

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)			
Respondent Profile		Client Ratings (Score/Number of Best in Class Awards 🏆) by Plan Size		Additional Service Ratings	
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 🏆🏆🏆🏆🏆🏆🏆🏆	Participant Service Scores	
\$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	Highest-Ranked Participant Services	
>\$200M–\$1B	0.0%	NOT QUALIFIED	NOT QUALIFIED	1 Communication materials	
>\$1B	0.0%	NOT QUALIFIED	NOT QUALIFIED	2 Overall education program	
Client Tenure		Recommendation Likelihood		Sponsor Service Scores	
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%	Highest-Ranked Sponsor Services	
Respondent Plan Types		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%	Areas Clients Say Can Be Improved	
457	2.1%	Extremely likely to recommend against	0.0%	1 Provide more/better detail about plan fees	
Other	41.7%	Net Recommendation/Promoter Score	83.3%	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



American Trust Retirement

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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	
Plan Assets >\$5MM – \$25MM (minimum of 20 responses; Best in Class benchmark of 93%)																									
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	
Plan Assets <\$5MM (minimum of 25 responses; Best in Class benchmark of 93%)																									
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



2013 PLANSPONSOR DC Survey



PLANSPONSOR® Magazine 2013 DC Survey

American Trust received 39 “Best in Class” cups for participant and plan sponsor services in the PLANSPONSOR® Magazine’s annual Defined Contribution Survey of retirement plans.

Plan Design

Our plan design options are not a “standardized” retirement solution. We highly specialize in cross testing. Benefits of this type of plan design include higher contributions to business owners or employees in leadership roles, multiple allocation rates among employees, flexible employer contribution, heightened potential for FICA tax savings, and increased employee retention and recruiting.

Fiduciary Oversight

American Trust acts as a full discretionary trustee. Our services include plan document and investment oversight, administrative support, and our team:

- Monitors contribution timing
- Reviews, drafts, maintains, and interprets the plan document
- Assists the annual audit
- Supports ERISA §404(c) compliance
- Serves as contracted and authorized discretionary trustee in the plan document

As a §3(38) investment manager, American Trust is responsible for the selection, monitoring, and replacement of the plan investments. Our qualified Trust Committee oversees the investment management process by:

- Monitoring investments daily
- Performing monthly formal reviews
- Offering low-cost investment options with institutional share class pricing
- Exercising an unbiased approach by not accepting compensation from mutual fund companies
- Executing your investment policy statement

Investments

We created two investment platforms, an active platform comprised of traditional mutual funds, and an index platform. Each one covers all major asset classifications and styles. We offer participants a series of five portfolios to choose from based on their risk tolerance, and the portfolio management team makes adjustments for market trends and volatility.

Cost Efficiency

American Trust offers a bundled service. Combining investment management, recordkeeping, administration, and trustee services provides a more cost effective solution without the confusion. We take a proactive approach regarding fees and ensure full disclosure.

ATBlueprint®

The ATBlueprint® is a powerful tool that can be used to aid participants when planning for retirement. Through our exclusive and customized process, we define the participants’ relationships between their current and future income needs. It draws their path to retirement by outlining how they are doing today, projecting where they will be in the future, and showing what adjustments they may need to reach their goals. We developed our ATBlueprint® process using the following:

- Retirement age
- Income level
- Other assets
- Insurance coverage
- Contribution levels
- Social Security benefits
- Income replacement study
- Projected expected investment returns