



{ Daily Valuation }

» WAITING VS. WORKING FOR RETIREMENT

Historically, retirement plans were valued only once a year. The trustee invested all plan assets according to his or her own discretion, and assumed fiduciary liability for investment results. Participants who had no control over their retirement plan assets frequently became disenchanted with the plan, and unmotivated to save for their retirement.

» SIMPLIFY — AND SPEED UP

Now that self directed retirement accounts are available, participants are more interested in the investment choices available to them, particularly as the accounts grow in value. They want better, more current information and the option to make investment changes more frequently and quickly. Daily valuation of retirement plans provides immediate access to information through the Internet. Most importantly, though, daily valuation provides an ideal framework to help satisfy Department of Labor requirements when employers shift the fiduciary responsibility for investing plan assets to plan participants through self directed retirement accounts.

» HOW WE CAN HELP

Our state-of-the-art software offers comprehensive daily valuation services for qualified and nonqualified retirement plans. Plan participants may access account information 24 hours a day via the Internet. Participants can make transfers among investments and allocate new contributions immediately and directly. In most cases, they will see their changes reflected the next business day in their accounts. Each member has an individual account, so any investment redemption or distribution from one account has no effect on the value of any other participant's account. Distributions to terminated participants and loan applicants can also be processed as requested, and at current values.

At REDW, integrity counts.

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