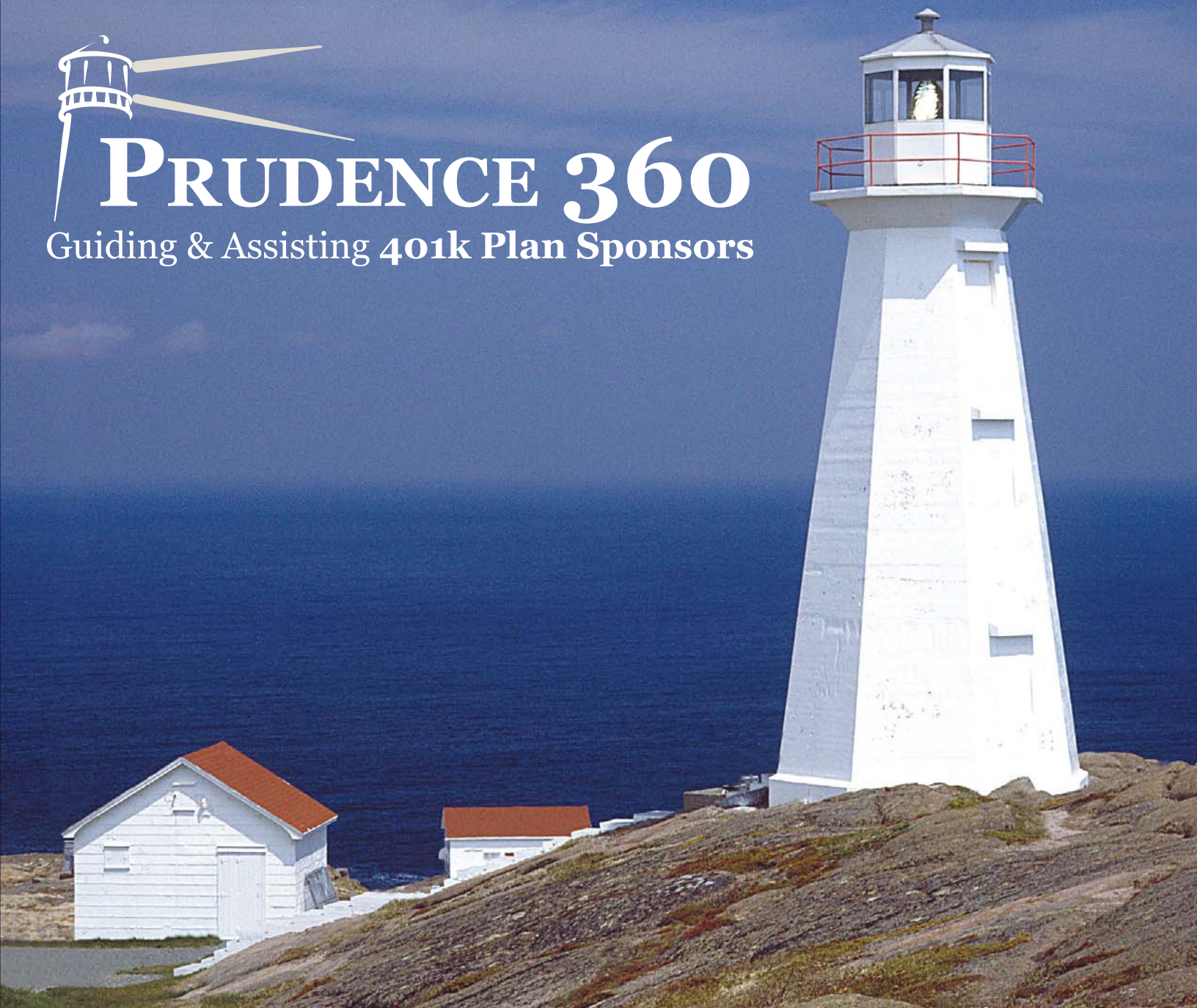




PRUDENCE 360

Guiding & Assisting 401k Plan Sponsors



PRUDENCE 360

POWERED BY DIVERSIFIED FINANCIAL ADVISORS, LLC

A REGISTERED INVESTMENT ADVISOR

Guiding & Assisting 401k Plan Sponsors

TAKE ADVANTAGE OF OUR EXCLUSIVE 401K PROGRAM

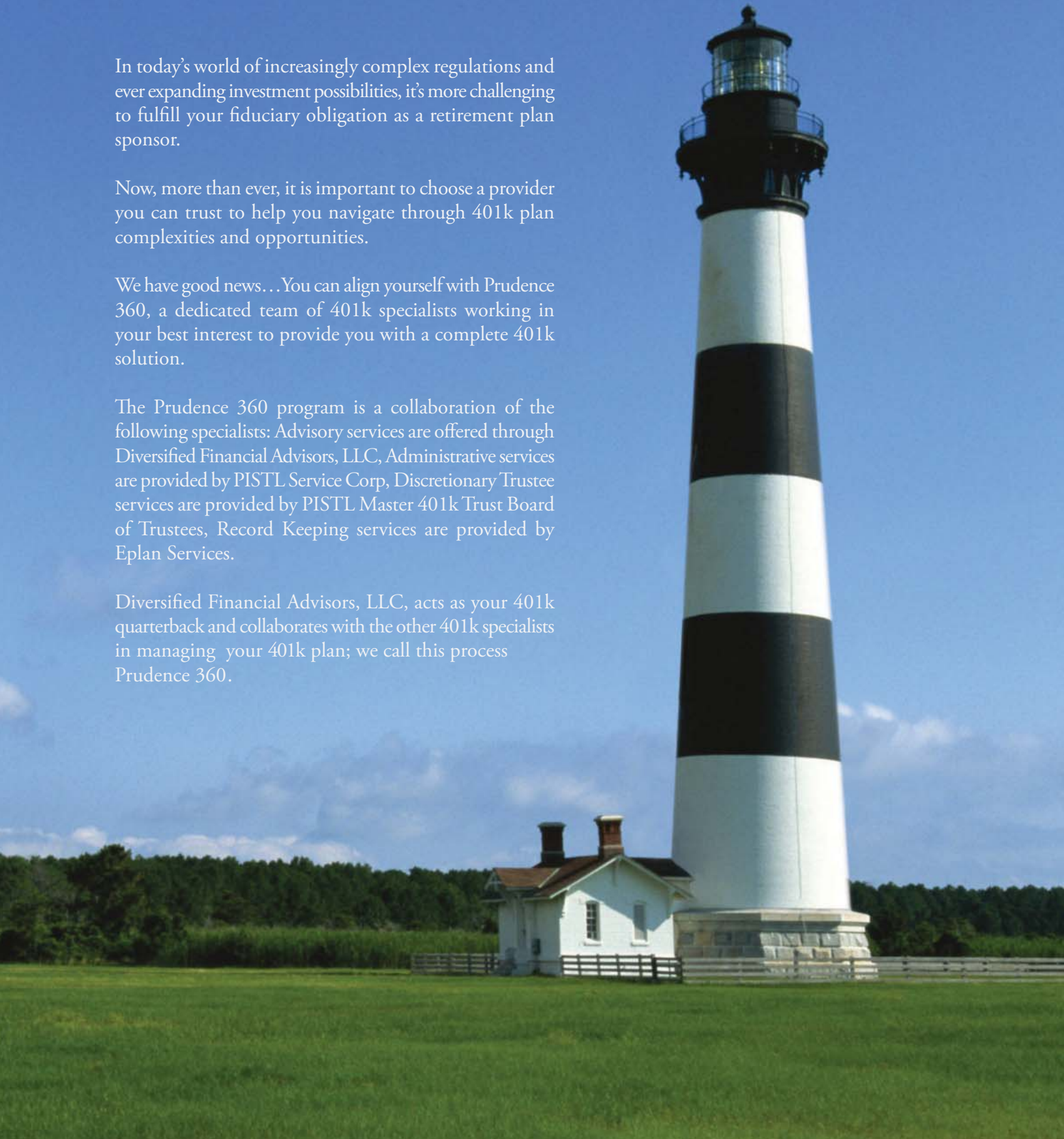
In today's world of increasingly complex regulations and ever expanding investment possibilities, it's more challenging to fulfill your fiduciary obligation as a retirement plan sponsor.

Now, more than ever, it is important to choose a provider you can trust to help you navigate through 401k plan complexities and opportunities.

We have good news... You can align yourself with Prudence 360, a dedicated team of 401k specialists working in your best interest to provide you with a complete 401k solution.

The Prudence 360 program is a collaboration of the following specialists: Advisory services are offered through Diversified Financial Advisors, LLC, Administrative services are provided by PISTL Service Corp, Discretionary Trustee services are provided by PISTL Master 401k Trust Board of Trustees, Record Keeping services are provided by Eplan Services.

Diversified Financial Advisors, LLC, acts as your 401k quarterback and collaborates with the other 401k specialists in managing your 401k plan; we call this process Prudence 360.



PRUDENCE 360

WHAT WE DO: The goal of the Prudence 360 process is to provide solutions for plan sponsors in four primary areas: Reduce Fiduciary Responsibility, Improve Investment Quality, Plan Fees and Administration.

REDUCE FIDUCIARY RESPONSIBILITY

Prudence 360 is built around an Investment Committee that serves as a **Discretionary Trustee**, accepting investment fiduciary responsibilities. In our program you are not the Trustee; your roll is simply the Plan Sponsor.

The goal of Prudence 360 is to address your fiduciary responsibility and provide your employees with the financial resources needed to work toward a successful retirement.

If you're not aware of the fiduciary risks associated with managing your 401k Plan, you need to read, "*A Guide to Understanding Fiduciary Responsibility*".
www.Prudence360.com

Have confidence knowing that your 401k Plan is consistently monitored.

IMPROVE INVESTMENT QUALITY

Prudence 360 operates in an open architecture environment, giving the Investment Committee access to the complete universe of investment options, with no proprietary product restrictions. This enables and ensures a prudent and objective investment selection process.

The Investment Committee's goal is to identify quality investment choices. The investment choices are selected based on strict standards established by the Center For Fiduciary Studies (a nonprofit organization established to develop and advance practice standards of care for investment fiduciaries).

PLAN FEES & FEE DISCLOSURE

Prudence 360 directly addresses the Department of Labor's concerns regarding plan expense disclosure and conflicts of interest. Plan Sponsors are encouraged to disclose plan expenses, but few do. Our program provides full disclosure of all plan expenses in writing.

In addition, the program passes through **ALL INVESTMENT COMPANY REVENUE** to plan participants to eliminate any conflict of interest in the selection and monitoring of plan investment options.

The Prudence 360 program's open architecture and revenue neutral format provides you with investment options without biases or restrictions.

OUTSOURCE ADMINISTRATION

The Discretionary Trustee signs, completes, processes and files: all non-discriminatory testing, prepares and signs 5500 tax form, governmental reporting, tax withholdings, loans, hardships, distributions and 1099's.

Prudence 360 provides a complete administrative solution including: daily valuation, record keeping, employee enrollment, personalized participant education and retirement planning.

The BOTTOM Line

This program is designed exclusively for companies who want to reduce their administrative responsibilities, lower fiduciary exposure, and save time and money.

For additional information contact:
Diversified Financial Advisors, LLC
314.786.9000 or 800.307.0376
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www.Prudence360.com





PLAN SPONSOR BENEFITS

REDUCED RISK & LIABILITY...

- Discretionary Trustee accepts fiduciary responsibilities
- Discretionary Trustee adheres to fiduciary standards of care
- 404C compliance support
- Formal investment policy monitoring
- Investment selection and monitoring by investment committee
- Participant enrollment and education support

INCREASED EFFICIENCY...

- Automated processing
- Trust prepares and signs 5500 tax form
- 1099 preparation & reporting
- Trust completes loans, distributions & hardships

PARTICIPANT BENEFITS

- Investment revenue reimbursement
- Professional investment services
- One-on-one enrollment meetings
- Timely quarterly statements mailed to home address
- Voice response unit & secure web access
- Investment options are monitored and scored quarterly
- Professionally managed portfolios
- Live support service team
- Full financial decision-making control

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Prudence 360 is committed to excellence. Our team and our approach are built around serving our clients well, understanding their needs and finding suitable solutions in their best interest.

At the end of the day, what really matters is you have a program that provides your employees the opportunity to have a successful retirement.

Contact us now to find out how you may benefit from this exclusive program.

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Investment advice offered through Diversified Financial Advisors, LLC, a registered investment advisor.

