



PROBITY ADVISORS, INC.[®]

MORE OPTIONS.
GREATER FLEXIBILITY.
INDIVIDUAL ADVICE.

PROBITY 401(K) PLATFORM

Plan. Execute. Achieve.
www.probityadvisors.com



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10,000 North Central Expressway
Suite 1326 • Dallas, TX 75231

P: 214.891.8131 or 1.800.818.2663
F: 214.891.8585

www.probitvadvisors.com

SMARTER PLAN. BRIGHTER FUTURE.

Whether you have five employees or five thousand, retaining top performers is critical to your success. A robust workplace savings plan can show your employees you are committed to their future. But in the past, you didn't have a lot of options when it came to your 401(k) offering.

Generic, off-the-shelf solutions continue to fall short – big on fees and absent in the advice your employees need to achieve their financial goals.

Institutional open architecture platforms provide greater customization and features but are expensive and require large investment minimums. Group variable annuity and mutual fund platforms may be easy to adopt but restricted to proprietary products and limited on participant features and depth of advice. Those were your choices.

UNTIL NOW.





A BETTER 401(K) OPTION.

Probity Advisors offers a flexible 401(k) solution that delivers a full range of investment options – from discretionary, managed models to a curated and actively maintained core fund list, to personal advisory services.

That means you and your employees have choices in shaping a retirement plan that leads to greater satisfaction and loyalty. That's a value that most other plans don't provide.

Furthermore, our plans are fully transparent with no hidden fees and no revenue share. Our platform fees and expenses are fair, reasonable, and fully disclosed. This means you and your employees keep more retirement savings in your pockets.

Easy to adopt, easy to manage.

Our 401(k) Platform is easy to use – both for you and your employees. Probity Advisors or your Investment Advisor

Representative will meet with you to determine the options you'd like to include, effectively launch your plan, answer employee questions, and set up convenient, online enrollment. You may wish to offer automatic enrollment to ensure all of your eligible employees participate, accelerate their savings over time, and receive any employer matching distributions that may be provided. We provide education to help employees utilize the benefits offered under the plan, helping stabilize plan participation rates.

You get a competitively priced, comprehensive plan that meets all federal compliance standards. Your employees get the choices – and the ease of use – they need to secure their financial futures.

NO HIDDEN FEES.

NO REVENUE SHARE.





YOUR ERISA FIDUCIARY DUTIES

Fiduciary duty is much more than a buzzword. A ruling by the U.S. Department of Labor (DOL) impacts the responsibilities of plan sponsors and heightens the fiduciary duty or standard. Probity supports the new fiduciary rule and is committed to helping plan sponsors understand and manage the impact of the ruling on businesses and retirement plans.

EMPLOYEE RETIREMENT INCOME SECURITY ACT (ERISA)

The Employee Retirement Income Security Act (ERISA) of 1974 is a federal law that sets minimum standards and requirements for workplace savings plans. Under ERISA, plan sponsors have a fiduciary responsibility to fulfill certain duties and obligations with respect to plan administration and management. Fiduciaries who do not follow the principles of conduct may be personally liable.

We deliver investment expertise.

We eliminate the need for the plan sponsor to become an expert in investments, saving you time so you can focus on your business.

We manage the plan's investment options and help reduce liability associated with investment selection and monitoring.

We make it easy to fulfill your fiduciary role.

We provide documentation, investment committee minutes, and analysis that make it easy for plan sponsors to provide the required fiduciary oversight. We help plan sponsors communicate the plan's investment options to participants, and ensure you are on track with meeting your fiduciary responsibility.

SOLVING FIDUCIARY CHALLENGES

The Probity Advisors, Inc. 401(k) platform helps solve plan sponsors' fiduciary challenges and reduce liability by helping plan sponsors adhere to the following standards of conduct as outlined in ERISA:

Probity Advisors, Inc. Helps Plan Sponsors meet ERISA fiduciary obligations

ACTING SOLELY IN THE INTEREST OF PLAN PARTICIPANTS

Probity provides independent, unbiased, untethered analysis with the objective of providing only the very best investment options and professionally managed models

CARRYING OUT DUTIES PRUDENTLY

Probity helps establish plan governance procedures and policies and documents plan reviews

FOLLOWING THE PLAN DOCUMENTS

Probity provides support to plan sponsors to ensure their actions are consistent with investment policy and fiduciary obligations

DIVERSIFYING PLAN INVESTMENTS

Probity offers a comprehensive range of investment options that meets or exceeds the most current industry guidelines, 404(c) compliant standards, and the DOL's QDIA requirements

PAYING ONLY REASONABLE EXPENSES AND FEES

Probity conducts periodic benchmarking to help sponsors evaluate whether their plan remains cost effective based on industry standards

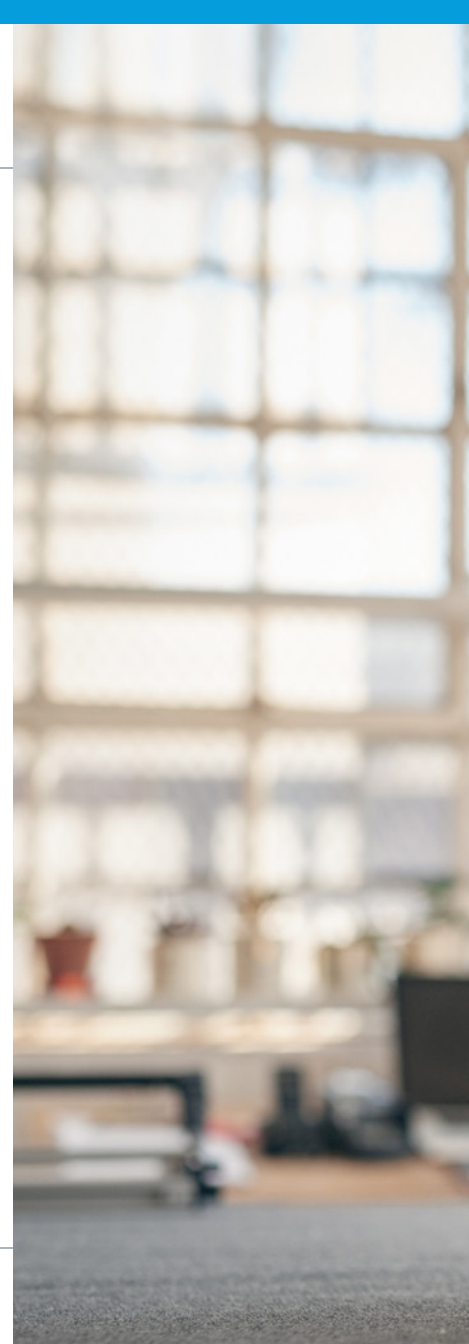


MANAGING FIDUCIARY RISK

Plan sponsors are increasingly choosing to partner with specialized third party investment experts in order to mitigate risk and reduce exposure to fiduciary liability by business owners, company executives, human resources departments, and other employees. Probity Advisors can serve in a 3(38) fiduciary capacity with discretionary authority and fiduciary responsibility. Below is comparison of a 3(21) versus a 3(38) manager.

Responsibility	3(38)	3(21)
Accepts liability for managing investment options	Yes	No
Has a vested interest in reducing investment plan risk and costs	Yes	Maybe
Reduces liability	Yes	No
Provides advice with accountability	Yes	Maybe
Has investment management discretion	Yes	No

Both 3(21) and 3(38) advisors accept fiduciary responsibility and adhere to ERISA 404(a)'s duty to serve solely in the interest of plan participants and both have to meet the "prudent man" standard of care. Plan sponsors retain the responsibility to select and monitor the advisor, regardless of their advisor's fiduciary status.







TRUSTED ADVISORS. TRUSTED PARTNERS.

As part of our open architecture 401(k) Platform, we partner with industry-leading providers of recordkeeping and administration services for workplace savings plans we manage, giving plan sponsors access to the same systems and technology available to Fortune 500 companies.

Our partners share the same commitment to transparent pricing, fair and reasonable costs, and helping reduce the burden and complexity of being a plan fiduciary.

- ▶ Designing retirement plans aligned with plan sponsor needs and goals
- ▶ Providing education and support -- in concert with investment advisor representatives -- to help plan participants evaluate and select investment options that best suit their needs
- ▶ Giving plan sponsors peace of mind that employees have a best-in-class retirement plan
- ▶ Delivering annual, comprehensive performance analysis
- ▶ Meeting fiduciary benchmarking requirements with in-depth review of fees
- ▶ Reporting of participant success measures



MORE OPTIONS. MORE OPPORTUNITY.

The Probity Advisors' 401(k) Platform gives your employees choices – not only in investment type, but also in the amount of advice they want. Plan options include:

A: ACTIVELY MANAGED, RISK-BASED MODELS	B: TARGET DATE FUNDS	C: COMPREHENSIVE CORE FUND LIST
<p>Actively managed, risk-based models are preselected asset allocation strategies designed to meet specific investment objectives based on investors' goals, time horizon, and level of risk. The asset allocation, and changes to the model portfolios, are determined and implemented by Probity Advisors, Inc. CFA charterholders as they evaluate conditions and opportunities in the market.</p>	<p>The Target Date Funds are structured to provide automatic allocations based on the investor's time horizon. Over time, Target Date Funds automatically become more conservative as the investor approaches his or her retirement date and beyond.</p>	<p>This option enables employees to build their own mutual fund portfolio by choosing from a list of top-performing mutual funds researched and compiled by Probity Advisors. The Core Fund option most closely resembles a traditional 401(k) plan, but with the added benefit of a periodic review of fund options by a professional money manager.</p>

SIMPLE CHOICES FOR YOUR EMPLOYEES

PROBITY ADVISORS, INC. INVESTMENT MANAGEMENT OPTIONS

A: Manage it for me

Proby's Actively Managed, Risk-Based Models

B: I want a single option

Target Date Fund

C: I want to manage it myself

Comprehensive Core Fund List



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