

Advisors 401(k)[™]



run-it-yourself 401(k) plans

401(k) Pro, Inc.

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Software-based Run-It-Yourself 401(k)s for Small Businesses Let Investment Professionals Earn 401(k) Brokerage Fees Without Doing Any 401(k) Administration

LOS ANGELES Southern-California-based 401(k) Pro, Inc.'s patented Advisors 401(k)[™] software lets small businesses take care of their own 401(k) plan administration while the Investment Advisor, Registered Representative or full-service broker of their choice collects the commissions paid by the mutual fund company on all 401(k) purchases made by plan participants.

Advisors 401(k)[™] saves financial advisors the trouble of administering 401(k) plans not large enough to generate commissions that adequately offset plan administration expenses. At the same time it lets small businesses manage their new or already-existing 401(k)s in-house from the privacy and security of their desktop computers in just 10 to 15 minutes a month and at an average savings of 60% to 80% per year off traditional plan administration costs — and with ready access to 401(k) services (such as monthly compliance testing and monthly employee 401(k) account statements) that are either not often available or available only at a substantial cost in most traditionally-administrated plans.

Advisors 401(k)[™] is a derivative of 401(k) Pro's recently-released 401(k) Easy[™] run-it-yourself 401(k), which *The Wall Street Journal* said "allows small businesses to manage 401(k) plans as easily as a consumer navigates family finances with programs such as Quicken" ("Web Helps Small Firms Start 401(k)s," Monday, December 27, 1999, section C1). The only difference between Advisors 401(k)[™] and 401(k) Easy[™] is in the investment choices available: Advisors 401(k)[™] offers load mutual fund investment choices while 401(k) Easy[™] offers no-load and self-directed discount brokerage account choices. A database of potential investments — from top providers such as MFS, Oppenheimer, John Hancock, Fidelity and others — and information on each can be viewed on the Advisors 401(k)[™] website. Free help with choosing plan investments is available.

Advisors 401(k)[™] is adaptable to new and existing plans of any size. Pricing starts at \$495 a year and increases only with plan size (see price list). Clients also pay a first-year-only \$500 plan and software customization fee. Participant loans, employer matching contributions, automatic enrollment, and other popular 401(k) features are included at the client's discretion at no extra charge. Free help is available with understanding available plan options and the typical effect of each on a 401(k) plan. Any needed plan conversion services are free of charge.

Advisors 401(k)[™] is backed by a 60-day money-back guarantee on everything except investment performance and the one-time \$500 plan and software customization fee. Because the \$500 fee is nonrefundable, 401(k) Pro makes a full-featured demonstration copy of the plan administration software available for free download from its Advisors 401(k)[™] website. The demo is also available on CD-ROM, which can be ordered through the website or by calling (800) 660-0050.

Advisors 401(k)[™] comes with everything a small business needs to provide its company with a quality 401(k) in 10 to 15 minutes a month. Included is an IRS-approved prototype 401(k) plan customized to the employer's

specifications, the employer's choice of Class A, B or C load mutual funds (with the referring financial advisor listed as the Broker of Record), easy-to-use plan administration software and companion materials customized to the plan they service, a supplemental FedForms CD-ROM that makes completing 1099-Rs, the 5500 series and more quick and easy, and free technical support.

Visit the Advisors 401(k)[™] website for more information, including ways in which load mutual fund investment professionals can use Advisors 401(k)[™] to service and expand their client base.

In Development: Advisors 401(k)[™] Online

Potential branding arrangements with key financial institutions are being explored for online versions of Advisors 401(k)[™] self-service plan administration. Chosen institutions will each house a customized version of Advisors 401(k)[™] within their websites for use by their new and existing small business 401(k) clients. Each version will suit its host's particular site design and offer its host's lineup of proprietary commission-generating investments. Hosts will have the option of designating the Broker of Record or allowing clients to make the choice.

Advisors 401(k)[™] Run-It-Yourself 401(k) Plans

- Customized 401(k) plans and run-it-yourself plan administration for small businesses
- Software-based run-it-yourself plan administration takes small businesses only 10-15 minutes a month
- Employer's choice of Class A, B or C load mutual funds; extensive investment choice, with the referring financial advisor as the Broker of Record
- Unsurpassed affordability: Price* is based solely upon plan size:

1-4 eligible employees	\$495 a year
5-15 eligible employees	\$695 a year
16-25 eligible employees	\$995 a year
26-50 eligible employees	\$1295 a year
51-75 eligible employees	\$1495 a year
76-100 eligible employees	\$1995 a year
101-125 eligible employees	\$2295 a year
126-150 eligible employees	\$2495 a year
151-175 eligible employees	\$2795 a year
176-200 eligible employees	\$2995 a year
more than 200 eligible employees	(please call for quote)

*Each plan also incurs a first-year-only, one-time plan and software customization fee of \$500.

- 60-day money-back guarantee on everything except investments and first-year-only setup
- Free technical support
- Matching contributions, participant loans, automatic enrollment and more are free options
- Plan administration software has built-in safeguards against operating a plan in violation of federal regulations
- Customers receive updated plan administration software and companion materials every year; updates incorporate government regulatory changes as well as system upgrades
- Plan administration software runs on Windows® 2000, 98, 95 and NT systems

PRODUCT RELEASE: FIRST QUARTER, 2000

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