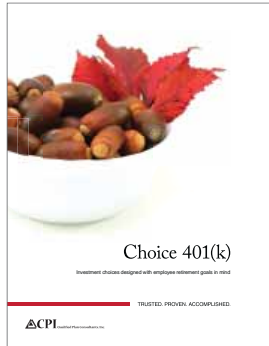
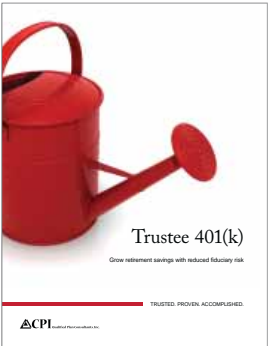




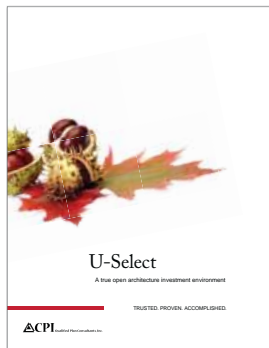
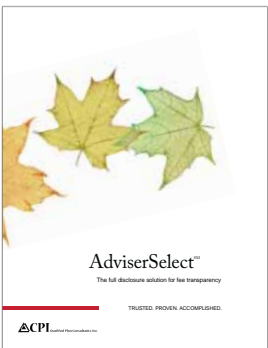
RETIREMENT PLANS — OUR PROGRAMS



Fully Bundled Defined Contribution Plans

A co-fiduciary mutual fund product, the **Trustee 401(k)** program features competitive institutional pricing. The program includes a Board of Trustees which signs on as a co-fiduciary for all investment selection and monitoring responsibilities, limiting the overall fiduciary liability.

The **Choice 401(k)** group annuity product, on the other hand, provides over 70 investment options to choose from including both indexed and actively managed fund options — choose a core lineup that is regularly monitored and updated by an experienced investment committee, or a customized lineup from the full Choice list.



Open Architecture Defined Contribution Plans

Our open architecture programs offer all of the features available to large plans, in addition to a competitive pricing structure allowing even the smallest company to take advantage of the revenue sharing available through many fund companies.

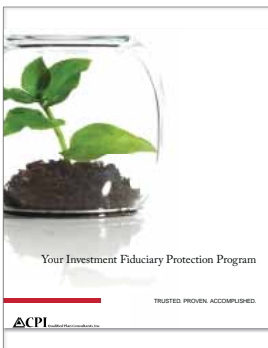
We handle the details while offering our customers more than 6,000 load and no-load fund options.



Pension Plans

Regardless of market conditions, a defined benefit plan delivers a specific monthly income at retirement, allowing employees to plan for a replacement of their income stream in retirement. This makes a defined benefit plan a valuable tool to attract and retain talented employees.

Alternatively, cash balance plans exhibit features of both defined benefit and defined contribution plans. Cash balance plans are a great fit for plan sponsors who want to maintain a predictable funding cost each year and provide a guaranteed level of retirement income for their employees.



The Investment Fiduciary Protection Program Providing Fiduciary Protection for Plan Sponsors

Fiduciary responsibility for the investments in a 401(k) plan is allocated to the named fiduciaries, generally the plan sponsor. The only way to change this is to engage an investment manager who accepts fiduciary responsibility as part of his services. The CPI Investment Fiduciary Protection Program shifts the responsibility for selection, monitoring and changing plan investments away from the plan sponsor and financial adviser to the named investment manager.

Sunlin Consulting Investment Advisory Services (Sunlin), the investment manager for the CPI Investment Fiduciary Protection Program, is a plan fiduciary pursuant to Sections 3(21)(A)(ii) and 3(38) of ERISA.

To order a supply of any of our materials, contact us today at 800.279.9916 ext. 765.

