

BRYSON FINANCIAL

Employee Benefits Retirement Plans
Property & Casualty Wealth Management

Capabilities

education dental
legislative update
disability retirement
voluntary benefits
Employee Benefits
health reform life
open enrollment
communication medical
claims resolution

Our Story, Our Mission Statement

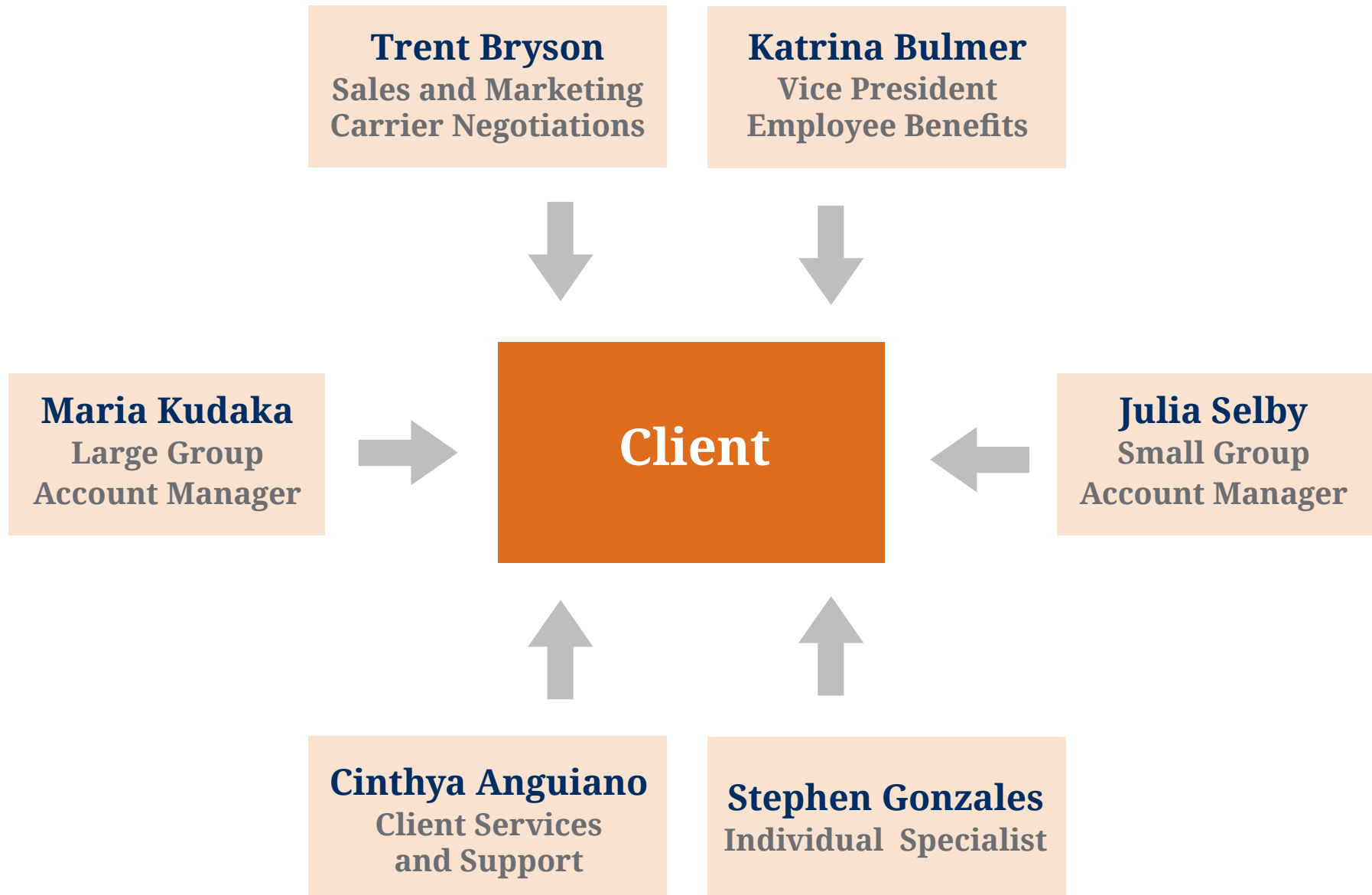
At Bryson Financial Group our mission is to:

Create a Client for Life - To provide our clients with unparalleled service that cannot be matched anywhere else in the industry. This allows us to develop close relationships with our clients, to individually assess their needs, and design a customized strategy that best meets those needs.

Acknowledge and Recognize Change – To constantly be cognizant of current events in the industry and legislature so that we can continually adapt and change our plans and strategies to ensure that the services we recommend are consistently serving the best interest of our clients.

Provide Intellectual Capital - To draw upon the vast and wide ranging experience of our employees who to date, when combined, have over 60 years of experience in the insurance industry. This extraordinary asset allows us to assist clients in areas our competitors cannot even come close to.

Employee Benefits Staff and Services



What We Provide You

Negotiation

Negotiation is an under utilized tool that we persistently use. This means you are never paying more than what is necessary for your benefits. We will always negotiate the best price we can get to help you stay within the financial plan of your business, while still making your employee benefits attractive to hire and retain the best in your industry.



Intellectual Capital

Our total combined experience of over 60 years in the industry is unprecedented in a company of our size. This experience is not just limited to the brokerage side of the insurance industry; carrier and medical experience comprises a large portion of our experience pool as well. This allows us to share our knowledge and expertise with you to make better informed decisions regarding your employee benefits overall as a company and to individually impact those who need special attention in a crisis situation.



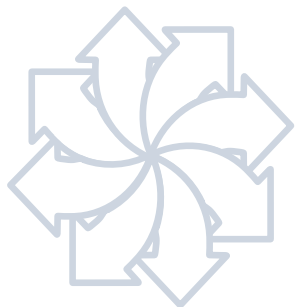
Legislative Information

As current involved members of NAIFA (National Association of Insurance and Financial Advisors), combined with our network of resources at the local, state, and national level, we can provide you with information regarding pending and newly passed legislation that may affect your company and industry. This allows you to maintain compliance as well as awareness of issues, which may require change in your business model or strategy moving forward.



Claims Assistance, Resolution and Case Management

With carrier experience comes knowledge of how the carriers work and established relationships with people working on the carrier side. We leverage this experience and those relationships to help you get your claims issues addressed and resolved. We can also assist you in implementing case management for those employees with catastrophic, chronic illness or injury.



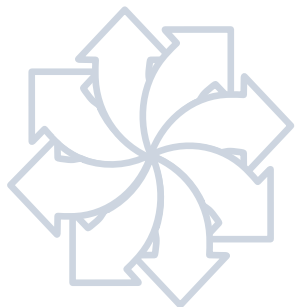
Pre-Renewal Strategic Planning

We have established a comprehensive strategic planning process that includes pre-meetings, timelines, and implementation to allow us to manage your annual renewal process. We realize that this is always a stressful time for you and your employees, especially if it involves a lot of changes. We are there to help you plan to alleviate and avoid a majority of that stress. During this period of service for you, we strive to be your most valuable partner, to do whatever we can to insure ease and success from renewal to open enrollment and beyond.



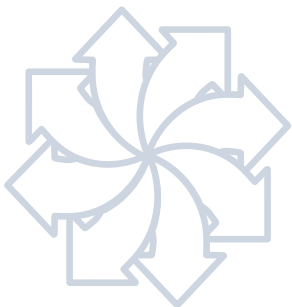
Communication and Accessibility

We pride ourselves on knowing our clients and their businesses so well that when we see or hear about something we know may specifically impact them, we send a copy of an article or shoot them a quick e-mail to share this information. Upon request, we can also assist in helping you create communication pieces if that information needs to be shared with your employees as well. We also provide 24 hour accessibility via e-mail and cell phone because we know that crisis situations rarely happen between the hours of 8am and 5pm.



Ongoing Customer Service & Accountability

Our company philosophy is one that spotlights attention to detail. Our company specifically focuses on the target of the employer group. We believe that by having a target focus it allows us to provide superior service and guaranteed quality assurance. We pride ourselves on the ability to listen to your problems and address issues in a manner that is most appropriate for that particular situation. We know and expect you to hold us accountable if you feel we have not met your needs. This allows us to make changes in the way we do business going forward and allows us to move in a positive direction. It is this attention to detail and feedback that strengthens our relationship.



Bryson Financial Group
is proud to present
MyWave®

MyWavePortal

Click + Connect + Communicate

MyWave - your personalized Web site that allows you to effortlessly click, connect and communicate with Bryson Financial Group

- **Access time-saving tools and resources**
- **Build convenience into managing your everyday work tasks**
- **Collaborate with our agency online**
- **Timely news, information and resources**
- **Connect with over 200,000 peers in your industry**

MyWavePortal

1 – Collaboration Center

Allows a seamless exchange of information sharing from our agency to you

2 – Benchmark Surveys

Participate in benefit plan surveys

3 – Community

Connect with other professionals in your field by entering group discussions, or post a message of your own



Collaboration Center

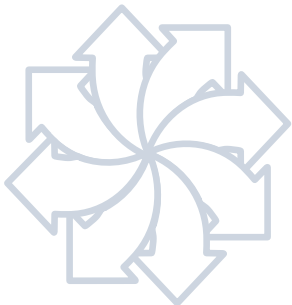
Our document posting capabilities allow a seamless exchange of information sharing from our agency to you.

Accessible 24/7, postings from our agency are timely, relevant and easy to locate in one convenient place online.

Benchmark Surveys

Participate in benefit plan surveys.

Allows you to determine how your plans and programs compare to other employers across the U.S.



Community

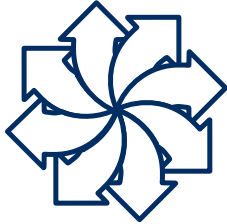
Through MyWave® Community, you have access to over 200,000 knowledgeable colleagues from across the country.

Share information and resources via the Community's interactive forum. Post questions to your peers and provide insight into other users' questions.

Topics include: Compensation, Employee Relations, HR Development, HR Management Topics, Recruitment, Risk Management, and Others



tax deferred
defined contribution
discrimination testing
automatic enrollment
Retirement Plans
safe harbor plan design
defined benefit
communication
open enrollment



BRYSON FINANCIAL

Employee Benefits Retirement Plans
Property & Casualty Wealth Management

Positioning Statement

Bryson Financial Group provides consulting services for private and public companies with a comprehensive process for helping companies evaluate, understand, and implement the best employee benefit, retirement plan, and insurance programs for employees and employers, by applying best practices, benchmarking, guidance through our vast array of intellectual capital on customized and personal level.



A Network of Experience

National Retirement Partners (NRP) is the largest network of institutional independent retirement focused advisors in the country. NRP supports their advisors and provides them with the highest quality tools and services, and heightened best practices to deliver to Plan Sponsors. These efficiencies save time, reduce exposure to fiduciary liability and address ERISA, IRS and Department of Labor compliance requirements.

Your Team Of Experts

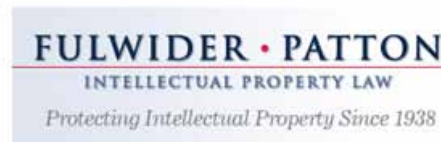
Currently serving more than 10,000 individuals and over \$300 million in retirement assets

- **\$57 Billion Retirement Plan Assets**
- **364 Advisors**
- **6,000 plans**
- **Locations in over 39 states**
- **126 offices nationwide**

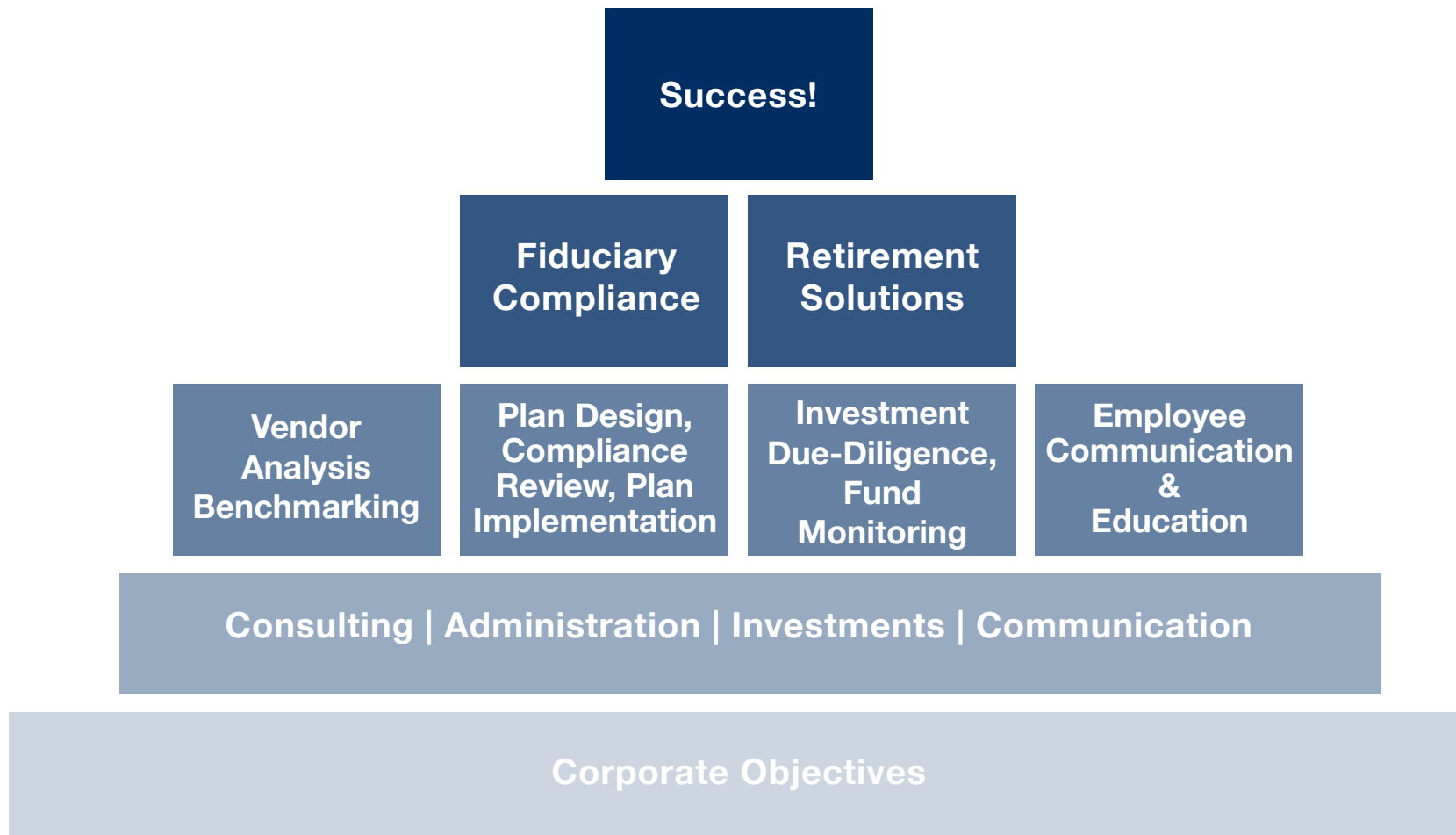
Bryson Financial

- **40th Anniversary**
- **Founded in 1969**
- **Team of 20**
- **Specializing in Corporate Retirement Plans**
- **Named 1 of 20 "Rising Stars" in Institutional Investment News**

Partial Client List



Building a Successful Retirement Plan



A continuum of services



Consulting

- Plan governance
- Provider search and analysis
- Cost analysis and benchmarking
- Contract review and negotiation
- Compliance review
- Best practices plan design
- DB plan termination
- DC plan redesign
- Deferred compensation

Administration

- Internal audits/quality assessments
- Provider audits
- Liaison with other service providers
- Fiduciary guidance
- Operational oversight
- Data management
- Process efficiencies
- Impact of legislative changes
- Quality standards
- Outsourcing programs
- Trustee services
- 404(a) monitoring

Investments

- Revenue sharing analysis
- Asset allocation modeling
- Target maturity fund review
- Fund analytics
- Fund/manager search
- Ongoing monitoring
- Investment behavioral analysis
- Investment policy statement audit
- Fiduciary review
- Fiduciary training
- 404(c) monitoring

Communication

- Employee Communication strategy development
- Replacement ratios gap analysis
- Participant Behavior Monitoring and Measurement
- Investment consulting for executives
- Group meetings
- Employee education services
- Guidance vs. Advice components

*Building a
Successful
Retirement Plan*



A Member Firm Of



retirement plans

Administration

Internal audits/quality assessments

Provider audits

Liaison with other service providers

Fiduciary guidance

Operational oversight

Data management

Process efficiencies

Impact of legislative changes

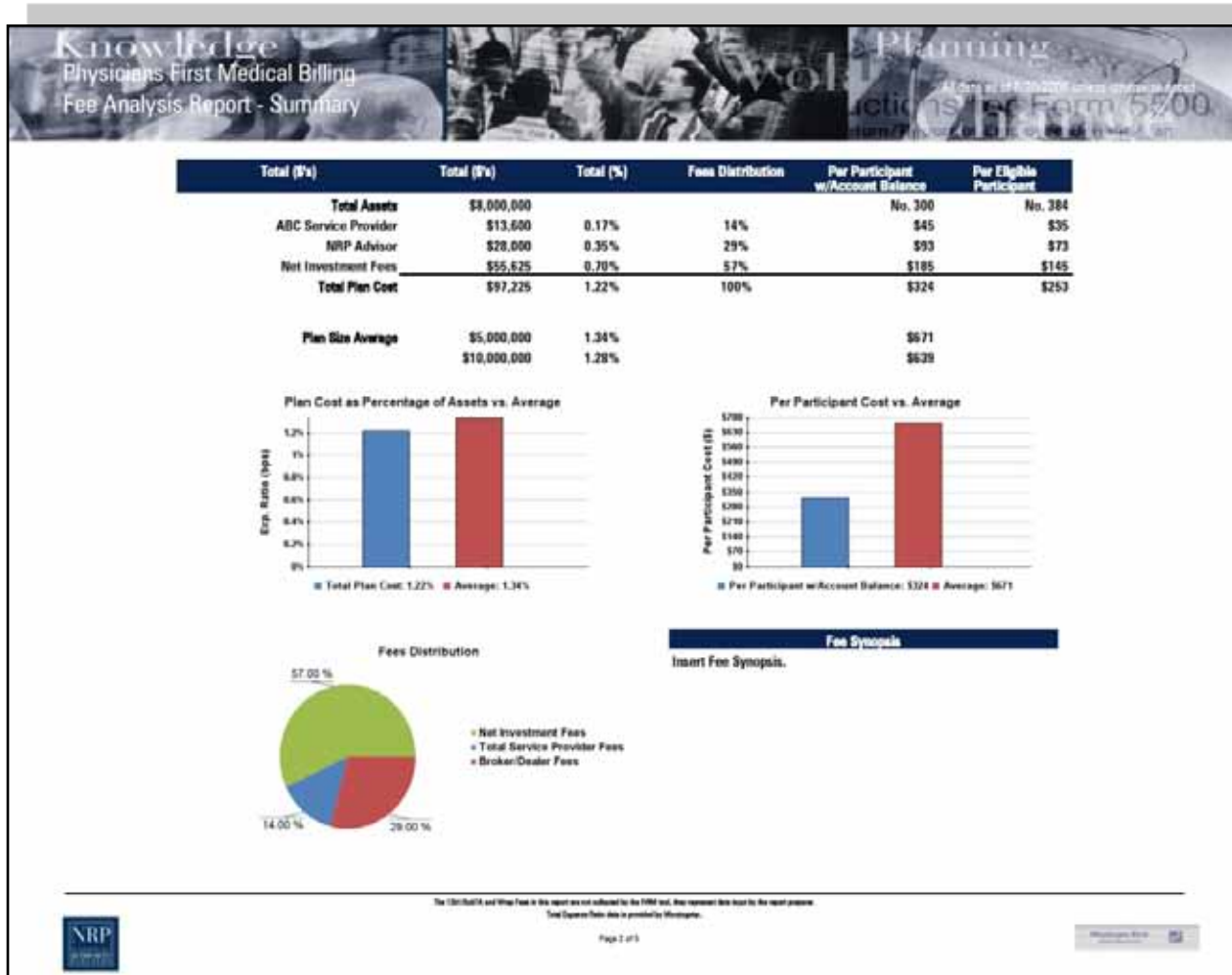
Quality standards

Outsourcing programs

Trustee services

404(a) monitoring

Plan Design, Compliance Review, Implementation



- Fiduciary Audit Checklist and archived file
- Health Check
- ERISA Help Desk
- Will act as a co-fiduciary to the plan
- Plan Design Benchmarking against industry standards



Investment Due Diligence & Monitoring

Investments

Revenue sharing analysis

Asset allocation modeling

Target maturity funds review

Fund analytics

Fund/manager search

Ongoing monitoring

Investment behavioral analysis

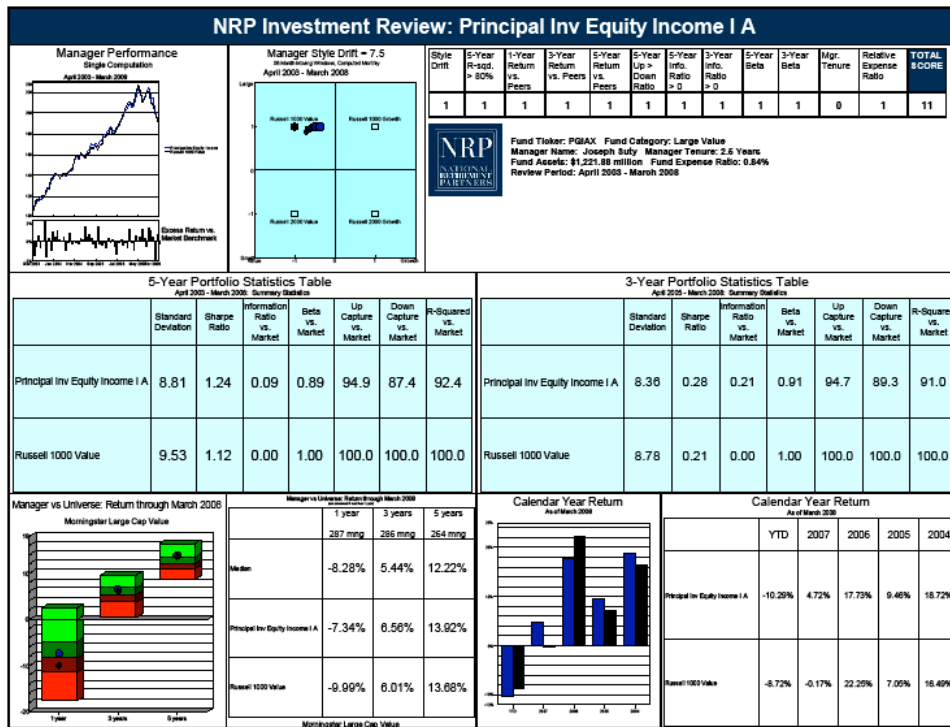
Investment policy statement audit

Fiduciary review

Fiduciary training

404(c) monitoring

Expense ratio review analysis



Created with Zephyr StyleAdvisor. Manager returns supplied by Morningstar, Inc.

For Investment Professional Use Only. Not For Public Distribution. Past Performance Does Not Guarantee Future Results.

Investment Due Diligence

- Information Ratio
- Beta 3 Year
- Beta 5 Year

33%
Risk & Return
Factors

- Style Drift Analysis
- R-Squared Statistic

17%
Style Factors

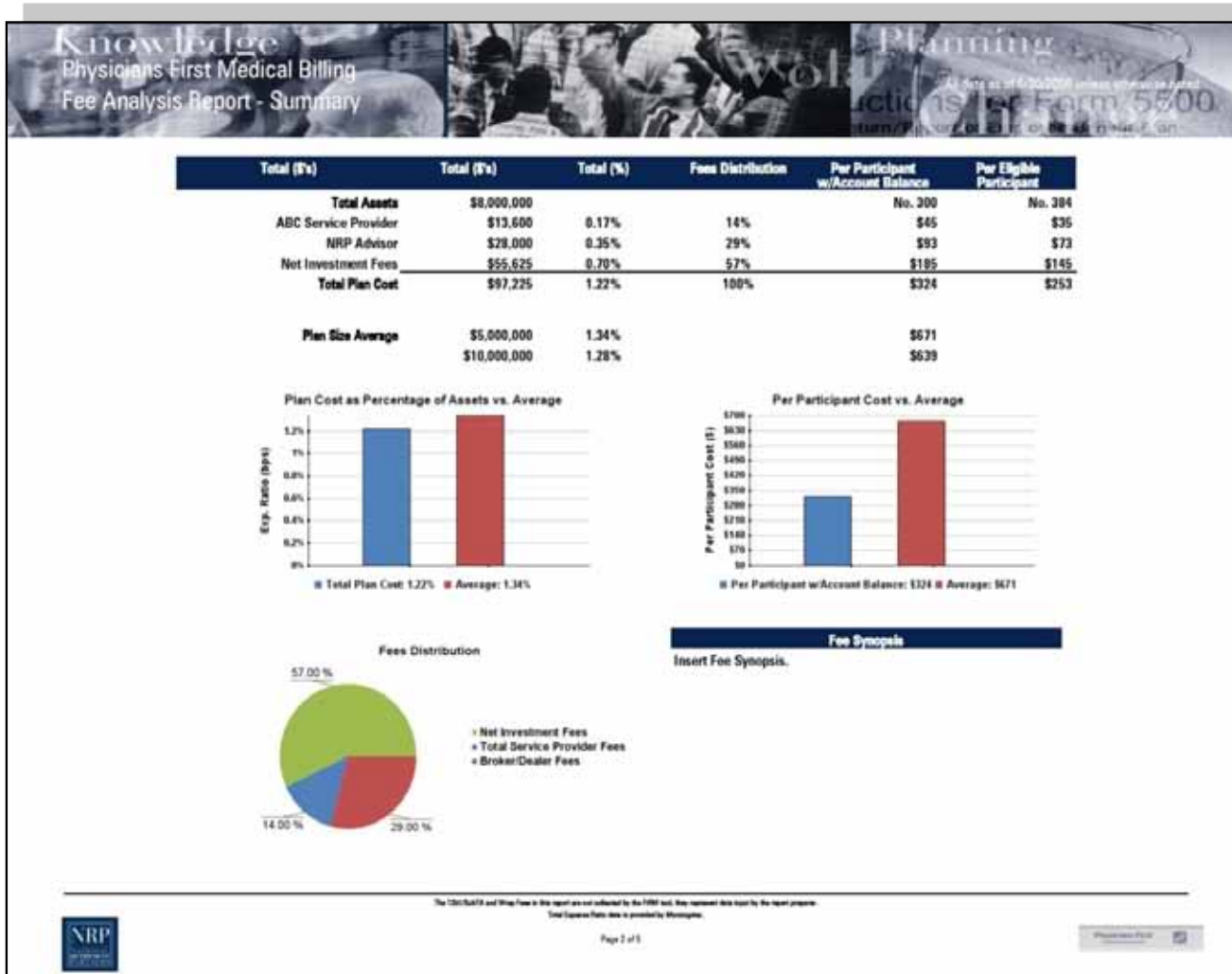
- Returns vs. Peer
- Upside/Downside Capture
- Information Ration Peer

33%
Peer Group
Rankings

- Manager Tenure Expenses
- Resources
- Statistic Strength

17%
Qualitative
Factors

Investment Due Diligence



Expense Analyzer:

- Fee Transparency
- Ahead of Legislation
- Compares to Industry Averages

Employee Education & Communication



Customized Communication

Communication Strategy Development

Replacement Ratios Gap Analysis

Participant Behavior Monitoring and Measurement

Investment Consulting for Executives

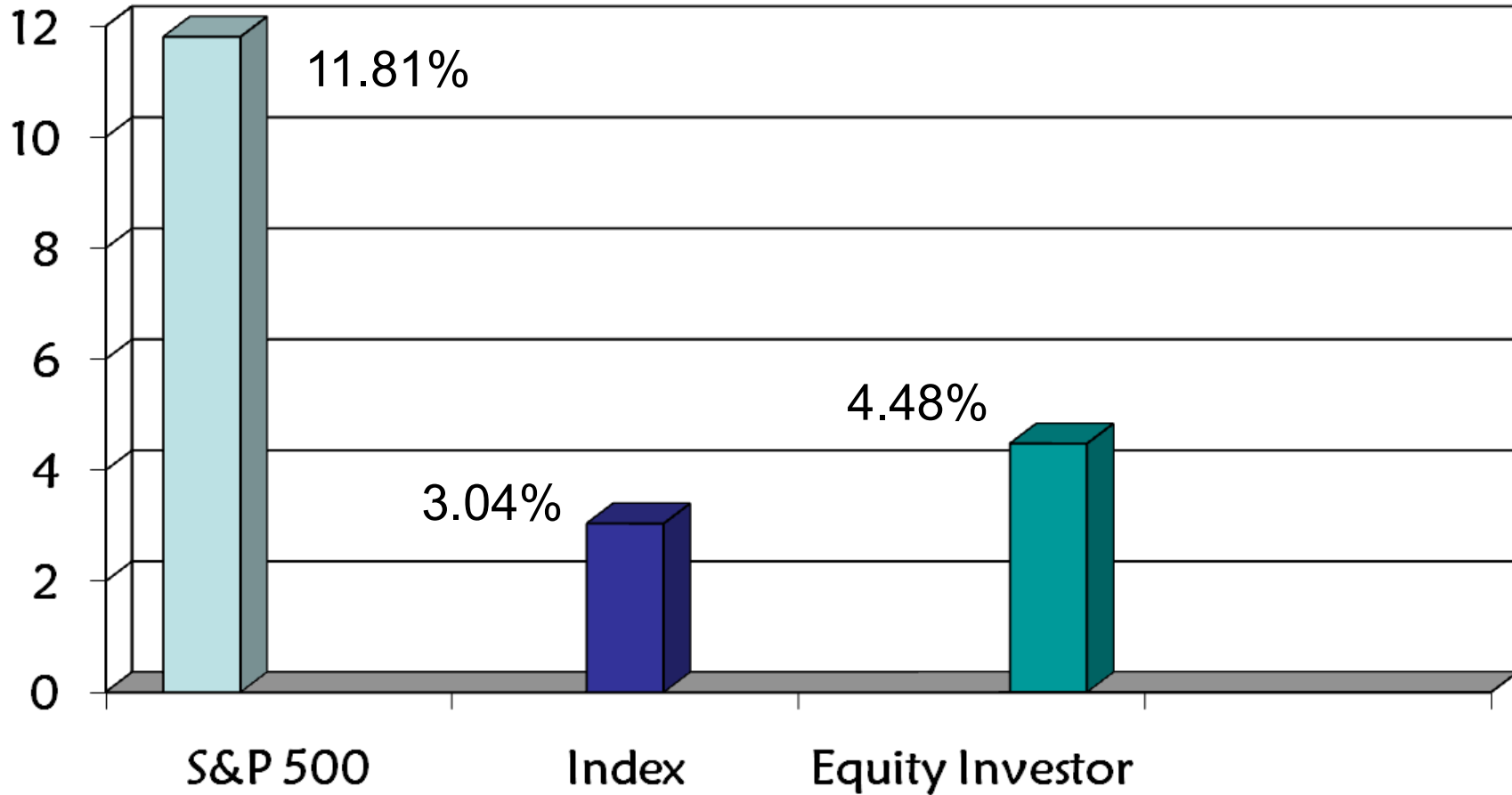
Group Meetings

Employee Education Services

Guidance vs. Advice Components

Employees need our help

Dec. 1987 to Dec. 2007



DALBAR

The Measurement of Success

Employee Communication & Education

- Investment Communications
- Gap Analysis
- Custom Enrollment Kits
- Custom Communication
- Campaign

Executive Summary

Plan Name: Sample 401(k) Plan, Inc.
Plan Type: 401(k) Savings Plan 401(k)

Sample 401(k) Plan

Employee Communication Plan 2010

Why Develop an Employee Communication Plan?

10
401(k) Plan
to, CA

(k) Plan to provide
s certain benefits in
(k) Plan, Inc. 401(k)
primary objective
are the

Directed plan under
eir investment deci-
incurred as a result
s of ERISA Section
404(c)

each, CA., 92624

401(k) Advisors USA
34700 Pacific Coast Highway - Capistrano Beach, CA., 92624

Consulting

Plan Governance

Provider Search and Analysis

Cost Analysis and Benchmarking

Contract Review and Negotiation

Compliance Review

Best Practices Plan Design

DB Plan Termination

DC Plan Redesign

Deferred Compensation

Retirement Solutions

Preparing Participants for Retirement Readiness

RolloverSystems®
Invested in Retirement

- Rollover Systems
- Wealth Management
- Global Portfolio Solutions
- Navigator
- Latitude

INCREASING PLAN EFFICIENCY BY MANAGING TERMINATED EMPLOYEES

SOLUTIONS BY
RolloverSystems®
Invested in Retirement



Decrease plan related costs
Reduce fiduciary risk
Increase participant retirement readiness



Global Portfolio Solutions LATITUDE – Advisor Managed Portfolio Options



At NRP Advisors, we understand that no two financial advisors are identical. While some advisors prefer to outsource investment management, others opt for a hands-on approach to managing client assets. For those advisors, NRPA offers GPS LATITUDE. The GPS LATITUDE program provides state-of-the-art tools to enable you to dynamically manage client assets and offers a variety of pricing options to fit your investment advisory business model.

GPS LATITUDE program solutions include:

Program Solution	Pricing Structure
LATITUDE	Client pays flat advisory fee and Advisor pays transaction charges
LATITUDE Plus	Client pays flat advisory fee and Advisor pays flat basis points* per account: \$0-500,000 18 basis points \$500K - \$1MM 17 basis points \$1MM - \$2MM 16 basis points \$2MM - \$5 MM 15 basis points <small>*Minimum annual account fee is \$200.</small>
LATITUDE Choice	Client pays flat advisory fee AND transaction charges

GPS LATITUDE accounts are held at Pershing LLC, a leading global provider of clearing and trade execution services. Through Pershing's NetExchange Pro technology, advisors have access to Advisor Tools™, an asset management tool that enables you to:

- Allocate assets by classes or customized investment styles;
- Create model portfolios and assign clients to specific models;
- Generate "drift reports" to monitor allocations by asset type or industry;
- Group accounts for equity and mutual fund order blasting and other account related functions;
- Submit single or multiple orders across multiple accounts.

Quarterly performance reports can be co-branded with your logo to retain the look and feel of your practice, and enhanced customizable reporting options such as detailed performance information and projected income and cash flow for fixed income securities are available at a nominal additional cost.

If you are currently managing client assets and desire the flexibility to select and maintain your own model portfolio allocations, GPS LATITUDE may be the ideal program for you.

ing management issue for plan sponsors today. With the
er the past several years, employees are being added as
at a national level still ranges from 10% – 20% per year;

↑ Plan Efficiency
↑ Retirement Readiness



100% of Participants Receive

- Education on retirement options
- Access to independent IRA solutions
- Transaction assistance



Our Commitment

Plan Design and Contract Analysis

- Evaluate plan design options offered under current plan provider
- Provide design recommendations to improve plan efficiency and value
- Provide sample provider correspondence to determine contract termination, market value adjustment, and other potential contract termination fees and charges
- Provide plan design ideas that align Client's goals and objectives with the latest legislation and regulations
- Conduct and present comprehensive fee analysis

Customized Plan Sponsor Cost Analysis & Vendor Benchmarking Every 3 to 4 Years

- Request quotes from up to four vendors
- Generate customized report and analysis of approximately 300 data points, prepared by Bryson Financial Group, which includes a vendor to vendor comparison of such services as: organizational commitment & responsiveness, systems and technology, plan sponsor and participant customer service, comprehensive outsourcing, error detection and performance standards, investment flexibility and participant advice, flexible & on-demand plan & participant reporting, support for plan documentation and reporting, branding and quality of participant communication & education
- Analysis of hard and soft dollar administrative, investment management, asset and other fees charged by each vendor.

Our Commitment

Plan Sponsor Investment Due Diligence and Analysis Program

- Act as Fiduciary or Co-Fiduciary for plan as requested (If Applicable)
- Reports prepared by a staff of three CFA level investment professionals
- Reporting software powered by Zephyr Style Advisor investment advisory software
- FIRM (Fiduciary Investment Report Monitoring)
 - Creates a customized Investment Policy Statement
 - Determines whether investment options are meeting the objectives stated in the investment policy statement
 - Documents analysis, and any decisions or actions arising as a result of the review
 - Provides timely recommendations on an annual or semi-annual basis
 - Automatically monitors funds on an ongoing basis and alerts the advisor if any funds fall out of favor
- Evaluation of available funds offered by Client's plan provider
- Quantitative and qualitative analysis including upside and downside capture, style (attribution) analysis, MPT statistics, information ratio, tracking error, and other relevant criteria
- Reports prepared quarterly, semi-annually or annually by Bryson Financial Group
- Investment Market Summary included with each report
- Quarterly Investment Review between the client and Bryson Financial Group of up to three hours, to discuss reports, analysis, Scorecard and action plans to add, delete, or close specific investment.

Our Commitment

Plan Design Audit

- Periodic review of pertinent plan design features
- Recommendations for plan design changes and enhancements
- Monitor Legislative updates impacting current and future plan design
- Annual plan fee analysis review

Fiduciary 404 (c) Oversight Program

- 404(c) policy statement draft
- 404(c) employee disclosure draft
- Review existing 404(c) procedures
- Develop “Fiduciary Audit File Checklist” to include items such as:
Plan Documents, Government/Regulatory Requirements and Communications,
ERISA Fidelity Bond, Participant Communication Documents, Journals and
Ledgers, Investment Policy Statement, Plan Procedures and Minutes of all Meetings

Investment Policy Statement

- Investment policy statement customized to meet your companies needs
Reviewed at least annually by ERISA attorney

Newsletter

- Quarterly Fiduciary newsletter provided to plan sponsors
- Includes industry and marketplace updates, plan design and compliance suggestions, and legislative updates

Our Commitment

Employee Education and Communications (This section to be customized by the Advisor)

- On-site enrollment and investment education meetings coordinated by Bryson Financial Group with Client and Vendor and with frequency determined by Client and Bryson Financial Group
- Review of memos, correspondence, and other employee communications materials
- Meetings presented by Bryson Financial Group in conjunction with vendor representatives

Ongoing Consultant and Client Fulfillment Team

- Assigned Relationship Manager with account management responsibility and oversight to help facilitate all tools and services into a firm's capabilities
- Access to Plan Consultant for RFP and benchmarking report discussions
- Access to Investment Consultant for investment due diligence review discussions
- Access to Financial Advisor for individual financial services related discussions

contract review

directors & officers

workers compensation

employment practices

Property & Casualty

property claim management

errors & omissions

loss prevention

auto liability

What We Provide You

Our Philosophy

It is our goal that you view Bryson Financial as your insurance consultant rather than your insurance broker or procurer of commodity-based products. We take pride in understanding your business and the risk associated with your operations. With this knowledge we can offer support on a risk management level and design an insurance program that meets the requirements set forth by your day to day operations. It is at this point that we can begin to use our carrier relationships to build your program and to leverage the market place for the best possible coverage forms and policy rates.



Products

Auto Fleet

Directors & Officers

Employment Practices Liability

Errors & Omissions

Fiduciary / Crime

Professional Liability

Product Liability

Property

Surety

Workers' Compensation

National Strategic Underwriting Relationships

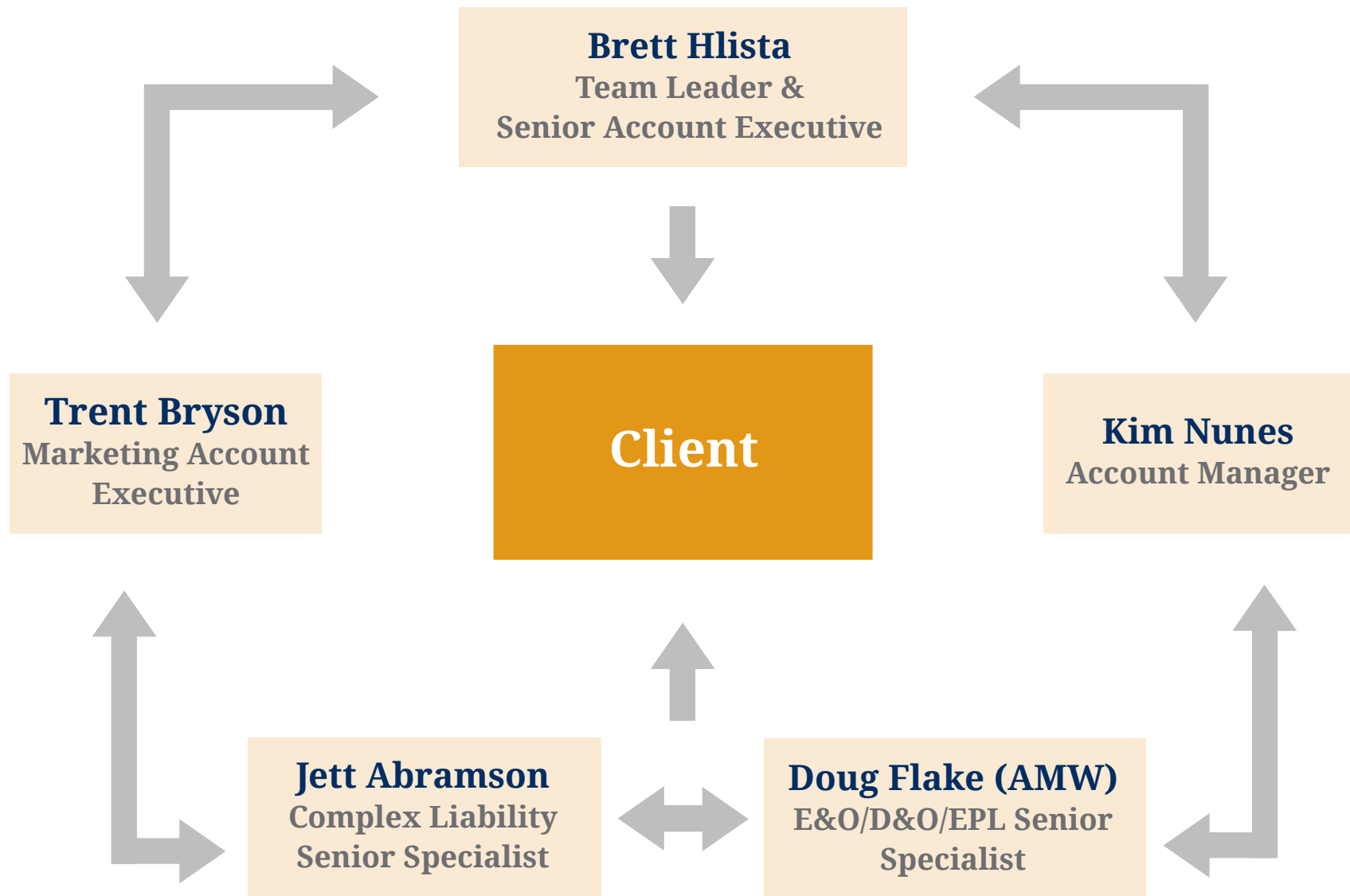
General Liability / Package	Worker's Compensation	E&O / D&O EPL
<ul style="list-style-type: none">- Travelers- The Hartford- Aegis/Librity Alliance- Chubb- Ace American- Zurich- AIG/Chartis	<ul style="list-style-type: none">- Travelers- The Hartford- Aegis/Librity Alliance- Chubb- Ace American- Zurich- AIG/Chartis- Seabright- Wausau	<ul style="list-style-type: none">- Endurance- HCC Global- Catlin- Colony Ins. Co.- Scottsdale- Navigators- Lloyds of London- AIG/Chartis- Darwin Select- Admiral

Negotiation

Insurance carrier negotiations are a major part of a successful insurance program. A successful negotiation will enable us to offer you the best possible coverage form based on your needs as well as a comfort level knowing that your rates are second to known for the products we are offering. We feel strongly that in order to make this a success we must surround ourselves with specialists in particular coverage lines and use their knowledge and unique carrier relationships to better the outcome of our negotiations. What we ultimately achieve is a team approach in which multiple individuals work together in effectively building your insurance program.

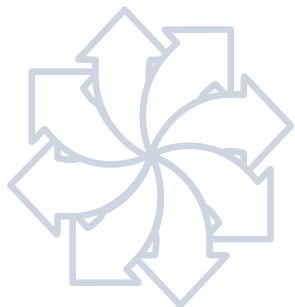


P&C Negotiation & Marketing



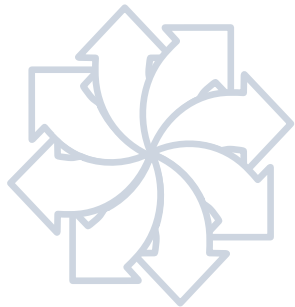
Pre & Post Renewal Strategy

We believe in a consistent approach to maintaining, adjusting and bettering your overall insurance program. We will design an action plan to effectively review your operations, your current coverage's and the design of your risk management program. More specifically we will look to meet with you within the first 90 days of your new policy period and 120 days before the expiration of your policy. This allows us to confirm the insurance program that we've built and gives us adequate time to reevaluate the program, your operations and begin and complete negotiations with our insurance carriers.



Claims Management & Assistance

We understand that from time to time losses do occur. Whether it's a workers' compensation injury, an auto accident, or a contractual liability claim we want to make sure that each claim is handled promptly, completely and correctly. We will assemble an in-house claims team that will work with you directly when these losses do occur. These individuals will provide you with ongoing quarterly claims reviews and work on your behalf with claims adjusters and attorneys to ensure the best possible end result.



Workers Compensation Claims Management Services

The importance of claims handling to the insurance process can never be overstated. Bryson will be actively involved in the investigation and administration of a claim. We focus our services on distinct time-frames within the workers' compensation claims process:

1. Establishing protocol prior to injury occurrence;
2. When a claim has been reported;
3. Oversight of the claim handling process through closure;
4. Experience Modification (Ex-Mod) audit.



Bryson will ensure that reporting procedures are established and that lines of communication are in place to address issues immediately after an injury has been reported by the employee.

Workers Compensation Claims Management Services

Part I: Pre-Claim

We will hold an initial meeting to review all claims issues and develop a pre-claim strategy;

- A pre-claim strategy consist of developing a relationship with your designated claims personnel and, if applicable, the underwriters' claims representative to familiarize everyone with procedures, protocols, contact names and 24 hour availability.
- As part of the underwriting process, we will submit your preferred list of legal counsel (if appropriate) for agreement to underwriters.



Workers Compensation Claims Management Services

Part II: Post-Claim

Facilitating the reporting of claims and assist in any dispute resolution;

- Interface between the underwriters, adjusters, and your designated personnel, monitoring and reviewing claims activity and reserves;
- Maintain an open items list for management and the underwriter's claims management department with a strict timeline for completion information;
- Attend conferences and meetings with your representative during claims meetings;
- Provide you with flow charts and executive summaries for large and complex claims that assist in tracking claims to their proper conclusion; and Assist in expediting partial and final payments and monitoring the anticipated date to close the claim.



Workers Compensation Claims Management Services

Part III: Claims Management Oversight

- Quarterly claim reviews will be held for all open claims to ensure aggressive action plans are implemented that expedite your claims toward a satisfactory resolution and closure.
- Reserves will be negotiated that reflect the most optimistic and reasonable outcome for each claim.
- Bryson will assist in evaluating the carrier's vendor list to ensure they use only the most effective vendors for medical diagnostics, investigations, field and telephonic medical management nurses and other services on your behalf.



Workers Compensation Claims Management Services

Part IV: Ex-Mod Audit

- Bryson will audit the unit statistical filings to the appropriate state (WCIRB in CA) to ensure accuracy of the Ex-Mod. The Ex-Mod will be audited to identify denied injuries, continuous-trauma injuries, catastrophic claims (more than one employee injured in an incident), subrogation and contribution claims in order for the Ex-Mod to be revised downward for a premium return, if applicable.

- Bryson will provide projection of the Ex-Mod, 4-6 months prior to renewal.

- Bryson will assist you with WCIRB class-code and unit-statistical disputes. We will communicate directly to the WCIRB on issues relating to the promulgation and any revisions of the Ex-Mod.



Ongoing Customer Service & Accountability

CERTIFICATES OF INSURANCE

Bryson is committed to ensuring that Certificates of Insurance (COI's) are issued on a prompt and accurate basis. We recognize the importance of issuing COI's in order to meet your deadlines whether via mail, email, fax and/or courier. We believe it is equally vital that COI's be issued with the requisite information required by the client. To that end, we will establish ground rules in advance so that information or representations are not made to an outside party, which is outside the scope required by you. You have our commitment that COI's will be given top priority so that you can fulfill your obligations for a bid or contract in a timely manner.



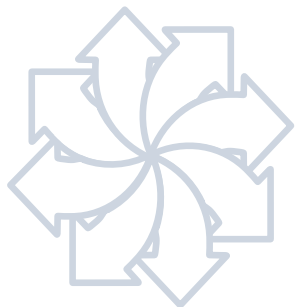
Ongoing Customer Service & Accountability

CONTRACT REVIEW

Bryson's team of insurance specialists can provide you with the expertise needed to assist in a critical evaluation of your contracts. We regularly work with clients in reviewing their contracts in an effort to evaluate the potential impact on their insurance program. We will expedite any communications to your underwriters that require comment and/or agreement in connection with a contract you are bidding or negotiating. We understand the need for confidentiality and for a fast turnaround time in order to facilitate the business decisions you have to make.

In addition to routine contract review, we offer the following:

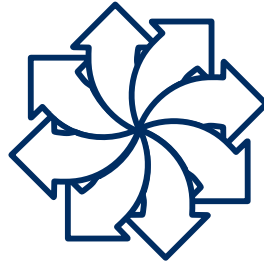
- Review of your service contracts with its customers;
- Review of contracts pertaining to acquisitions and/or mergers and evaluation of potential impact on existing insurance program including Due Diligence Reports
- Assistance with review of third party Certificates of Insurance for compliance with contractual requirements.



We Care

We value creating strong lasting relationships with our clients. We also value duplicating those relationships with our carriers and other vendor partners because we know that will result in a win-win for everyone. We truly care about you, your employee, your business, and we want you to succeed.

Your success is our success, which is our ultimate goal.



BRYSON FINANCIAL

Employee Benefits Retirement Plans
Property & Casualty Wealth Management

Bryson Financial Group | 100 Oceangate, Suite 401 | Long Beach, California 90802 | 562-435-4267

www.brysonfinancial.com