ADDITIONAL IRA SOLUTIONS

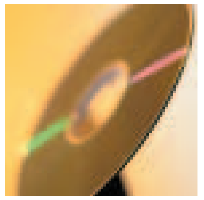
If there are other missing links in your IRA operations, we can help you close the gap. We offer a full line of products and services that complement the IRA Management Center solution.

Account Recordkeeping that takes your IRS requirements to the next step

Our Account Recordkeeping takes care of your reporting requirements to account owners, their beneficiaries, and the IRS using your existing data or information stored in the IRA Management Center solution and your core system.

IRA Consulting that answers questions as they come up

You'll get quick, personal, and easy access to knowledgeable IRA consultants right when you need it—every business day.



IRA e-books that put a reference desk right where you work

We've put all of the in-depth information available in our IRA Library in one convenient source. Our electronic book features a robust search engine, sticky notes, bookmarks, and more.

Paper documents for the times you need them on the shelf

If you prefer paper documents for certain areas of your operations, you'll find them here. Our plain-language documents help make dealing with IRAs easier for you and your IRA owners.

IRA training that comes to you

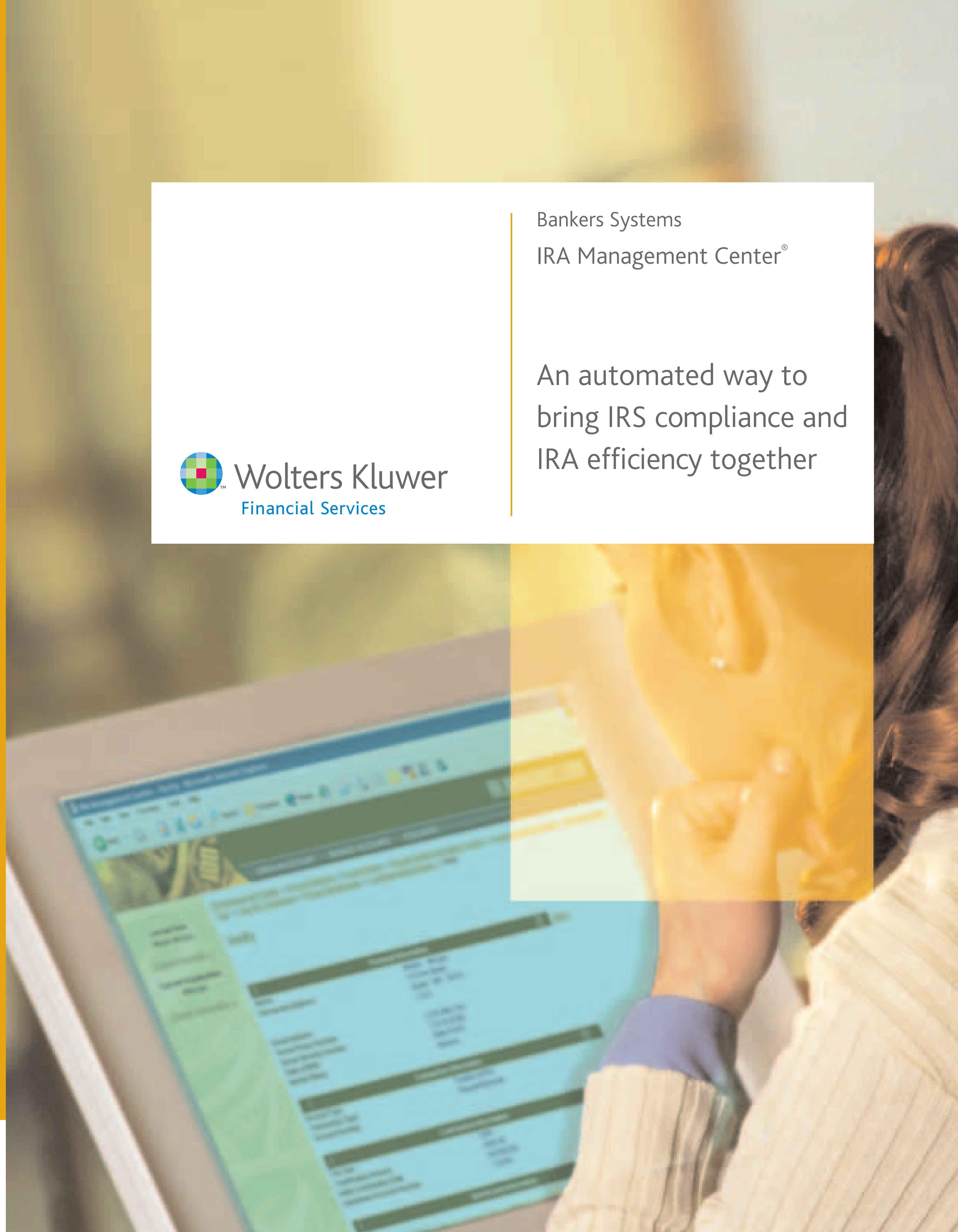
Our national seminar tours offer beginner, intermediate, and advanced IRA training in a fun, easy-to-learn format. We also offer on-line learning and Telephone/Internet Training, as well as tailored seminars that are held at your organization and focus on the topics you choose.

On-line learning that works around your schedule

Our new ***Compliance University*™ On-Line Learning** offers you a convenient, user-friendly way to complete compliance-based and soft-skill training on-site. It's SCORM compliant and features advanced tracking and customization capabilities.

800.552.9410
www.WoltersKluwerFS.com
P.O. Box 1457
St. Cloud, MN 56302-1457

Wolters Kluwer Financial Services | Bankers Systems



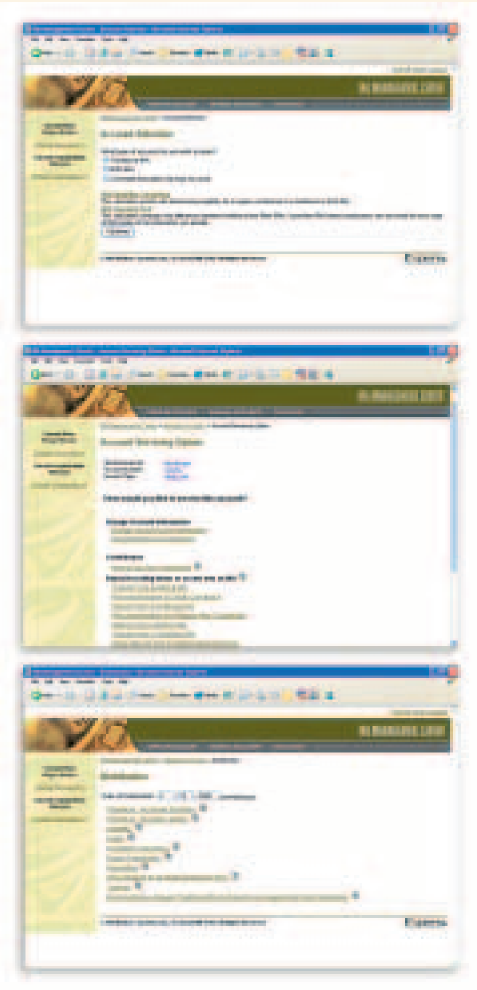
Wolters Kluwer Financial Services

Bankers Systems

IRA Management Center®

An automated way to bring IRS compliance and IRA efficiency together

IRA MANAGEMENT CENTER®



Without compliance, automation is just a faster ride to a destination you can't afford

In this business, your individual retirement account (IRA) documents are the litmus test for Internal Revenue Service (IRS) compliance. Either they're accurate—or your organization is opened up to significant penalties.

But getting things right requires:

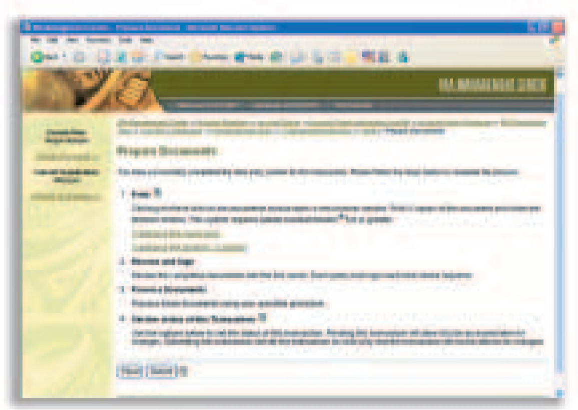
- Keeping constant tabs on changing IRS requirements,
- Maintaining an inventory of up-to-date documents,
- Training your staff on what documents are needed for which transactions,
- Making sure those documents are completed correctly,
- Checking each document (again) for errors,
- Manually completing all of the back-end steps, and
- Starting all over again if the IRA owner makes changes or any step in the process is incorrect.

Now there's a better way

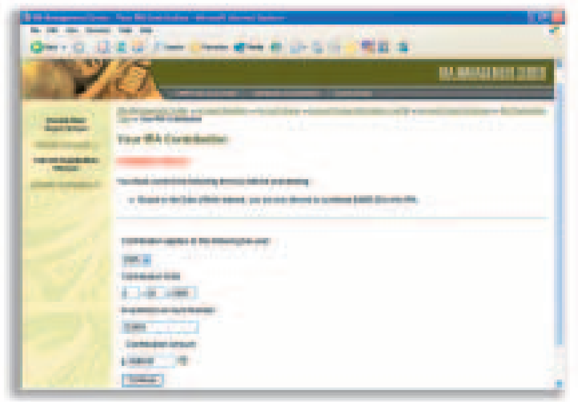
The **IRA Management Center**® on-line solution automates many of the tasks involved with opening, maintaining, and dispersing IRAs. And, it performs vital compliance checks to help minimize errors and risk.

The IRA Management Center solution helps:

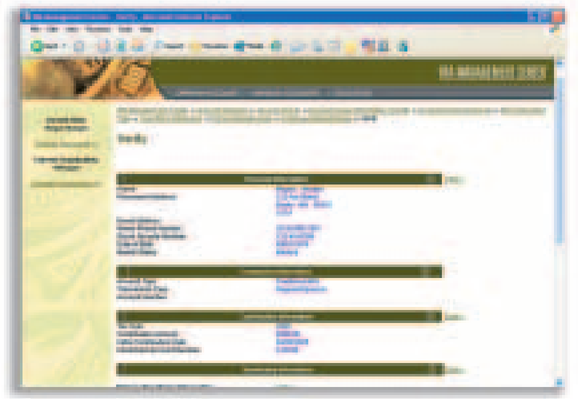
- **Improve efficiency**—by creating dynamic documents in less time than it takes to complete them manually.
- **Reduce errors**—by checking the information entered before the document is created.
- **Reduce risk**—by flagging invalid answers, completing compliance checks, and providing documents based on current legislative and regulatory changes.
- **Provide flexibility**—by allowing your financial organization to tailor the look and feel of the site, policies, investments, user restrictions, and much more.
- **Improve service**—by providing quick and accurate IRA opening and maintenance.



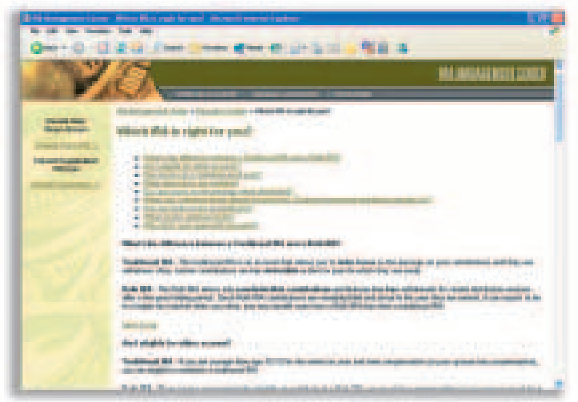
The IRA Management Center solution automatically determines which documents are needed for a specific transaction. After answering a series of questions, your staff is provided with the appropriate documents developed for that specific IRA owner.



The center validates the information you've entered based on IRS rules and your organization's specific policies. If compliance errors occur, the user receives a signal immediately.



Verify your information is correct before generating the documents.



Extensive on-line help systems explain questions in more detail and provide information on a variety of IRA topics.

RELIABLE COMPLIANCE...

We are known for our compliance knowledge and experience.

- Each year, we track legislation that impacts the retirement plan industry.
- We review pending legislation, keep a close eye on industry trends, and work with regulatory agencies.
- That experience and industry intelligence has become the basis for our Expere® compliance knowledge base—the power behind the IRA Management Center solution.

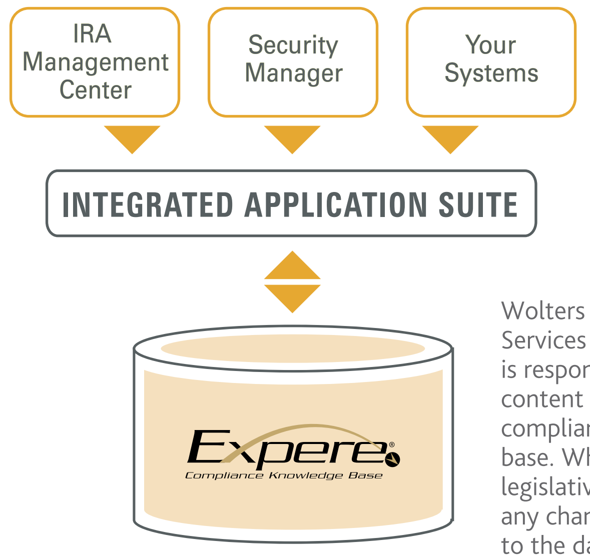
The technology that drives the IRA Management Center solution offers:

- **An Internet- or intranet-ready framework**—that's scalable to large volumes of transactions and extends to any point in your system.
- **A streamlined work flow**—that reduces data entry by drawing on existing data within the system and allows you to easily edit transactions.

Any policies or preferences you set up in the system are seamlessly linked to the Integrated Application Suite. This enables you to maintain control over your operations in a location that won't disrupt your compliance content.

The Integrated Application Suite connects your preferences and policies to a central database of compliance content.

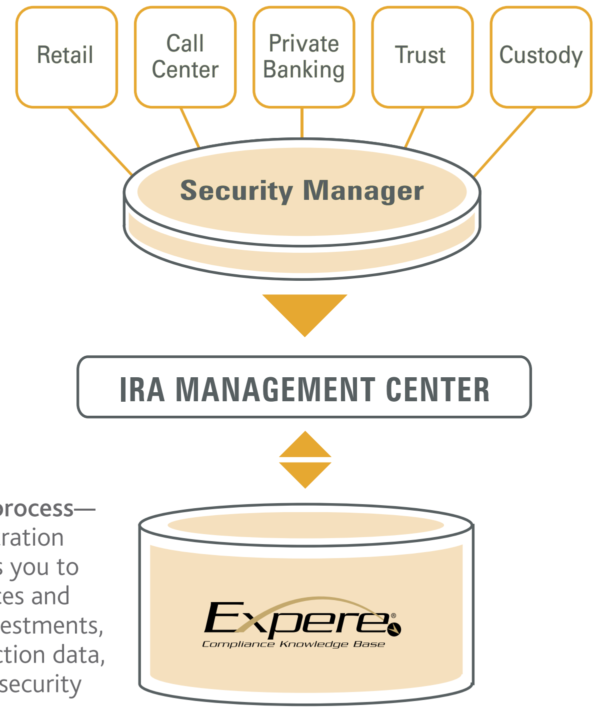
The Expere Database Solution and IRA Management Center Solution



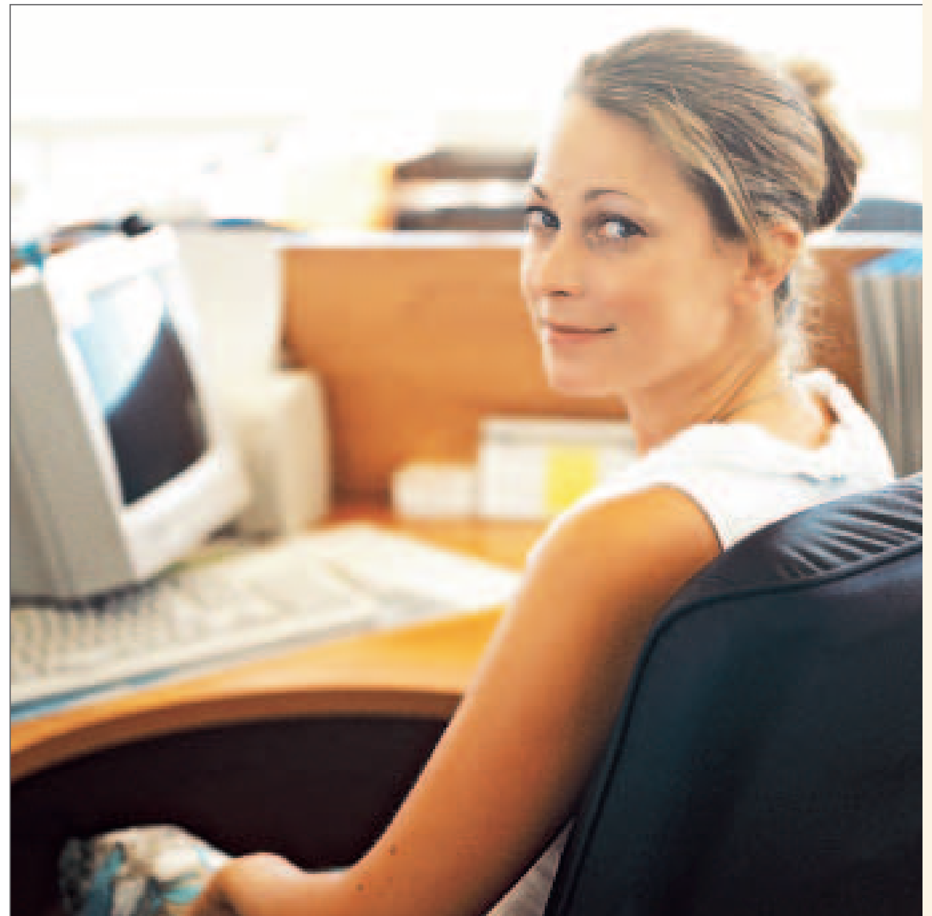
Wolters Kluwer Financial Services | Bankers Systems is responsible for the content in the Expere compliance knowledge base. When regulatory or legislative changes occur, any changes we make to the database will automatically be reflected in your documents.

...MERGED WITH EFFICIENT AUTOMATION

Site Administration Management



- Control over your process—with a Site Administration Manager that allows you to set up site preferences and policies, manage investments, retrieve vital transaction data, and determine user security clearance.



SUPPORT RESOURCES

When you choose Wolters Kluwer Financial Services | Bankers Systems, you'll receive a number of free, ongoing support services as long as you use one of our current products or services.

Toll-free product support

If you have questions about the content of our documents, we'll explain the proper way to use them.

We also alert you when regulatory and legislative changes are likely to impact your documents.

Toll-free customer support

For questions about your order, pricing, or other products we have available, you'll get fast and friendly answers from our customer support staff.

Toll-free software support

In a customer survey, 97 percent of our software users said they would purchase our products based on support alone. Last year, our software support team answered approximately 67,000 calls. In addition, our staff made nearly 29,000 calls to customers, answering questions and walking them through our software.

On-line software support

Our software users can also contact us on-line at www.support.bankerssystems.com. It provides easy access to training information, document support, downloads, e-mail support, FAQs, and the latest news affecting your products.

ComplianceHeadquarters.com

Because compliance is at the heart of our business, we've developed a web site dedicated solely to that aspect of your business. ComplianceHeadquarters.com provides reliable information on the latest compliance issues. It features a Legislative Watch; e-mail alerts; Q&As; short and easy-to-read articles; research links; a discussion board; and monitoring alerts when regulations are adopted, case decisions become final, or bills become law.

www.WoltersKluwerFS.com

Finally, we offer a variety of product and industry information on our home web site—from legislative news and industry trends to information on the latest ways to operate more efficiently and manage your risk.