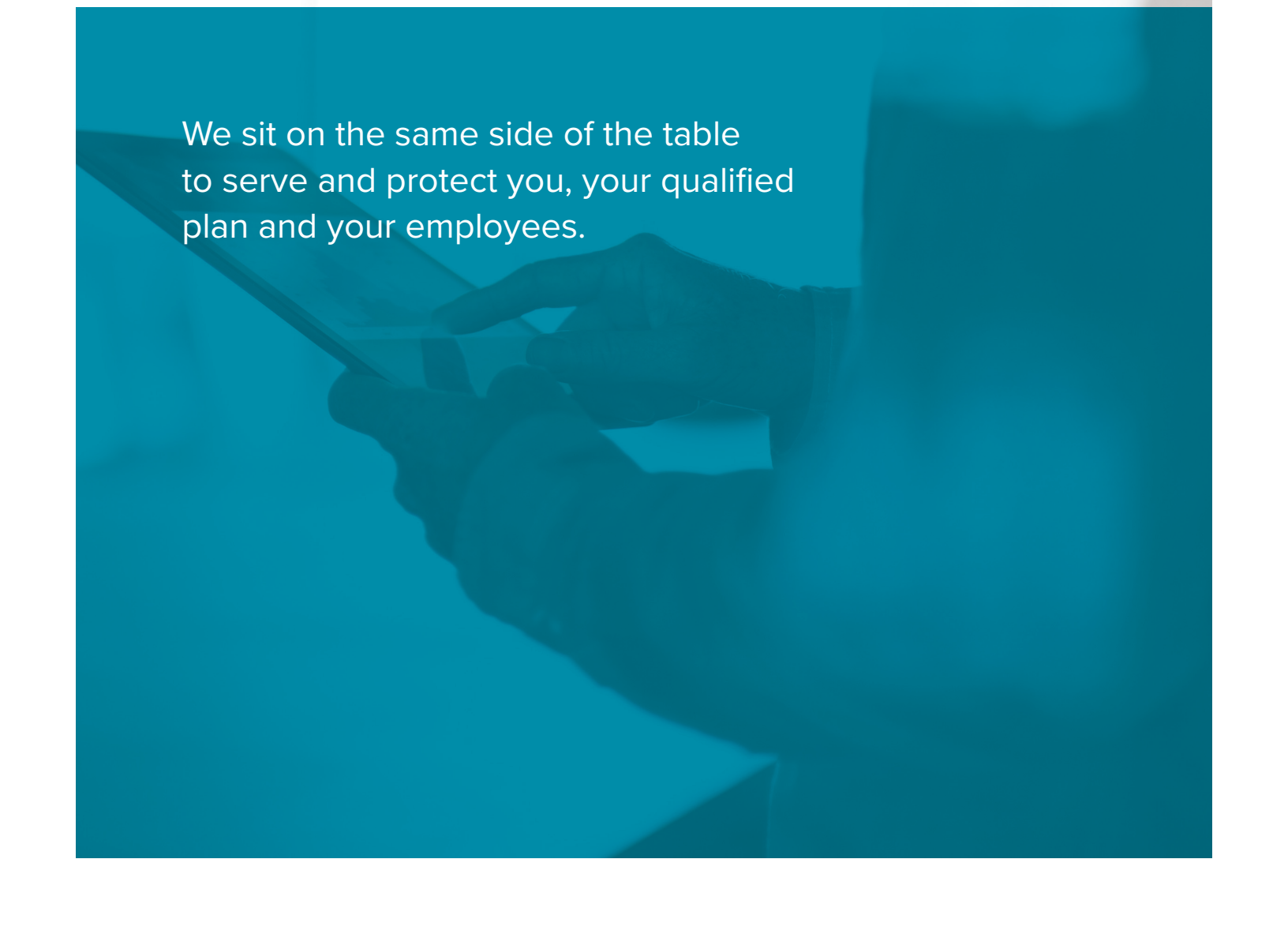




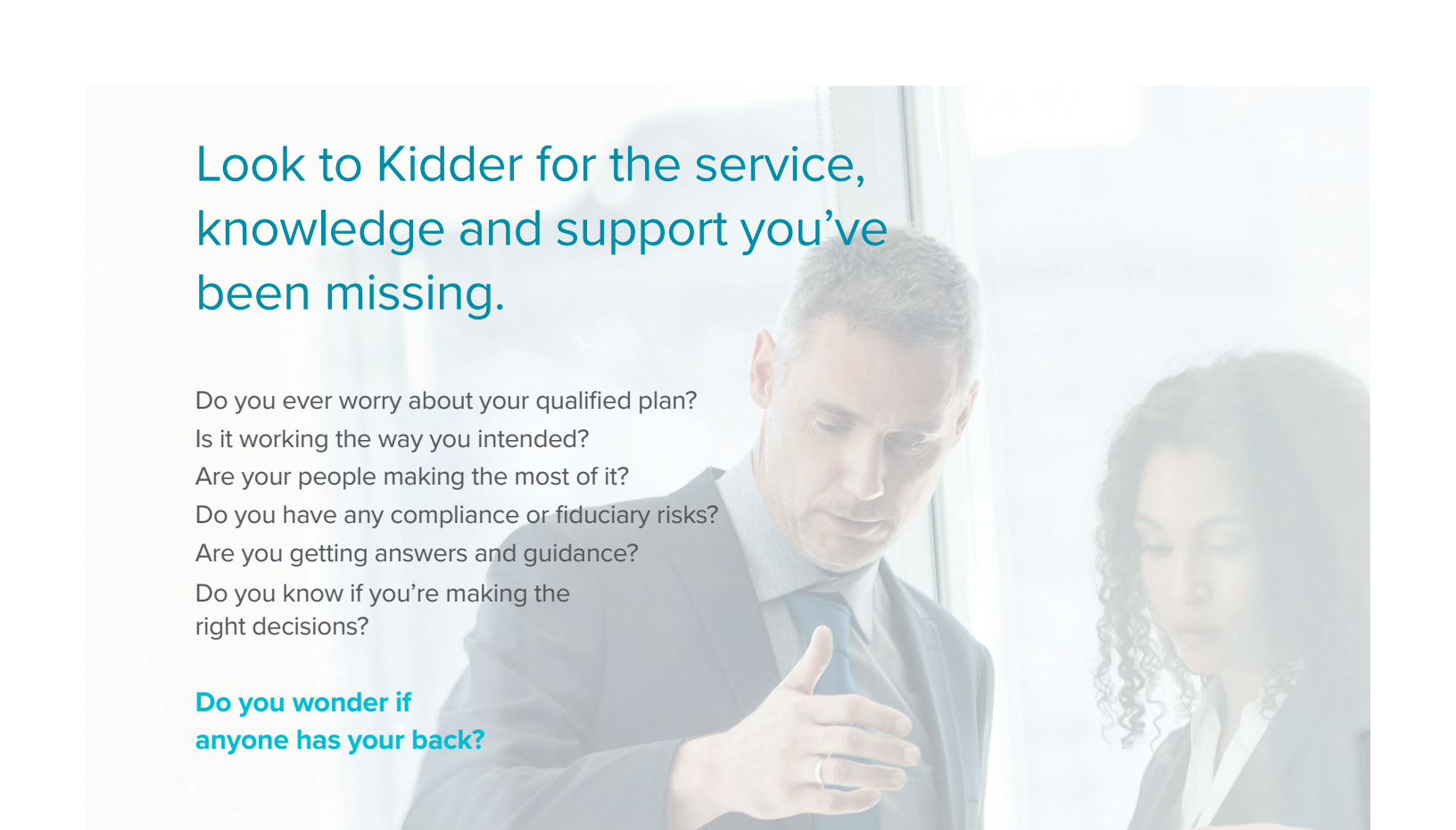
Qualified Plan Client Advocate
Concierge Services

Ask**Kidder.**[®]

The qualified plan experts



We sit on the same side of the table
to serve and protect you, your qualified
plan and your employees.



Look to Kidder for the service, knowledge and support you've been missing.

Do you ever worry about your qualified plan?
Is it working the way you intended?
Are your people making the most of it?
Do you have any compliance or fiduciary risks?
Are you getting answers and guidance?
Do you know if you're making the
right decisions?

**Do you wonder if
anyone has your back?**

We create order from retirement plan chaos.

Think of us as your independent guide through the complexities and responsibilities of creating, managing and ultimately benefiting from your organization's retirement plan.

Plan Consulting, Plan Design & Documentation

The best plan for you and your people is usually not an off-the-shelf solution. Once we understand your unique needs, objectives and budget, we can create a single plan – or combination of plans – to match your specific requirements and expectations. The response we usually hear is, “I didn't know you could do that!”

Plan Administration & Compliance

With Kidder at your back, you'll have the confidence of knowing that your plan is in compliance with the complex and often confusing rules and regulations governing qualified plans. We deliver tools and resources to help you meet required standard of fiduciary governance.

And we monitor the work of your TPA and recordkeeper to optimize their efficiency and effectiveness.

Investment Recordkeeping & Investment Due Diligence

We guide you through the process of developing and maintaining investment due diligence procedures and required supporting documentation.

Participant Education/Advice & Financial Health/Wellness

A plan is only effective if participants understand it and use it. We work with you and your plan's financial advisor to design, monitor and satisfy the participant education and communication requirements of ERISA Section 404(c).

Meet Jennifer Jensen, QKA

Qualified Plan Client Advocate/Concierge

Jennifer is a recognized expert in administration, compliance and quality control for 401(k) and Employee Stock Ownership (ESOP) plans. Leveraging nearly 25 years of experience, she delivers high-touch, high-value, concierge-level service, information and support to Kidder qualified plan clients of all sizes.



“For more than 20 years, Jennifer has always been proactive when compliance or plan administration changes are required. As a result, we’ve never had an inquiry by any agency regarding our plan or annual report filings.”

Ron Zantingh, Executive VP, COO
Marion County Bank

“It’s valuable to have someone who knows us, who knows the “new rules” that may be coming, and who can act as our advocate whenever the need arises. Jennifer has been our go-to person for bringing projects and problems to successful resolutions.”

Keith Welling, President/CEO
TruBank

“Jennifer is always quick to respond to my questions and is so helpful in explaining how things flow together. I have never dealt with a 401(k) before, and she does such a nice job “dumbing it down” for me so that

I can understand what I need to know. I am glad that I have Jennifer on my team!”

Kristin Stanley, SHRM-SCP, HR Manager
Mary Ann’s Specialty Foods

“We rely on Jennifer to keep us compliant and as a result, we feel extremely confident that our plan is administered properly. She responds quickly to Plan Design and Documentation issues, reviewing possible changes and updates to our plan documents. She always looks out for our interests and provides us with good advice.”

Daniel D. Stocker, President/CEO
1st Iowa State Bank

“For more than 10 years, Jennifer has worked with us on our ESOP and 401(k) plans – always being responsive and helpful. She is a valuable resource for Shoemaker & Haaland.”

Douglas W. Weihe, P.E., S.E., President
Shoemaker & Haaland

AskKidder.®

The qualified plan experts

The Kidder Company

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Urbandale, IA 50322
Ph. (515) 254-2277

www.askkidder.com

Consulting Offices:

Omaha, NE
Mason City, IA

The Kidder Company and our staff participate and serve in professional organizations and societies, including:

American Retirement Association

The American Retirement Association is a non-profit professional organization with more than 30,000 members. Its goals are to educate all retirement plan and benefits professionals and to create a framework of policy that gives every working American the ability to have a comfortable retirement. The organization is comprised of five premier industry associations – the American Society of Pension Professionals and Actuaries (ASPPA), the American Society of Enrolled Actuaries (ASEA), the National Association of Plan Advisors (NAPA), the National Tax-deferred Savings Association (NTSA) and the Plan Sponsor Council of America (PSCA).

The American Society of Pension Professionals & Actuaries

ASPPA is the national professional society of benefits professionals and is the premier educator, voice and advocate for the employer-based retirement system.

ESOP Association

ESOP is a national, non-profit membership organization serving approximately 2,500 employee ownership plan companies and professionals with a commitment to ESOPs. It is the only association devoted solely to ESOPs and promotes and enhances laws before Congress and regulatory agencies that govern ESOPs.

National Center for Employee Ownership

NCEO is a private, nonprofit membership and research organization that serves as the leading source of accurate, unbiased information on employee stock ownership plans, equity compensation plans such as stock options, and ownership culture.

American Bar Association

The ABA is the largest voluntary professional association in the world. Its mission is to be the national representative of the legal profession, servicing the public and profession by promoting justice, professional excellence and respect for the law.

National Association of Plan Administrators

NAPA is a member organization of the American Retirement Association. It was created by and for retirement plan advisors and is the only advocacy group exclusively focused on the issues that matter to them.

Center for Board Certified Fiduciaries

The CBCF's mission is to provide critical infrastructure to accelerate the development of exemplary fiduciaries, both lay and professional. This is accomplished by Board certifying fiduciaries in one of 10 areas of specialization.