

# 2013 PLANSPONSOR DC Survey Best In Class

AMERICAN TRUST EARNS 39 “BEST IN CLASS” CUPS WITH A 100% CLIENT RECOMMENDATION RATE

American Trust & Savings Bank		48 Responses (12.8% of total clients; 10% adviser-serviced)			
<b>Respondent Profile</b>		<b>Client Ratings (Score/Number of Best in Class Awards 🏆) by Plan Size</b>		<b>Additional Service Ratings</b>	
Plan Size	% Resp	Participant Services (13 possible)	Sponsor Services (10 possible)	Overall Service Index	93.8%
<\$5MM	56.2%	A 93.9% 8 🏆🏆🏆🏆🏆🏆🏆🏆	A 93.8% 8 🏆🏆🏆🏆🏆🏆🏆🏆	<b>Participant Service Scores</b>	
\$5MM–\$25MM	43.8%	A+ 96.2% 13 🏆🏆🏆🏆🏆🏆🏆🏆🏆🏆🏆🏆🏆	A+ 96.2% 10 🏆🏆🏆🏆🏆🏆🏆🏆	% Completely satisfied	68.8%
>\$25MM–\$50MM	0.0%	NOT QUALIFIED	NOT QUALIFIED	% Mostly satisfied	29.5%
>\$50MM–\$200MM	0.0%	NOT QUALIFIED	NOT QUALIFIED	<b>Highest-Ranked Participant Services</b>	
>\$200M–\$1B	0.0%	NOT QUALIFIED	NOT QUALIFIED	1 Communication materials	
>\$1B	0.0%	NOT QUALIFIED	NOT QUALIFIED	2 Overall education program	
<b>Client Tenure</b>		<b>Recommendation Likelihood</b>		<b>Sponsor Service Scores</b>	
More than 7 years	69.6%	Extremely likely to recommend	83.3%	% Completely satisfied	69.4%
3 to 7 years	15.2%	Moderately likely to recommend	16.7%	% Mostly satisfied	27.5%
Less than 3 years	15.2%	Slightly likely to recommend	0.0%	<b>Highest-Ranked Sponsor Services</b>	
<b>Respondent Plan Types</b>		Neutral	0.0%	1 Plan reporting/benchmarking	
401(k)	97.9%	Slightly likely to recommend against	0.0%	2 Legislative/Regulatory updates	
403(b)	0.0%	Moderately likely to recommend against	0.0%	<b>Areas Clients Say Can Be Improved</b>	
457	2.1%	Extremely likely to recommend against	0.0%	1 Provide more/better detail about plan fees	
Other	41.7%	<b>Net Recommendation/Promoter Score</b>	<b>83.3%</b>	2 Provide more timely updates on important issues	

## “Best in Class” Service

- 39 “Best in Class” cups for participant and plan sponsor services in the PLANSPONSOR® Magazine’s 2013 Defined Contribution Survey
- Number one provider in the \$5 million to \$25 million market by receiving all possible 23 “Best in Class” awards in participant and sponsor services
- One of only two providers to receive an A+ rating in both participant and sponsor services in the \$5 million to \$25 million market
- Ranked as a top provider as 100 percent of our clients indicated they would likely recommend our services
- Ranked in the top ten in 15 categories in the \$5 million to \$25 million market
- Ranked in the top ten in eight categories in the less than \$5 million market

## Award-Winning Education

- The only provider to have the highest ranked participant services for both communication materials and overall education program
- Ranked in the top five for enrollment assistance and on-site meetings in the \$5 million to \$25 million market
- Ranked second in the overall service satisfaction in all markets



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# 2013 PLANSPONSOR DC Survey

## Plan Assets \$5 Million to \$25 Million Market

	PARTICIPANT SERVICES												SPONSOR SERVICES								TOTAL			
	Participant call centers	Website functionality	Online tools/services	Participant statements	Education program	Communication materials	Enrollment assistance	Retiree services	On-site meetings	Range of investments	Loan/Withdrawal processing	Beneficiary administration	Participant fee disclosure	Sponsor website/tools	Plan reports/benchmarking	Form 5500 processing	Compliance support/testing	Legislative/Reg updates	Account team knowledge	Service team responsiveness		Staff consistency	Plan design flexibility	"Cost-to-value" of plan fees
<b>Plan Assets &gt;\$5MM – \$25MM (minimum of 20 responses; Best in Class benchmark of 93%)</b>																								
American Trust	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	23
Fidelity Investments																								0
Great-West Financial																								0
ING U.S. Retirement				🏆															🏆					2
John Hancock Retirement Plan Svcs				🏆																🏆				2
MassMutual Financial Group				🏆						🏆									🏆	🏆	🏆			5
Principal Financial Group				🏆															🏆	🏆				3

Partial list of providers. See plansponsor.com for full survey results.

## AMERICAN TRUST **23** “BEST IN CLASS” CUPS

### PARTICIPANT SERVICES

- Participant call centers
- Website functionality
- Online tools/services
- Participant statements
- Education program
- Communication materials
- Enrollment assistance
- Retiree services
- On-site meetings
- Range of investments
- Loan/withdrawal processing
- Beneficiary administration
- Participant fee disclosure

### SPONSOR SERVICES

- Sponsor website/tools
- Plan reports/benchmarking
- Form 5500 processing
- Compliance support/testing
- Legislative/regulatory updates
- Account team knowledge
- Service team responsiveness
- Staff consistency
- Plan design flexibility
- “Cost-to-value” of plan fees



# 2013 PLANSPONSOR DC Survey

## Plan Assets <\$5 Million Market

	PARTICIPANT SERVICES												SPONSOR SERVICES										TOTAL		
	Participant call centers	Website functionality	Online tools/services	Participant statements	Education program	Communication materials	Enrollment assistance	Retiree services	On-site meetings	Range of investments	Loan/Withdrawal processing	Beneficiary administration	Participant fee disclosure	Sponsor website/tools	Plan reports/benchmarking	Form 5500 processing	Compliance support/testing	Legislative/Reg updates	Account team knowledge	Service team responsiveness	Staff consistency	Plan design flexibility		"Cost-to-value" of plan fees	
<b>Plan Assets &lt;\$5MM (minimum of 25 responses; Best in Class benchmark of 93%)</b>																									
American Trust	🏆			🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	🏆	16
Fidelity Investments																									0
Great-West Financial																	🏆			🏆					2
ING U.S. Retirement								🏆									🏆							🏆	2
John Hancock Retirement Plan Svcs											🏆														1
MassMutual Financial Group	🏆		🏆	🏆							🏆	🏆				🏆	🏆		🏆	🏆	🏆				9
Principal Financial Group																									0

Partial list of providers. See plansponsor.com for full survey results.

## AMERICAN TRUST **16** "BEST IN CLASS" CUPS

### PARTICIPANT SERVICES

- Participant call centers
- Participant statements
- Communication materials
- Enrollment assistance
- On-site meetings
- Range of investments
- Loan/withdrawal processing
- Beneficiary administration

### SPONSOR SERVICES

- Sponsor website/tools
- Plan reports/benchmarking
- Form 5500 processing
- Compliance support/testing
- Legislative/regulatory updates
- Account team knowledge
- Service team responsiveness
- Plan design flexibility

