

FundPOINT® Retirement Focus Data



The industry's leading data solution tailored to retirement mutual fund compliance needs

Mutual funds are the foundation of today's retirement investing landscape, comprising 55% of all defined contribution assets. But the complexity of their expense structures, revenue sharing options, loads and restrictions can make life challenging for intermediaries in the retirement segment. Service providers such as recordkeepers, trust banks and administrators are held to a high standard of service by their respective customers, and a high standard of transparency by industry regulators. Reliable, timely, comprehensive mutual fund information is a real competitive advantage.

Improve Mutual Fund Transactions and Customer Service with a Single Source

FundPOINT Data, the only solution to source mutual fund data from Securities and Exchange Commission (SEC) filings on EDGAR, now offers "Retirement Focus" data elements that transform the vital yet unwieldy content of prospectuses into actionable information to drive critical retirement plan servicing processes.

Retirement plan service providers are anticipating new regulations that will necessitate more rigor and clarity in the disclosure of retirement plan costs. For those intermediaries wanting to improve the quality of their disclosures and reporting, NewRiver's Retirement Focus Data product offers the assurance of fund expense data, sales loads and waivers, redemption fees and service provider fees that are sourced from, and traceable to, the most current fund filings in EDGAR. That's important because General Accounting Office (GAO) studies estimate that investment management fees comprise 85% to

99% of all plan costs depending on plan size. And any stale or inaccurate data can contaminate efforts to select and monitor appropriate investment alternatives – further driving up plan costs.

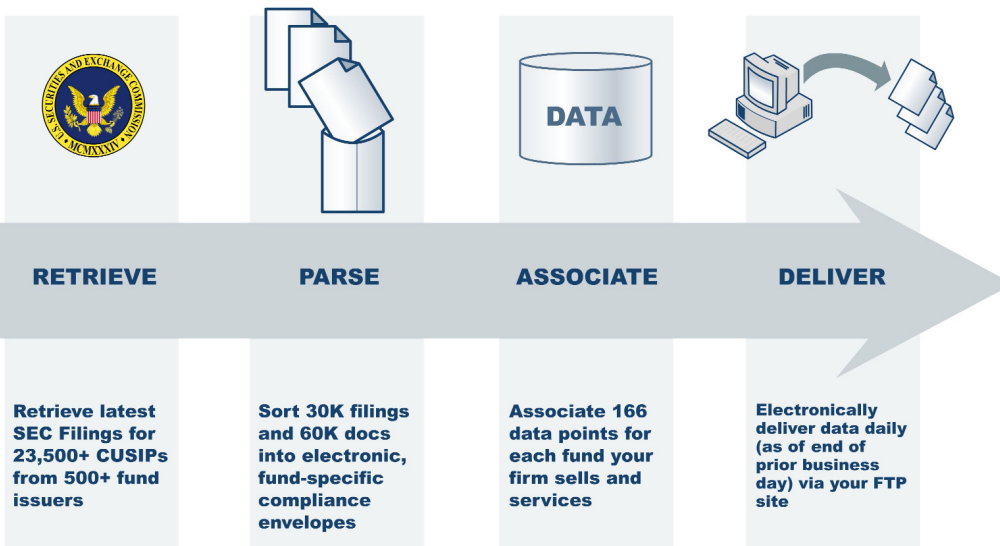
Revenue sharing opportunities represent another key piece of the information puzzle that NewRiver solves via extraction of finder's fees, 12b-1 amounts and dealer concessions for each share class of each fund – a degree of granularity necessary to capture the unique pricing of today's retirement specific share classes. And NewRiver's share class eligibility rules provide instant insight on approved usage of these shares for various types of employer-sponsored and individual retirement plans.

FundPOINT Retirement Focus Data also provides fund management experience and tenure, comparative indexes, prospectus-based fund performance, service providers, and fund announcements regarding mergers, closings and liquidations. This powerful combination of capabilities and quality are why brokerage, retirement and service provider leaders choose NewRiver as their single-source data solution.

Who is FundPOINT Retirement Focus Data for?

FundPOINT Retirement Focus Data is designed for Retirement Plan Recordkeepers, Trust Banks, and Third-Party Administrators who want to gain a competitive advantage by better serving their downstream customers while lowering costs and improving transaction quality.

Single-Sourced Data Saves Time, Ensures Quality



Which is more efficient – relying on 500+ fund companies to collect mutual fund data or retrieving it daily from EDGAR, the definitive mutual fund document depository? Only NewRiver provides patented process technology to retrieve, parse, associate and deliver timely, accurate "compliance grade" data. That's why financial service leaders choose NewRiver as a single-source solution rather than self-manufacturing data themselves.



NEWRIVER.

Partners in Electronic Compliance and Intelligent Document Fulfillment

Benefits to Your Firm

- **Competitive Edge** – A big part of providing “best-in-class” service to your customers involves giving them the right information. FundPOINT Retirement Focus Data provides the most up to date, accurate, and comprehensive data source available.
- **Lower Transaction Costs/Better Recordkeeping** – Having ready access to the right data facilitates operations, improves the quality of trade transactions, greatly reduces errors, and simplifies any trade reconciliations. The ripple effect to your firm is lower transaction costs and better recordkeeping capabilities.
- **Reduce Compliance Risk** – FundPOINT Retirement Focus Data gives your company a direct pipeline to the latest SEC filings on EDGAR, as well as peace of mind with NewRiver’s “Compliance Grade” guarantee.
- **Optimize Revenue Sharing** – Prospectus-based finder’s fees, 12b-1 amounts and dealer concessions keep broker-dealers and registered RIAs and TPA’s up to speed on revenue drivers.
- **Improve Customer Service** – You’ll improve your customers’ confidence and gain their trust by providing the right insight on fund share class eligibility, fee disclosure, marketing timing rules, redemption fee waivers and other regulatory issues aimed at better protecting and informing their retirement plan participants.

Coverage

With over 160 data points, FundPOINT Retirement Market Focus Data is – quite simply – the most comprehensive, timely and accurate retirement data source available. Key areas of coverage include:

- **Fee Disclosure** – Recent studies by the Government Accountability Office (GAO) and AARP found that 80% of workers don’t know that mutual fund investments include fees. Congress will continue the clarion call for uniform fee disclosure and urge the Department of Labor (DOL) to take some type of action. Today, FundPOINT Data captures the most up-to-date fee information for the retirement market including 12B-1 fees, management fees, service fees, etc.

- **Redemption Fee Waivers** – An area where fund companies have shown a high degree of “evolution,” FundPOINT Retirement Focus Data covers a varied amount of redemption fee waivers including hardship, termination, de minimus distribution, forfeitures distribution, excess contribution distribution, among others.
- **Share Class Eligibility** – As share classes proliferate in the mutual fund industry, the use of the share classes is often restricted by the fund issuers. 401(k) service providers need to know the funds they are recommending to their customers are eligible for plans. Only NewRiver collects information straight from the EDGAR-filed prospectus for all 8,000+ U.S. open-end mutual funds covering 23,500+ share class levels.

Features

- **Exclusive Technology** – patented process technology extracts data directly from documents on EDGAR
- **Updated Daily with 100% Fund Coverage** – based on the most recent SEC filings, representing over 8,000 U.S. open-end mutual funds and 23,500+ share class levels
- **Single-Source Retirement Solution** – decentralized data “solutions” can result in an alarming amount of data discrepancies; NewRiver’s solution ensures timeliness, accuracy and better operational efficiency for your firm
- **Liability Protection** – unlike other providers, NewRiver stands behind its product with a quality guarantee
- **Market-Tested** – with some of the industry’s largest and most respected retirement brands and used by industry regulators

About NewRiver, Inc.

NewRiver develops innovative technology solutions that help financial leaders simplify investor disclosure – providing transparency and cost savings to the delivery of fund data and investor communications. Since 1995, the company has helped some of the world’s leading financial organizations move from paper to electronic disclosure via an easy-to-use, cost-effective, managed service offering. NewRiver pioneered the first electronic prospectus, and is the only company to guarantee its data to be “compliance grade” which allows customers to reduce risk, lower compliance costs and increase revenues. Through a patent-pending, automated process NewRiver efficiently monitors 5 million data points from over 23,500 fund CUSIPs. Further, the company’s unique “paperless” approach improves the investor experience while offering a real alternative to the environmental impact of paper-only delivery. Relied on daily by over 100 leading financial services firms, and millions of investors, NewRiver is a trusted and growing solution provider facilitating the transition from paper-based mutual fund information to electronic.

To learn more, please visit our website www.newriver.com or call 978-247-7200.

Data Categories	Points
Fund Identifiers & Classification	13
Account Minimums – for initial & subsequent purchases	8
NAV and CDSC Waivers	22
Linking Rules – for retirement accounts	7
Share Class Eligibility – by retirement account types	14
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Finder’s Fees, 12b-1 Amounts & Dealer Concession	4
Key Dates, Offering Dates & Fund Status	5
Fund Announcements – for mergers, closures, liquidations	5
Fund Performance & Comparative Indexes	6
Fund Managers – Tenure & Experience	5
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