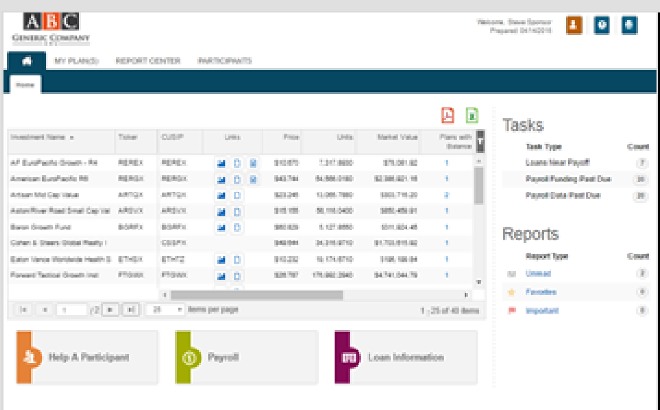
We are excited to announce that on September 3, 2016 RiversEdge put our new Plan Sponsor website into production. When you log into the Plan Sponsor website going forward, you will automatically go to the new site. The attached document describes the new website and some of the new features. We hope you find that the new website helps improves your experience working on the site and makes your job easier. If you have any comments or questions about the new website, contact your RiversEdge representative or Service@RiversEdgeRet.com.

RiversEdge Plan Sponsor Website Features

Our new websites for plan sponsors provides users with the latest advances in responsive web design, featuring task-oriented, role-based dashboards with rich, intuitive graphical formats, available in desktop or tablet views. In addition to its next generation design and usability, the new websites deliver a host of new features, like Report Center, as well as new ways of viewing and analyzing plan, investment, and participant data.

Role-Based Plan Sponsor Dashboard (Home Pages)

Plan Sponsor Dashboard



Dashboard provides:

- ✓ List of pending tasks requiring sponsor's attention
- ✓ Summary list of investment holdings
- ✓ Detailed plan, participant, investment information (See "Common Features")
- ✓ Single sign-on links to SchARP automated processes such as Loan Administration and Payroll
- ✓ Advanced filtering options

Features Available

Logon Help	▪ If user ID and/or password is forgotten, allows users to access their account using the email address associated with the account.
My Plans	▪ Plan table shows summary data across all plans ▪ Robust search, filter, and export options ▪ Each plan links to year to year comparison of key plan metrics ▪ Provides drill down to participant detail
Investment Holdings	▪ Table shows summary data for all investments ▪ Robust search, filter, and export options ▪ Provides drill down showing all plans that hold that investment and all participants in the plan ▪ Links to online prospectus, fund fact sheet, and company website

Models (coming Q3/2016)	▪ Shows all Investment Models ▪ Provides drill down to all plans and participants that use each model ▪ Provides drill down to expected percentage vs. actual percentage of funds
Investment Performance	▪ Research market data for all investments in a single chart ▪ Links to online prospectus, fund fact sheet, and company website ▪ Displays current data for investments, models, and Schwab Bank Savings (SBS)
Participant Information and Access to Participant Accounts	▪ Table displays participant summary data across all plans ▪ Shows relevant census and financial information for each participant ▪ Robust search, filter, and export options ▪ Provides access to detailed participant information with option to unlock an account and to login to an account as the participant (based upon security rights).
Report Center	Report Center provides consolidated access the following types of reports, which are published directly to the sponsor web site from our automation system: ▪ *Reports I've Requested* — Ability to request pre-defined Crystal reports and define report parameters. The sponsor will be notified by email when the report is ready to download. ▪ *Reports Sent to Me* — This section is reserved for regularly scheduled reports or one-time reports sent by RiversEdge, such as Deferral Change Reports, Contribution Confirmations, or Quarterly reports. The Report Center also provides the ability to label individual reports as Important, Favorite, Read, Unread, or Archive. These labels appear as links on the sponsor dashboard.
Participant Activity	Provides a menu of standard participant activity reports; most reports allow you to specify a date range, choose plans, and other parameters. Reports can be exported to PDF or Excel. Standard Participant Activity reports include the following (Reports may vary per sponsor): ▪ Address Change ▪ Deferral Change ▪ Distributions ▪ Employee Census ▪ Loans ▪ Termination
planAnalytics	▪ Powerful tool for analyzing the financial wellness of plans ▪ Online query options and filters, with interactive charts allow users to model investment behavior at the plan and participant level ▪ Available at no extra charge
Notifications	Ability to receive automatic email notification of key payroll, and loan events
User Profile	Ability to view and update contact information (email address and password)
Integrated Payroll Processing	Integrated SchARP Payroll Processing offers a full range of automation to facilitate the payroll life cycle, from uploading the payroll data to automated trade and cash matching features to oversight of key events through email notifications. Plan Sponsors can be assigned security roles that allow them to access specific payroll functions such as payroll file submission and Notice of Deposit. • **Payroll File Submission**—Sponsors can submit a payroll for processing. After the file is submitted, the system provides automated data validation and processing, minimizing manual intervention by the user. Payroll processors can check the status of the submitted payroll by viewing the payroll event history page. • **Payroll Monitoring**— Allows sponsors to track payroll events across plans, with automatic email notifications sent to designated users.