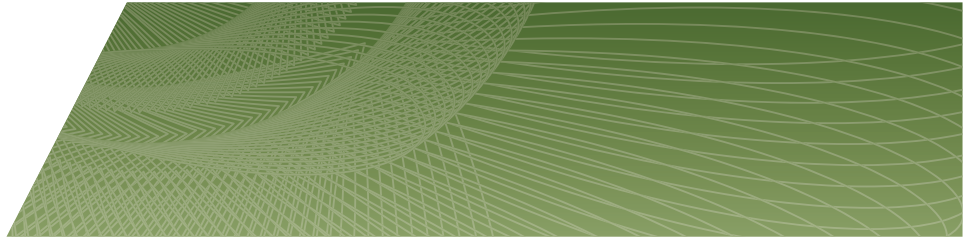




VERITY
Asset Management

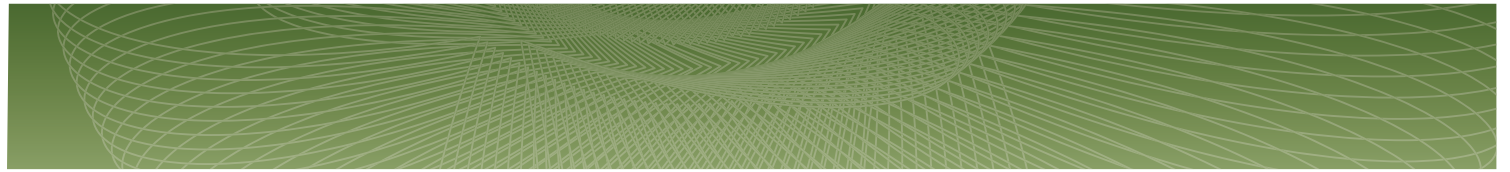


Investment Advisory Services | Investment Management
Fiduciary Support | Consulting Services
for
ERISA and non-ERISA Plans

Solutions for Plan Sponsors & Plan Participants



Independent Thinking.
Meaningful Results.



Know Your Plan Environment

Whether your plan is subject to ERISA, or not, a successful retirement plan must meet the needs of the plan sponsor and the participants. Our holistic service approach will guide you through a review of the three key elements of successful plan administration.

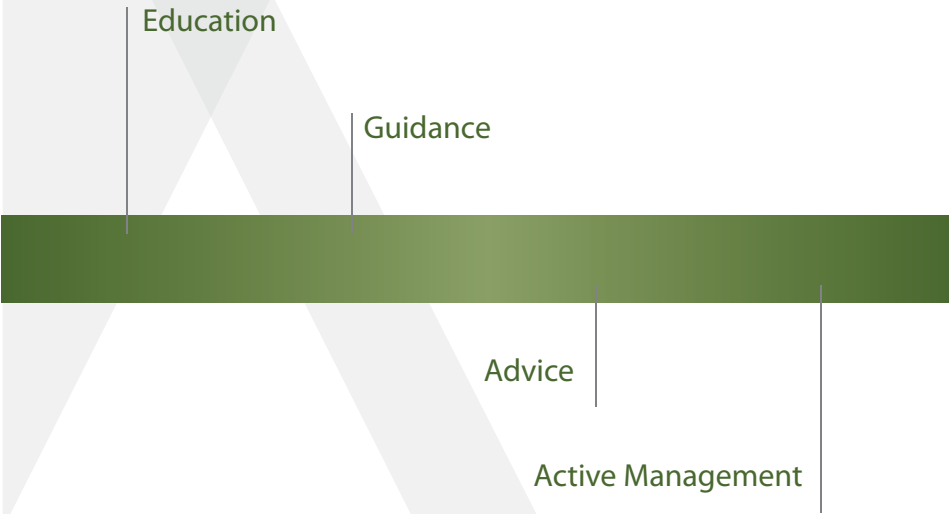
Every step of the way, we'll help you ask the right questions, and make the right decisions for your unique plan environment.

- Are you an ERISA plan fiduciary?
- Do you have sufficient fiduciary support from a credentialed expert?
- Can you demonstrate prudent oversight of plan operations under audit?
- Are your current plan expenses "reasonable", as required under 408(b)(2)?
- Are your participants on track to meet their personal retirement readiness objectives?
- What are your liabilities as a plan fiduciary? Can you assign fiduciary duty to an outside party?

Answering these questions, and many more, may help protect your organization from costly audit mistakes and fiduciary liability exposure.



Understand Your Options for Delivering Employee Education and Advice

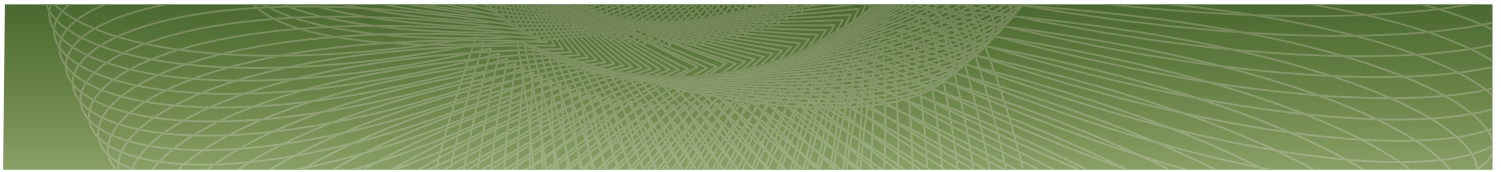


Effective participant involvement is the key to achieving individual retirement goals.

Open architecture investment platforms and innovative technology solutions are allowing participants to access the kind of help they want – when they want it.

From education to guidance to advice to active management, Verity can help you identify what your employees need to succeed.





Advisory Services and Investment Management

ERISA imposes a fiduciary standard of care on all parties that exercise any discretionary authority or discretionary control over managing an employee benefit plan, or handling plan assets. A fiduciary must carry out their duties in a manner that safeguards the interests of the plan’s participants and beneficiaries.

As a registered investment advisor, Verity Asset Management can provide a full range of fiduciary support services to help you, and your organization, meet those obligations and document a prudent process that supports sound fiduciary decisions.

Whether we provide investment advisory services under ERISA Section 3(21), or serve as a discretionary investment manager as defined under ERISA Section 3(38), we will acknowledge our fiduciary status in writing. By accepting the clear allocation of specific fiduciary responsibility, Verity also assumes the potential liability relating to these transferred obligations. Delegating fiduciary responsibility provides an element of protection for a plan sponsor that otherwise may not exist.

From reviewing your plan’s investment menu to monitoring expenses to building customized model allocations for your employees, Verity Asset Management can provide a full range of fiduciary support services to help you, and your participants, succeed.



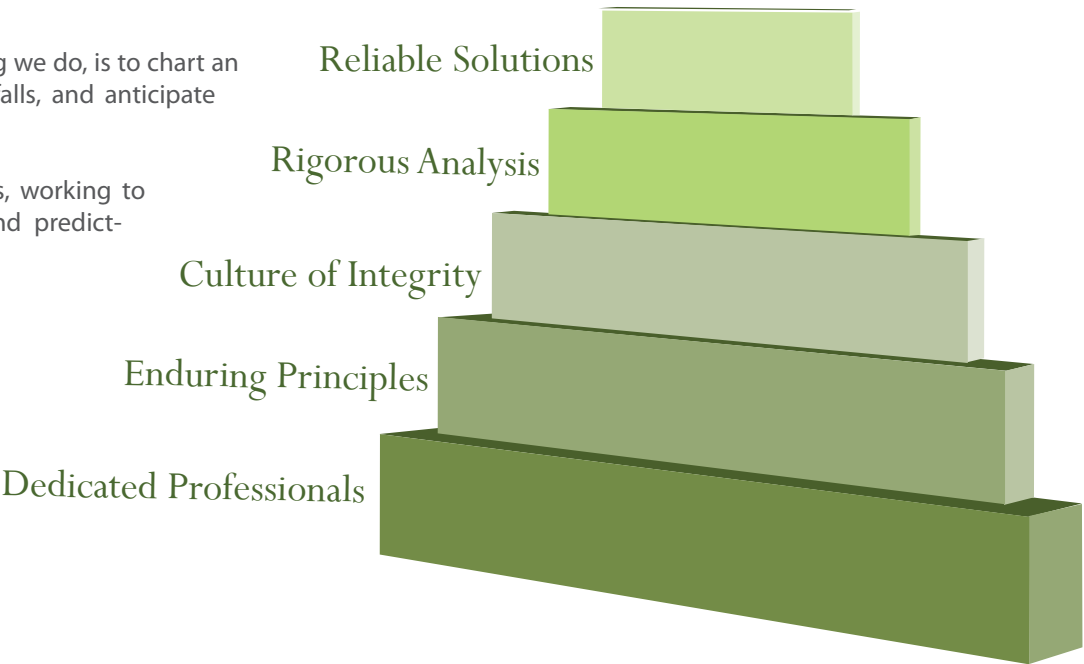
The Verity Difference

Our investment management process and our approach to business are built on bedrock principles.

Our commitment to integrity in every respect shapes all decisions.

Our objective, in everything we do, is to chart an effective course, avoid pitfalls, and anticipate change.

Our focus is on our clients, working to achieve results, reliably and predictably.





Fiduciary Services

3(21) Advisory Services
3(38) Investment Management
Investment Policy Statement
Quarterly Monitoring Reports
Fiduciary Audit File
Actively Managed Portfolios

Consulting Services

Plan Review
Plan Design & Compliance
Provider Search
Fee Analysis & Disclosure

Participant Services

Education
One on One Advice
Enrollment Meetings
Distribution Assistance

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Independent Thinking.
Meaningful Results.