

EnrollCompleteSM



An automated digital publishing platform for print and Web communications

With increased attention on plan administration, expense disclosures, and fiduciary responsibilities in employer-sponsored plans, you need more than just a printer to deliver clear, accurate, and compliant enrollment materials. Traditional fulfillment services are generally more expensive, less responsive, and more error-prone than what can be achieved with a good on-demand solution today.

Frequent changes to forms, constantly growing fund lists, and the industry's heightened focus on disclosure make it more important than ever that your enrollment materials be managed by a tightly controlled process designed for that very purpose. And with pressure from employers to provide comparable materials online, the job of coordinating all this publishing and content management demands an integrated solution.

A Practical Approach to Targeted Communications

EnrollCompleteSM is a digital publishing platform that makes it practical to deliver targeted communications for every employer, no matter how small. More than just "print-on-demand," EnrollComplete integrates the entire publishing process by combining content management, composition, workflow, and ordering in a highly configurable ASP solution.

A high level of automation makes it practical to offer "big plan service" to even your small and mid-size clients. Just import or enter data about the employer and plan, and minutes later you can be reviewing and ordering richly customized documents and an employer-branded microsite containing all the details of each plan.

And because NewRiver is not a printer, we let you direct your print orders to whatever qualified printer you choose – even splitting work among several printers within a day – ensuring that you get the best terms and service from all your print vendors.

Who Is EnrollComplete for?

EnrollComplete is designed for retirement plan providers and third party administrators who want cost-effective participant communications that reflect the specific details of each plan.

EnrollComplete provides:

- **Custom Communications** – from enrollment materials and forms to direct mail announcements and compliance materials

- **Microsites** – enables providers to offer dynamic branded websites to all clients to help drive online enrollment
- **Print-on-Demand Communication/Savings** – eliminates the waste, errors, and delays of traditional fulfillment systems
- **Automation** – makes it practical to extend "big-plan" service to small or mid-size plans
- **Fund Data Services** – covers all mutual funds and any provider's annuity accounts with custom fact sheets and performance summaries

Future Trends: Changes in Retirement Plans Call for Improved Communications

A recent study by Diversified Investment Advisors, entitled "Prescience 2010: Expert Opinions on the Future of Retirement Plans," cited key trends and predictions surrounding plan fiduciary activity and participant communication. Among their predictions for the future are:

- 53% of sponsors will have adopted automatic enrollment
- 13% of mid-size sponsors will change a recordkeeper
- Over 40% will conduct due diligence for new investment managers
- 79% expect to be offering personalization of print or Web materials

With any of these changes, you'll need a communications plan. According to the 2005/2006 Annual 401(k) Benchmarking Survey¹, plan sponsors consider targeted, custom, and Web communications to be much more effective than traditional generic print materials. Are you ready to meet emerging participant communication demands?

¹Annual 401(k) Benchmarking Study, 2005/2006 edition, conducted by the Human Capital practice of Deloitte Consulting LLP, the International Foundation of Employee Benefit Plans, and the International Society of Certified Employee Benefit Specialists



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Benefits to Your Firm

EnrollComplete offers many benefits to your firm and your retirement plan customers:

- **Enhance Participant Experience** – Our process tailors each document to reflect the details of each employer's plan, making documents feel more personalized and relevant.
- **Assure Compliance** – NewRiver's patented technology guarantees all compliance documents and manages print and Web disclosures centrally.
- **Reduce Cost** – Digital publishing replaces wasteful and error-prone kit fulfillment systems with timely, accurate print on demand, electronic delivery, and affordable custom websites.
- **Enable Printer Independence** – Because NewRiver is not a printer, we can help clients obtain the best pricing and service by giving them the ability to direct their work to printers who provide the best value or to the clients' qualified in-house print fulfillment shop.
- **Streamline Staffing** – EnrollComplete's automated processes make it possible to service more plans with fewer staff.
- **Add-on Compliance Delivery Services** – NewRiver's Intelligent Delivery ServicesSM, available with EnrollComplete, customizes delivery of compliance documents for 403(b) plans, and makes 404(c) compliance more affordable for 401(k) plans.

Coverage

- All U.S. open-end mutual funds
- All U.S. exchange-traded funds (ETFs)
- 529 college savings plans
- Variable annuity subaccounts
- Variable life and variable universal life subaccounts
- Non-registered investments, as required

Features

- **Automated Content Assembly** – highly structured templates allow you to publish precisely customized documents in minutes
- **Centralized Data Management** – plan data, business rules, and disclosure content managed centrally for both print and Web communications
- **Complete Fund Data Service** – integrates fund data from multiple sources to publish fact sheets and performance summaries using your custom disclosure language and display rules – both for print and Web
- **Printer Independence** – freedom to distribute print orders among qualified printers to assure the best value on every job
- **Operational Control** – automated workflow distributes work to authorized/assigned users, manages sign-offs and approvals, triggers email alerts, and tracks overall project progress
- **Affordable Custom Websites** – offers every employer a plan portal with all the relevant plan details and links to your secure site for online enrollment via automated microsites

How It Works

EnrollComplete combines the power of database technology with an MS Word-based composition engine to create a highly automated digital publishing platform for the mass customization of print materials and websites.

The publishing platform merges a rich set of plan data with sophisticated document templates, business rules, and fund information to create precisely targeted participant communications in just minutes. In addition to routinely used enrollment books and forms, the system can also support event-driven direct mail campaigns such as announcing changes to plan features, introducing a new investment manager, or targeting eligible employees with a "How To Enroll" mailing.

A secure, role-based workflow regulates the flow of projects among assigned users, minimizing handoff delays and errors – including approval checkpoints for quality and compliance prior to ordering.

Production orders are aggregated same-day, packaged in a standard XML format, and routed to qualified printers at your direction. The print manager role has access to a routing and release screen where pending orders can be directed to individual printers as needed. Printers sweep orders within a day and deliver them according to your negotiated service levels.

At the same time, EnrollComplete publishes for each employer a branded microsite. These dynamic, custom websites have the same rich plan details as the print materials and are maintained by the system automatically as the underlying data and fund information changes. With all this information available online, participants are more likely to start there and go directly to online enrollment, saving you the cost and delay of paper enrollment processing.

Implementation

Working with your staff, NewRiver's Professional Services team headed by a Project Manager will:

- Gather your requirements and document designs
- Establish a database, document templates, and client workflows
- Integrate compliance and fund data feeds
- Work with your selected printers to implement your materials
- Generate your microsite templates
- Help your team with deployment, testing, and training

Our implementation process is market-tested by some of the leading retirement service providers, ensuring a "best-practice" approach and flexibility to accommodate individual client needs.

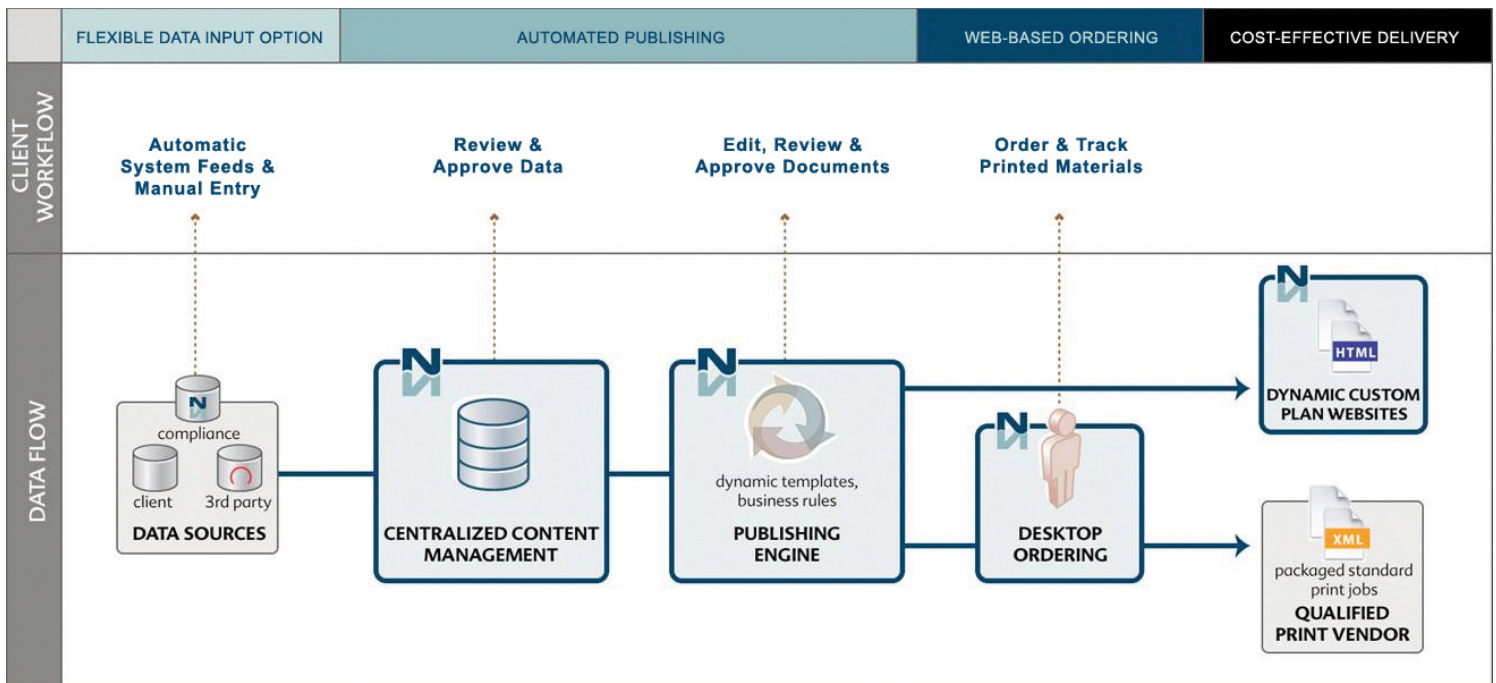
Security/Systems Integration

EnrollComplete can integrate with your systems to import employer or plan data that you maintain. NewRiver's Professional Services team will work closely with your internal implementation group to meet all of your communications, systems, and security requirements.

Customer Service

After deployment, NewRiver's Customer Support and Customer Care programs provide technical support and assistance to ensure ongoing, responsive customer service. The NewRiver Customer Support team helps to field day-to-day questions, requests, and occasional production issues. In addition, Customer Care programs are available to identify opportunities to leverage and adapt the service – or other appropriate NewRiver products – for new and evolving needs.

EnrollComplete Communications Platform



ROI

Finally, a Word About ROI

Once EnrollComplete is in place providing dynamic, targeted communications, you will also see immediate improvements on operating costs:

- **Buying Power** – EnrollComplete frees you from captive print relationships so you can get the most competitive pricing and service from each vendor. You can even route work within the same day to different printers.
- **Staffing** – Because NewRiver provides your fact sheets and performance reporting, you can reduce or eliminate analyst workload. Adding new funds involves just a few clicks.
- **Efficiency** – By automating nearly every step, your operations staff can handle more traffic in less time with fewer errors. One client doubled their volume of plans and reduced staff by 20%.
- **Drive Online Enrollment** – A good Web portal will draw employee traffic to the Web and increase online enrollment — saving the expense, delays, and errors of processing paper applications.
- **Risk Reduction** – NewRiver's compliance solutions can help provide affordable 404(c) protection with a combination of print, CD, and e-delivery.

In addition, industry communication surveys show that participants prefer to receive targeted plan communications and to get their information from the Web. EnrollComplete enables you to publish all your communications the way participants want to see them. And after all, participation is what your return on investment is all about.



Questions to Ask Other Fulfillment Vendors

1. Where do their fact sheets and performance summaries come from – do they outsource to a third party and, if so, is it EDGAR-sourced and updated daily?
2. How much user control do they offer over disclosure management, document formatting, and customization?
3. Are they willing to – or are they even able to – integrate multiple data feeds into fund fact sheets and plan performance summaries?
4. Can they offer up-to-date prospectuses in print, on CD, and online – grouped for each plan and guaranteed compliant?
5. Can they provide custom, employer-branded websites that parallel their printed materials (real websites, not just PDFs)?
6. Will they send the work to other printers at your discretion?

About NewRiver, Inc.

NewRiver, Inc. is the global leader for electronic compliance and intelligent document services for the financial brokerage and retirement industries. NewRiver's solutions enable financial brokerages, retirement plan providers, variable annuity providers, and retirement plan recordkeepers to dramatically decrease operations expenses, to strengthen customer and business partner relationships, and to improve the productivity of their employees. NewRiver currently serves more than 100 top financial companies, including Allianz/USAllianz Securities; Coates Analytics; E*Trade Securities; First Allied Securities; Lincoln Financial Group; MFS Retirement Services; Park Avenue Securities, an indirect Wholly-Owned Subsidiary of The Guardian Life Insurance Company of America; Prudential Financial; Southwest Securities; True North Financial Services; UBS PaineWebber; and Wachovia Securities. NewRiver is headquartered in Andover, Massachusetts.

For more information on how NewRiver can benefit you, call 800 481-2331 or visit us at www.newriver.com.

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