PROFESSIONAL CAPITAL SERVICES

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Sophisticated Recordkeeping. Excellent Customer Service. No Hidden Agenda.

We are Professional Capital Services

About Us

Professional Capital Services, LLC (PCS) was founded in 2001 by the tax and ERISA attorneys at Dilworth Paxson LLP, an 80 year-old Philadelphia-based law firm with over 250 employees, including over 100 attorneys resident in 5 offices. For the past 4 years, PCS has been a member of the Inc. 5000, and for the past 5 years we've been ranked as one of the 100 fastest-growing, privately-held businesses in the Philadelphia region by the Wharton Small Business Development Center.

Founding Principles

It is our belief at PCS that, in the transition from customized defined benefit plans to fully-bundled 401(k) programs, the concerns of plan sponsors have been frequently overlooked. With superior customer service and a robust online account management platform, our goal is to create a sophisticated retirement program, fully-tailored to the needs of your employees and your organization, at a price competitive to ordinary bundled programs. This approach has resulted in PCS being designated as the exclusive recordkeeper by the largest independent money manager in the US and two major public universities. Our focus on the client's needs has built the strong foundation that keeps PCS growing today.

Our Mission:

1. Sophisticated Recordkeeping
2. Excellent Customer Service
3. No Hidden Agenda

Plan Sponsor Services

We offer the full complement of retirement plan services, so you can focus on what you do best. Combining state-of-the-art technology, our experienced and dedicated team of retirement plan professionals delivers the most complete and highest quality retirement plan program available.

State-of-the-Art Daily Valuation Recordkeeping Services

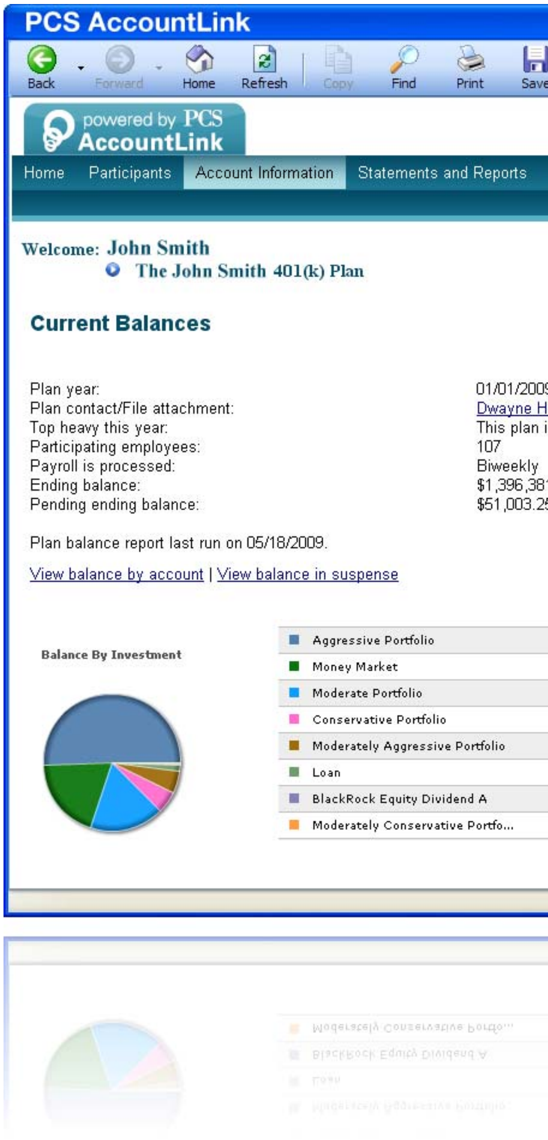
- Daily Valuation and Maintenance of Participant Level Accounts by Source and Fund
- Online Distributions and Paperless Loan Capabilities
- Daily Processing and Reconciliation of Account Activity
- Calculation of Minimum Required Distributions
- Real-Time Vesting Service Computation

Client Services

- Quality Driven, Hands-On Support
- Tactical and Strategic Support
- Dedicated Installation Specialists
- Single Point of Contact (Client Relationship Manager)

Plan Sponsor Website / Account Management

Our AccountLink System homepage displays each plan's current account balances, as well as additional options available to you. The Account Information menu (shown on the right) allows the plan sponsor to view your plan's current account balances by investment fund and by source, overall fund performance within time increments, latest fund information, participant categories, and on-line reports & forms.



Additional features include:

On-line and On-Demand Availability of Plan-level Reports
The ability to run, view and print reports on-line.

Plan-Level Transaction History
The ability to view plan-level transaction history by date range, by fund and transaction type.

Participant View
The access to view a participant's account, including all of the options and data available to the participant, participant-level investment detail and transaction history.

Payroll Processing & Online Enrollment
The ability to submit payroll data online and validate census information online via our secure website. Plus, the ability to enroll new participants at the Plan Sponsor, as well as the Participant level.

Sophisticated Platform Design: Superior Service with You in Mind

At PCS, whether it's answering the participant's account inquiries in a timely fashion or the personal attention to the flexibility needs of plan sponsors, we take customer service seriously. This same commitment to excellence is in our platform and website customer experience.

The Participant Website

Each plan participant is supported with a full array of comprehensive transactional services, including fund transfer capability, withdrawal processing, paperless enrollment processing, and detailed investment views. There is even a robust investor education section featuring interactive tools for personal investment exploration. Of course, online statements are provided, and transactional history and fund performance are accessible with the click of the mouse.

Additional Website Features Include:

- Calculation of personal (real) rate of return
- Spanish language
- Ability to generate statements on demand for any date range:
  - Pie chart illustration
  - Enhanced Morningstar links
- Automatic rebalancing and scheduled account reallocation
- On-line loan amortization schedule
- Transaction history by date range, by fund and transaction type
- On-line PIN reminder

Internet Access and Voice-Response Unit ("VRU") Features:

- Balance inquiry
- Trading by fund or by all sources
- Daily performance reporting
- Account rebalancing
- Account withdrawal processing
- On-line loan modeling, initiation, and requests

8 Reasons Why Professional Capital Services Should Be Your Recordkeeper

1. **Open Architecture.** Having no alliances or proprietary funds, we offer your advisors an unmatched level of objectivity in fund selection. Our independent platform provides no investment restrictions or mutual fund revenue sharing requirements for inclusion on the platform.

2. **Automated Processing.** Our cutting-edge technology-driven environment allows a plan sponsor to spend less time administering its plan and more time managing its business.

3. **Efficient and Seamless Transition Process.** Our clients receive personal attention with each plan, from the proposal process through to plan design and implementation. Our accessibility and attention to detail helps to ensure a smooth transition process.

4. **Full Fee Disclosure.** All recordkeeping, administrative and trustee fees are fully disclosed and offset with any mutual fund revenue received to reduce plan and participant expenses.

5. **Experience.** Our senior management team has over eighty years of retirement plan experience, coupled with the prudent backing of tax and ERISA attorneys.

6. **Single Point of Contact.** Plan sponsors enjoy the additional support of a fully-staffed customer service team focused on answering participant inquiries.

7. **True Fiduciary Protection.** We work with independent investment advisors who accept fiduciary responsibility *in writing*.

8. **Customization.** PCS offers customized participant communications, statements and a fully customized or branded web portal, offering a searchable knowledge base of solutions and easy access to forms and communication pieces.

Interested? Contact Us:

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