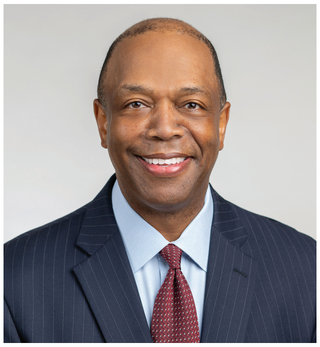
EQUITABLE
ADVISORS

Summary of Services We Can Provide for Your Retirement Plan



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Equitable Advisors is dedicated to supporting your retirement plan with knowledge, resources, and services that can help maximize the value of this important benefit to you and your employees.

The plan sponsor services we can provide focus on helping small businesses not only fulfill their fiduciary obligations, but also maintain a plan that stays current with industry trends and is attuned to the changing needs of your workforce. Our services include an employee communications/education component designed to help employees take appropriate action and use the plan to save for retirement.

Plan Sponsor Services

Plan Design

- Assistance documenting the plan's goals and objectives
- Guidance on plan design options
- Provide a sample investment policy statement
- Provide information on retirement plan products and services
- Assistance with plan vendor/recordkeeper searches

Plan Administration

- Assistance with reviews and updates of the plan's investment policy statement
- Attendance at plan investment committee meetings
- Reviews of plan fees and services against industry benchmarks
- Ongoing calls/meetings to help assure overall satisfaction with providers

Plan Compliance

- Guidance on defining, documenting, and disclosing fiduciary actions

Plan Participant Services

Enrollment Services

- Coordination and implementation of employee enrollment meetings — specify format (group and/or individual meetings) and their frequency — to help plan sponsors fulfill their fiduciary responsibilities

Retirement Savings

- Education on benefits of the plan and general financial education
- Education materials, including hypothetical asset allocation models with different time horizons and risk profiles
- Information on plan investment options, types of holdings available, expenses and historic investment performance

Account Distributions

- Information about distribution options (available upon request)