple files accepted** - You can send us a consolidated file or a separate payroll & census file.
- * **No prescribed data format** - We can provide a template but we are happy to work with the file that comes right out of your system.
- * **Division or multi-company processing** - We can code your file to pull from multiple bank accounts based on information you provide in your system.
- * **Forfeiture management** - We can use your forfeiture balance in real-time to reduce your employer contributions you are making per payroll.
- * **Part-time employee management** - We can scrub your payroll file to update your employee's eligibility status if they surpass their hours threshold.
- * **Payroll reminders and alerts** - We've got your back and we'll send reminders and alerts if your payroll gets behind.



YOUR PLAN DESIGNED YOUR WAY

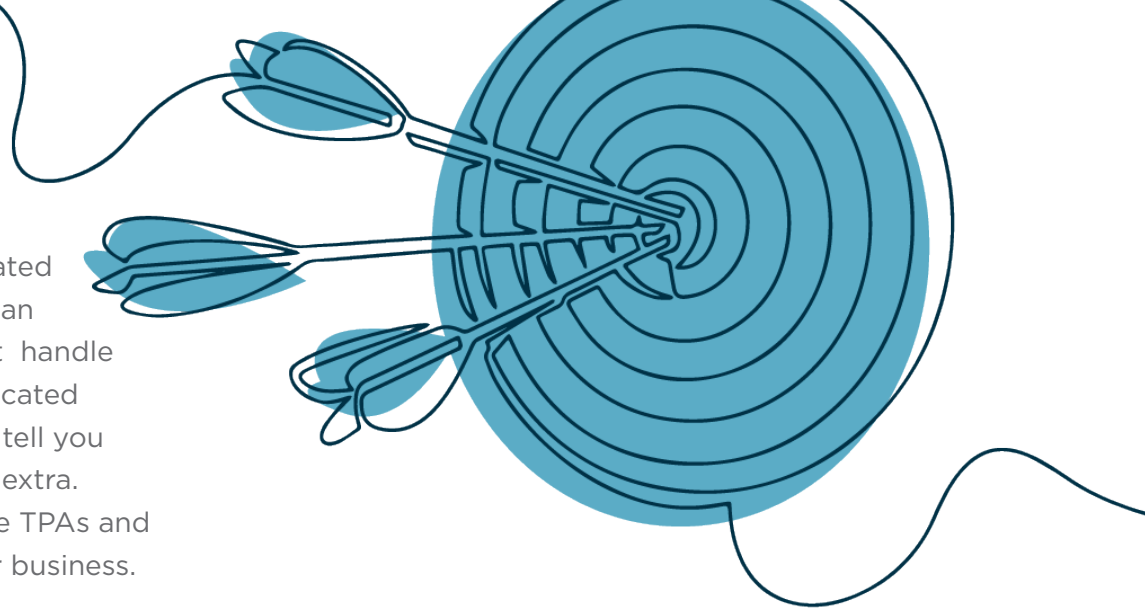
A great plan design helps you and your employees achieve their goals

A great design does a ton of heavy lifting for the plan. On the one hand, it can be a critical component of the company's benefits package - targeting contributions to key employees and helping to attract and retain the best in a competitive market. A great plan design can also be THE deciding factor in whether your employees are ready when they go to retire - far more impactful than even the best education and engagement program. By incorporating known behavioral tendencies, a smart plan design can double your participation and significantly increase the amount your employees save. That's powerful!

BlueStar's plan design experts will help you get the most of your plan and help ensure you and your employees achieve their objectives. But we're also practical! The best design can fall flat if it doesn't jive with how you operate. A great plan design on paper can cause enormous headaches if it can't be supported operationally. That's why we'll do a full analysis - not just your objectives but how you run your business and what information is available through payroll. Even better, we don't nickle and dime. So a great plan design won't cost you extra.

TARGET THOSE CONTRIBUTIONS

Not all retirement plans are created equal. And not all retirement plan providers are either. Many can't handle the complexity of more sophisticated plan designs and will either not tell you about them or charge you a lot extra. But unlike other providers, we're TPAs and recordkeepers first so that's our business.



Let us illustrate how new comparability or a cash balance plan combo can really take your plan to the next level and allow you to target contributions to key employees. Your plan becomes a key part of a multi-pronged compensation package that allows you to reach your own personal objectives and reward top employees.

PUT YOUR PLAN ON AUTOMATIC!

Here at BlueStar, we're huge fans of automatic enrollment and automatic escalation! We know that if you want to increase participation in your plan and help ensure your employees are on track to retire, automatic enrollment is definitely the way to go. No need to shy away for fear of employee blowback or administrative hassle. We've got you covered. Not only will we help set you up for success, we'll make it super easy to administer.

STRETCH THAT MATCH!

Remember those behavioral dynamics? If you match a dollar for every dollar your employee contributes up to 3% of their compensation, guess what your employees will likely contribute? If you guessed 3%, you're right.

So if you want to encourage better savings habits, **STRETCH THAT MATCH!** Change up your match so that you are contributing **\$0.50 for every dollar contributed** and provide that **match up to 6% of their compensation**. You aren't spending any more than before, but you've likely doubled your employees' savings rate.





EASY TO USE EVERYTHING YOU NEED

Data at your fingertips, reporting automatically to your inbox.

We love hearing what our sponsors and partner providers say about our online portals. But we're not surprised. Our portals were designed by data nerds who value information and operational specialists who know what you need. The end product is a portal that gives you real access to all of your plan and participant data in an intuitive and easy to use format.



PLAN HEALTH AT A GLANCE

Your Sponsor Dashboard provides an at-a-glance view on your plan health with drill downs on participation and savings behavior by age and HCE status.



SPONSOR PORTAL OPTIONS

For our PEPs and MEPs, your sponsor portal can be viewed adopter by adopter or all wrapped up at the Plan level. Why? Because that's what you need.



INTERESTED IN INVESTMENT INFORMATION?

We've got that covered. You can research and easily see fund utilization so you can make good plan investment decisions. We even have detailed revenue sharing information available online.



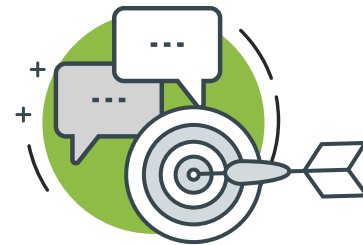
EASY ACCESS ACCOUNTS

Drill down to each employee's account and see what they see when they login. Sponsors have the ability to update participant records right online and our detailed audit records ensure there is a plan record of who made what changes.



DATA IS POWER!

That's why we give you and your advisors the ability to drill down on your participants' plan and readiness data. Enrollment meetings are super-charged when your advisor can walk in to the room knowing who's on track and who needs a little help.



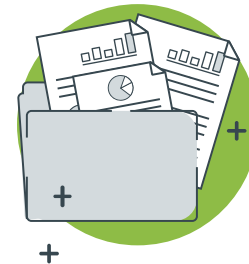
TARGETED MESSAGING

Coupled with our Message Center, you can use the data to target messages to specific groups. Want to increase participation or highlight your new Roth feature? With just a couple of clicks, you can design and schedule a campaign for a target audience.



DAILY ACTIVITY ACCESS

You even have online access to our daily activities. Now that's access! Interested in the status of a loan or distribution? Want to know a mapping notice has been mailed for an upcoming fund change, no problem! We're so confident in our service standards, we let you watch us work.



IMPORTANT DOCUMENTS IN ONE PLACE

Our document vault lets you warehouse all of your important plan documents in one place - from participant forms and beneficiary designations to annual reports and 5500s. With all of your key documents in one place, your annual audit or plan review is a piece of cake.



YOUR MEP AND PEP SPECIALIST

Multiple Employer Plans Make Great Business Sense.

Plans that combine multiple employers into a single plan allow companies to pool their resources and access better services at better prices. MEPs and PEPs also help to offload liability from business owners unfamiliar with their fiduciary responsibilities to professional organizations that understand the job requirements and can take the necessary steps to reduce risk and protect plan participants. For small and medium sized companies that want to provide great benefits to their employees - multiple employer plans are an excellent choice.

When Experience Matters

When it comes to your MEP or PEP, experience matters. BlueStar has been a leader in the multiple employer plan space for almost 20 years. Recordkeeping and administering multiple employer plans is definitely not the same thing as running a big 401k plan. When you select a provider to service your MEP or PEP, you don't want a company that is new to the game. Multiple employer plans require specialized knowledge and custom-built systems to service them appropriately. With BlueStar, you get a provider that has been fine tuning our multiple employer plan systems and service offering for almost 20 years. With deep experience servicing associations and PEOs, nothing will surprise us!

The Technology You Need

Out of the box recordkeeping software is not suitable for your multiple employer plan. That's why over the past 20 years we've built proprietary technology to meet the needs of our multiple employer plans. From sponsor portals that seamlessly transition from a participating employer view to a wrapped up MEP view to smart reporting that consolidates information at the level that makes sense for each contact to sophisticated contact management that allows us to target communications and requests to the correct party - our technology will make it easy for you and super appealing to your participating employers and prospects.



The Flexibility You Want

MEPs and PEPs do not inherently constrain plan design options for the participating companies. But many providers limit your options because their systems can't handle the variety of choices. That's not the case with BlueStar. Our experienced consultants will help you design your plan and decide how big you want your plan design playground to be. You may choose to limit the options for administrative ease - like requiring a single definition of compensation or standard distribution options. You may also limit the options to achieve a particular goal - like defaulting to automatic enrollment or requiring safe harbor contributions. That's awesome - we can help make your plan a success! But you ALSO have the option to make the playground really big and let each company has as much fun as they want.

BETTER BILLING AND PRICING OPTIONS

Our flexibility also extends to our billing and pricing options. Some adopters are going to want to assess the fees to plan participants. Others will want to pay the plan expenses themselves. Our awesome technology lets us accommodate these adopter specific requests - even while enjoying all the economies of scale that come with being part of a bigger plan.

THE RIGHT TOOLS FOR YOUR MEP

We are committed to the success of your plan and will provide dedicated resources and tools to help you grow.



HELPING YOUR PLAN EXPAND

WHITE LABEL YOUR PLAN

Whether your MEP or PEP is for your association, PEO, or a new business initiative for your advisory or consulting firm, your plan needs to feel unique and reflect your brand. We can help! With the help of that great BlueStar technology, you can customize your plan portal, brochures, and participant materials with your logo and colors. You can even have branding options at a company by company level that differs from your MEP branding. And because our system is so flexible, we don't even charge extra for it!



DEDICATED MARKETING SITE

If you need help telling the story of your MEP or PEP, we're here for you! The advantages of your MEP and PEP plan - from better pricing to flexible plan design to reduced liability - is an amazing story and we'll help you shout it out. We'll build a custom site just for you that showcases your plan and explains the advantages of pooling individual plans together under one umbrella. With a couple of clicks, adopters can request a proposal or start the adoption process.



MARKETING SUPPORT

We'll also produce for you a ton of collateral material that you can provide to prospects so that growing your plan is super easy. Even better, the BlueStar team will be right there in your corner - providing proposals, sitting in on presentations, and helping you explain the benefits of your plan.



ENGAGING PARTICIPANTS

"It is refreshing to have a true partner in BlueStar that treats our clients with exceptional care and regard. They have reduced our day-to-day administrative burden to an all time low while raising our confidence level in service and compliance to an all time high. They run and execute a well designed game plan yet they also provide flexibility and maneuver easily when faced with unique and changing circumstances. The dedicated service representatives are extremely knowledgeable and supportive, often proactively making us aware of information that is pertinent to our business. My only regret is not having transitioned to their services sooner."

VP, Benefits,
MEP Client

THE GOAL IS SIMPLE: READINESS

We want your employees to reach their retirement goals. That's why our plan participant portal, [MyPlanConnection.com](https://myplanconnection.com), greets each and every participant with the punchline: how are YOU doing with YOUR retirement plan? Are you on target to be **READY?**

We understand that the best decisions are always educated ones. But delivering on that for your participants is easier said than done. That's why we've taken our participant tools and materials to the next level. Beyond informative, our participant experience is engaging. We boil it down. We communicate in plain English. We make it visual and interactive whenever possible. And we make our resources available to your participants – at all times.





A UNIQUE PARTICIPANT EXPERIENCE

We've designed our participant experience to jump start their retirement journey. With plan designs like automatic enrollment and progressive savings and smart plan defaults, your employees can get on track with next to no effort on their part at all. We also provide all the information they need to be successful right in front of them. With our retirement readiness tools and regular feedback, it's easy for them to reach their retirement goals.

But if they do need help, they are in great hands with BlueStar! For your web savvy participants, they're going to love our mobile friendly web portals with an intuitive one-click design. For those who are looking for a more traditional approach, our US-based contact center is waiting for their call or chat. With wait times averaging less than 2 minutes, our customer service definitely leads the pack - and is a welcome alternative to the phone jails of those mammoth providers. Our knowledge center also offers a host of resources and videos for the DIY folks in your group. So regardless of how they want to communicate, we've got them covered!

MyPlanConnection.com. Manage Everything.

A CENTRAL PORTAL FOR ALL OF YOUR PARTICIPANTS' RETIREMENT PLANNING NEEDS.

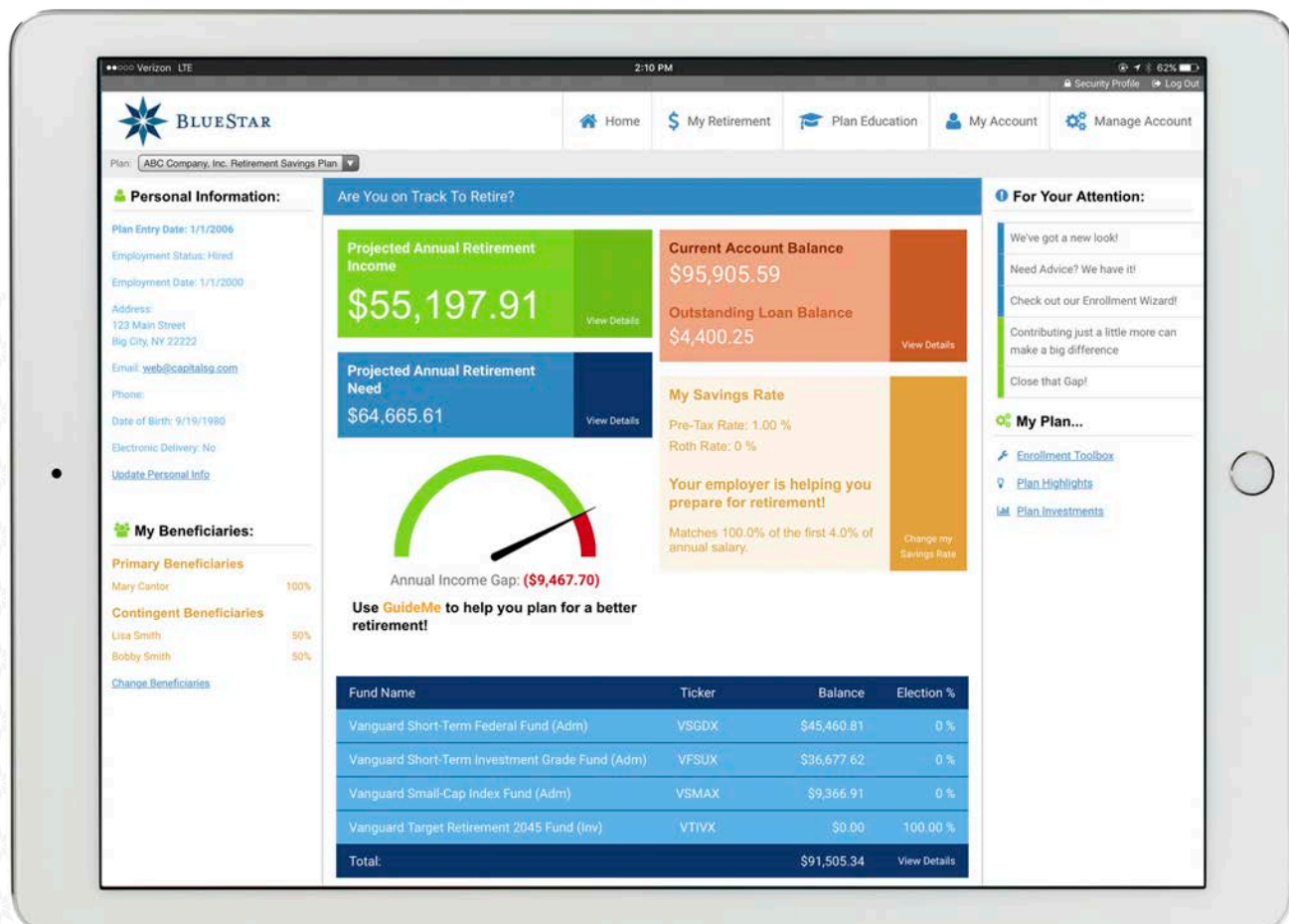
This is not just another account management website. We've designed MyPlanConnection to be a highly engaging, easy-to-navigate, one-stop-stop for all participant retirement planning. It gives your participants 24/7 access to everything they need to enroll, plan for their future, and continually manage their account.

View every important account detail:

- Retirement readiness right on your dashboard
- Guided 3-step enrollment
- Balance and vested balance by investment and source
- Loan balance and amortization schedules
- Personal investment returns by fund on a fixed or custom basis
- Fund prospectuses
- Fund fact sheets
- Morningstar fund links
- Fund level return data
- Fund operating expense ratios
- All transaction history including payroll contributions, loan repayments, fee transactions, dividends, fund transfers, etc.
- On-demand account statements

Participants can request the following transactions:

- Investment transfers
- Rebalance investments
- Investment elections
- Distribution requests
- Contribution changes
- Loan requests
- Enrollment
- Personal info changes
- Beneficiary designations





READY? SET. GOAL!

Personalized Retirement Readiness Analysis. For Every User. On Every Device.

At BlueStar, we remember why we're all doing this in the first place - to help people retire successfully. When you login to your account, you'll be met immediately with an assessment of your retirement readiness. For most people, this will be the first time they really see whether or not they're on track. It definitely can be eye-opening!

But we believe that knowledge is power so we equip your employees with all the information they need to make great decisions about their retirement. The initial assessment is based on lots of information we have including their current salary, their savings behavior, their investment strategy, and their current account balance. It's a great starting place, but they also have the ability to customize their retirement analysis by incorporating their outside assets and their partner's information. They can also modify any of the underlying assumptions - like when they are going to retire, whether to include social security, or how much they'll need in retirement.

If knowledge really is power, then with BlueStar, your employees will be Super Heroes!

Not ready? GuideME can help!

So what if you aren't on track? Don't worry, it's not over. In addition to a readiness assessment of your current strategy, every participant has access to **GuideME**, an online readiness engine that provides specific and personalized steps to get you on track. You can even do "what-if" scenarios to see how you could adjust your current strategy to get closer to your goals. Work longer, or retire early? Live simpler, or go big? **GuideME** helps you choose the path that's right for you.



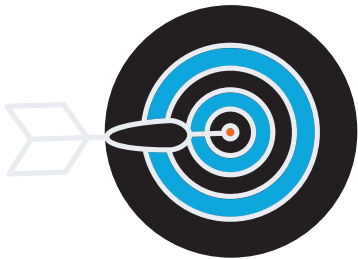
INCREASE YOUR SAVINGS RATE

Adjusting your savings plan just a little bit can have big payoffs. By increasing your savings rate just a bit, you can have a big impact on your future. If the proposed changes to your savings rate are a bit too steep, that's ok. GuideME will show you how even a small change can improve your future outcomes.



REVIEW YOUR INVESTMENTS

Your investment portfolio can also have a big impact on your future readiness. GuideME will help you determine if a change to your investment strategy could help get you on track. And while many tools are based solely on your age or your risk profile, GuideME uses all the data to determine the investment allocation that is right for you.



ADJUST YOUR PLAN

Working a little longer or living off a little less, can also have a dramatic impact on your ability to retire successfully. Knowing when you can and should retire definitely falls into the "knowledge is power" bucket!

Demo now at MyPlanConnection.com

PARTICIPANT PORTAL:

Username = 333344444

Password = 4444

SPONSOR/ADVISOR PORTAL:

Username = sponsor

Password = sponsor



ENROLLMENT KITS

Our Goal Getter Guides are customized to your plan so your employees have all the details about this great benefit you are providing. The guides are engaging, informative, and accessible, providing an easy 3 step approach for both your novice and savvy investors.



QUARTERLY STATEMENTS WITH GAP ANALYSIS TOOL

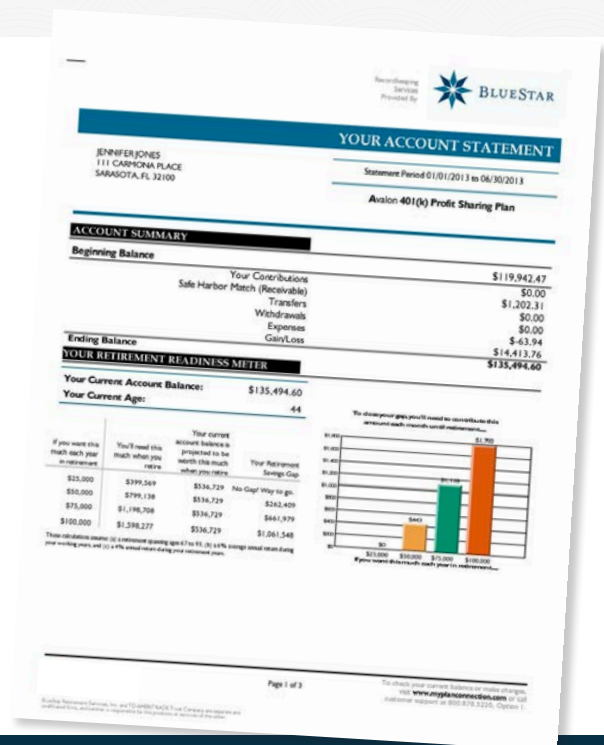
Beyond simply sending out the required statements, we've coupled ours with a personalized Gap Analysis Tool. So that throughout the year, your participants can automatically check in on how close or how far they are from achieving their goals.



RETIREMENT PLANNING TOOLS

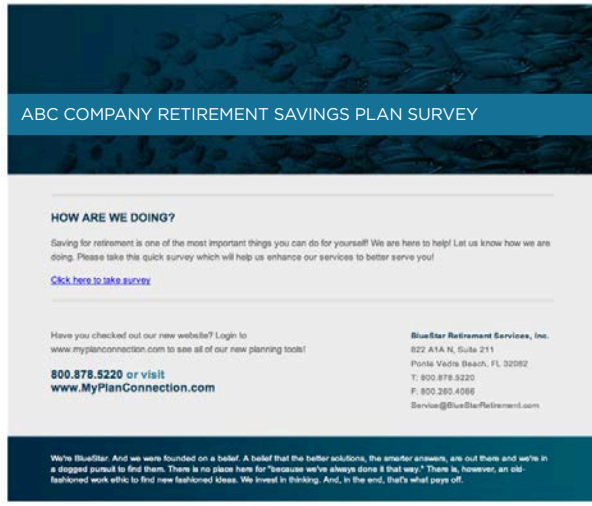
Your employees will get online access to everything they need to get on the right road to retirement.

- **How to Save:** Our GuideMe module, interactive Retirement Calculator, Early\$tart Planner, and Retirement Budget Builder help participants plan appropriately, so there are no surprises.
- **Where to Invest:** Our dynamic investment videos and Resource Center work together to teach participants how to create their perfect portfolio mix for their goals.
- **Account Visibility:** Your participants' key account information is accessible at all times - in simple, easy to read formats.



NOTIFICATIONS

We keep your participants thoroughly informed on their plan - so that they can stay up-to-date on any changes and make adjustments as needed. Our notification system is also an important part of our security system - ensuring your employees are always aware of any activity on their account.



EDUCATIONAL WEBINARS & MORE

We make sure your participants stay engaged and informed on an ongoing basis by offering periodic tailored webinars with tips on planning and investing - as well as continuously providing other educational materials.

PERSONALIZED PARTICIPANT SERVICES

Our Contact Center is ready and able to answer all of your employees' questions. They can call into our US-based call center and talk to one of our great Customer Service Representatives or conveniently use our online chat. Both our call center and chat support multiple languages for your diverse employee base. Our Knowledge Center is also a fantastic resource with FAQs and online videos that answer all of the common employee questions.





SUPERSIZE YOUR PLAN WITH OUR GREAT PARTNERSHIPS

With our technology chops, we are able to bring you even more benefits. We know that your employee's retirement plan is a core - but not the only - component of their financial plan. That's why we have leveraged our industry connections to bring you even more options. From investment management to financial wellness and HSA integration, we've got the full financial spectrum covered.

MANAGED ACCOUNTS

The investing aspect of your plan is often a barrier to entry and a big stumbling block along the way - with participants regularly underperforming key indices due to poor investment behavior. Despite old adages to buy low and sell high, the average investor reacts emotionally to market swings and often does the exact opposite - selling when markets bottom out and buying back in after the recovery.

We've teamed up with industry-leading managed account providers to give your employees access to professional investment advisors at a fraction of the cost they could do on their own. These solutions provide a personalized investment approach that goes way beyond simpler solutions based solely on age or risk profile.



HSA INTEGRATION

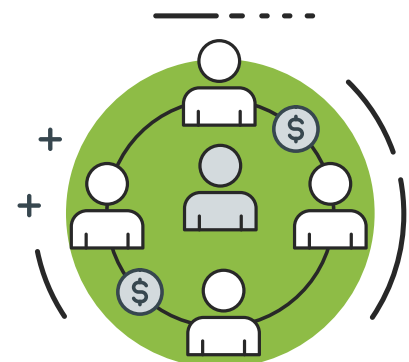
As the retirement savings gap is widening and healthcare costs keep climbing, we recognize that connected problems require connected solutions. By bringing together intuitive technology and remarkable service, we enable millions to achieve wellness today and financial well-being tomorrow. That's why we've teamed up with **HealthEquity** - to help you connect health and wealth together. With our integrated solution, your employees HSA and retirement account data are displayed side by side. This helps promote better financial habits, simplify investing, and deliver a cohesive experience.



FINANCIAL WELLNESS

While your retirement plan is a critical component of your employee's financial security, they face numerous financial challenges every day - from credit card debt to saving for college to juggling their parents' nursing care. These stressors distract from their job performance and significantly impact their quality of life.

But lots of programs are more sales ploys than real unbiased advice. We've teamed up with **Financial Finesse** to make it easy for you to offer a comprehensive financial wellness program - where no one is trying to sell them anything. Real advice for their real financial challenges.



YOUR PROPOSAL

“From start to finish, BlueStar provides outstanding customer service. They always answer my questions in a timely manner. Their team is very knowledgeable about all aspects of the industry. Their services are the complete package. I especially appreciate their prompt conversion process along with their compliance expertise. They make my job as a plan administrator exponentially easier.”

COO & CFO,
Open MEP Client



PROPOSAL

RECORDKEEPING & ADMINISTRATION

BlueStar Retirement Services, Inc.

Basic Fees:

Base Fee	\$3,000 per year
Per Account Fee	First 200 Accounts: \$60 per account per year Next 300 Accounts: \$50 per account per year All Other Accounts: \$40 per account per year
Plan Materials Fulfillment Fee	\$7 per eligible participant per year

Transaction Fees:

Loan Setup Fee	\$100 per loan
Annual Loan Service Fee	\$50 per loan per year
Participant Withdrawal	\$50 per distribution
Termination Distribution	\$100 per distribution
QDRO Review and Processing	\$250 per QDRO

Summary of Standard Services:

- Participant, Sponsor & Advisor Online Access to MyPlanConnection.com
- Plan Design Consulting
- Compliance Testing
- Government Filing
- Audit Support
- Payroll Processing
- Distribution & Loan Processing
- Participant Services Center
- Participant Education Materials

Optional Services:

- Plan document: \$500 establishment fee
- Enrollment session services: per current enrollment rate card

Notes:

- All revenue sharing payments are retained by the Plan.
- All fees can be billed directly to the plan sponsor or assessed against participant accounts.
- The foregoing is a summary and is not exhaustive. Please consult the applicable services agreement for details. Pricing is subject to change.

WE'RE BLUESTAR

And we were founded on a belief.

A belief that better solutions and smarter answers are out there - and we are in a dogged pursuit to find them. There is no place here for "because we've always done it that way." There is, however, an old-fashioned work ethic to find new-fashioned ideas. We invest in thinking. And, in the end, that's what pays off.



BLUESTAR