INSIGHTS FROM ING INSTITUTE FOR RETIREMENT RESEARCH

A worksheet to help you analyze and choose the provider that's right for your company.

Provider Comparison

Choosing the right provider

Choosing the right provider for your company's retirement plan is a key competitive and fiduciary decision. You'll compare providers and carefully choose the right services and options for your business. But how do you know what makes a good provider? You want a provider that gives your employees choices. You want a provider that makes plan design and administration easy. And, you want a product that can grow and change with your organization.

	Company A		Company B		Company C	
		Rating		Rating		Rating
***For You*: Investment Options**						
Proprietary investment options						
A wide range of nonproprietary investment options						
A selection of guaranteed options						
Selections that span the spectrum of risk/potential reward characteristics						
Accommodates company stock option						
Total, Investment Options						
Investment Selection Tools						
Fund rating system, to help you choose options for your plan						
Fiduciary investment guide						
Sample investment strategy						
Worksheets and employee-demographic analysis tools						
Total, Investment Selection Tools						
Sponsor Education and Communications						
Plan Sponsor Web site, with plan-specific data and analysis						
Quarterly investment performance updates						
Monthly investment performance updates						
Quarterly investment climate update						
Quarterly legislative update						
Quarterly plan statements						
Explanation of ERISA						
Regular, Sponsor-oriented publications(i.e., magazines)						
Total, Sponsor Education and Communications						
Recordkeeping and Administrative Services						
Daily valuations						
Daily reconciliation of plan and participant accounts						
Same-day investment transfers between options						
Same-day investment for electronic contributions (in good order)						
Quarterly statements mailed within 15 days of quarter-end						
In-house recordkeeping capability						
Ability to work with independent administrator (TPA)						
TPA download						

Use a simple 1 – 10 rating system to see how ING compares
(10 = top-of-the-line through 1 = poor or unavailable)

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	Company A		Company B		Company C	
		Rating		Rating		Rating
RECORDKEEPING AND ADMINISTRATIVE SERVICES (cont.)						
Wide variety of automated contribution formats						
Automatic links to leading payroll services						
Confirmations of withdrawals, investment transfers, contribution changes, loans, etc.						
Calendar-year-quarter, plan year and other reporting schedule						
Loan setup and administration						
Form 1099-R for participant distributions						
Trustee services, including annual plan reports						
Total, Record Keeping and Administrative Services						
PLAN DESIGN AND MAINTENANCE						
Standardized prototypes						
Plan conversion						
Design assistance and consultation						
Works with customized plan documents						
Toll-free ongoing support						
Local assistance						
Annual plan reviews						
Total, Plan Design and Maintenance						
***FOR YOUR EMPLOYEES*: EDUCATION**						
Access to on-line investment advice						
Step-by-step approach to participant education						
Supplementary education library						
Personal, multiple-site enrollment meetings at no additional cost						
Re-enrollment meetings as a service standard						
Multi-media enrollment presentation						
One-on-one meetings						
Consultation for departing employees						
Pre-enrollment support:						
• Customizable posters						
• Customizable payroll stuffers						

You want a provider with the right services and options for your business.

	Company A		Company B		Company C	
		Rating		Rating		Rating
***FOR YOUR EMPLOYEES*: EDUCATION (cont.)**						
Comprehensive enrollment kit, including:						
• Fund descriptions						
• Complete disclosure materials						
• Description of our type of plan						
• Toll-free account access instructions						
• Explanation of risk and potential reward						
Financial education seminars						
Quarterly retirement and investment newsletter						
Access to financial planner and complete financial planning assistance						
Award-winning approach to participant education						
Award-winning educational and enrollment materials						
Award-winning participant newsletter						
Total, Education						
ACCOUNT ACCESS AND CONTROL						
Toll-free, interactive account access, including:						
• Daily account balance information						
• State-of-the-art account aggregation services						
• Allocation changes						
• Inter-fund transfers						
• Live Customer Service Representative option						
Participant Internet account access, including:						
• Daily account balance information						
• Allocation changes						
• Inter-fund transfers						
• Live Customer Service Representative option						
Written confirmation of inter-fund transfers and allocation changes						
Accurate and easy-to-read quarterly reports						
Total, Account Access and Control						
Grand Total						

Notes

INVESTMENT OPTIONS

Company A	Company B	Company C

PLAN DESIGN AND MAINTENANCE

Company A	Company B	Company C

INVESTMENT SELECTION TOOLS

Company A	Company B	Company C

EMPLOYEE EDUCATION

Company A	Company B	Company C

RECORDKEEPING AND ADMINISTRATIVE SERVICES

Company A	Company B	Company C

EMPLOYEE ACOUNT ACCESS AND CONTROL

Company A	Company B	Company C

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