



**PLAN INVESTMENTS PLUS**  
FIDUCIARY MONITORING SERVICE



## FIDUCIARY RESPONSIBILITY.

An understandable concern of your plan sponsors. And therefore an understandable concern of yours.

Plan fiduciaries have an obligation to ensure that plan investments are appropriate for a plan and its participants. Recognizing this obligation and helping sponsors satisfy it can both reinforce your position as a valued advisor to existing plans and open the door to new prospects.

Plan Investments PLUS (PIP) provides you with the tools you need to assist your sponsors — and to enhance your reputation. With PIP you can:

- Monitor plan investments by selecting from among 45 different standards and establishing criteria for each standard.
- Create professional-looking, full-color reports showing how a plan's investments perform with respect to the selected standards.
- Incorporate the selected standards within the plan's investment policy statement.
- Create investment committee meeting agendas and record meeting decisions for future reference and action.
- Identify alternative investment options for underperforming investments.
- Create plan-level asset and expense reports.
- Provide monthly investment performance information.

And you can do it with a fully supported, cost-effective, FINRA-reviewed solution.

### Standards Include:

Return 1 Year Rank
Return 3 Year Rank
Return 5 Year Rank
Return 10 Year Rank
Standard Deviation 3 Year Rank
Standard Deviation 5 Year Rank
Sharpe Ratio 3 Year Rank
Sortino 3 Year Rank
Information Ratio 3 Year Rank
RSquare 3 Year Value
RSquare 3 Year Rank
Alpha 3 Year Rank
Beta 3 Year Rank
Treynor Ratio 3 Year Rank
Morningstar 3 Year Rating
Morningstar 3 Year Risk
Morningstar 5 Year Rating
Morningstar 5 Year Risk
Fund Performance Start Years
Manager Tenure
Total Assets
Expense Ratio Gross Rank
Expense Ratio Net Rank
Turn Over Ratio
Average Market Capitalization

## The Mid Atlantic & Newkirk/MasteryPOINT Advantage

PIP is a collaborative undertaking between Mid Atlantic Trust Company, Newkirk and MasteryPOINT. Our organizations have long track records of anticipating customer needs and responding with thoughtful solutions.

Our investment and technical team members stand ready to respond to your questions and concerns. Responsiveness is our hallmark.

We are committed to expanding PIP's already robust capabilities to include added features: participant demographic reports, fee disclosure, and target maturity and other portfolio monitoring and performance.

## PIP Basics

PIP is an Internet application that you can access anytime, anywhere. An easy-to-use interface allows you to quickly:

- Set up a new plan or link to an existing plan at Mid Atlantic
- Identify plan investments
- Select monitoring standards and criteria
- Create and assign default and custom investment policy statements
- Create quarterly (or monthly) monitoring reports using the standard layout, or by uploading your own content

Internet access permits use anytime, anywhere.

The screenshot displays the 'XYZ Company Retirement Plan' dashboard. It includes sections for 'Plan Information and Reports', 'Investment Policy Statement', 'Monitoring Report', 'Finance Report', and 'Investments'. The 'Monitoring Report' section shows a 'Monitoring Details' table with metrics like Total Return, Standard Deviation, Total Net Assets, Manager Tenure, and Expense Score. The 'Investments' section lists various funds with their tickers and links for actions like 'Delete' or 'Notes'.

The PIP Plan Summary page enables quick plan set-up. Assign standards and criteria, schedule meetings, generate reports, and more.

Standards	Criteria	Monitor History							
		Q1 2008	Q4 2007	Q3 2007	Q2 2007	Q1 2007	Q4 2006	Q3 2006	Q2 2006
Total Return 1 year	Top 20%	28%	26%	18%	17%	17%	13%	14%	9%
Total Return 3 year	Top 10%	9%	9%	8%	8%	8%	6%	7%	5%
Standard Deviation 3 year	Lowest 20%	24%	18%	26%	16%	17%	14%	13%	16%
Sharpe Ratio	Top 20%	19%	16%	25%	19%	14%	18%	19%	19%
Expense Ratio	Lowest 10%	9%	18%	7%	9%	10%	8%	9%	11%
Total Assets	\$500 million plus	\$1,222KK	\$1,206KK	\$1,156KK	\$1,029KK	\$932KK	\$900KK	\$872KK	\$750KK
Morning Star Rank	4 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars

The PIP Monitoring Report provides an easy-to-understand, in-depth assessment of each plan investment.

### FEATURES

- Internet access, with assignable user rights.
- Choice of up to 45 monitoring standards, with individually selected criteria for each.
- Supports standard and custom Investment Policy Statements.
- Report options include: Quarterly (or Monthly) Monitoring; Quarterly (or Monthly) Performance; Meeting Agenda; Meeting Minutes.
  - Full-color output.
  - Readily customizable, including adding your own content.
- Monitoring report presents eight periods of historical data, with standards and criteria established on a plan-by-plan basis.
- Sales support included, with the ability to create sample reports for prospects.
- Fund-selection tool — Identify new fund options with different standards/criteria.
- Morningstar data and ModelxChange™ model data.
- FINRA review.

### BENEFITS

- **Affordable.** — PIP fiduciary monitoring services are available for a low per plan annual fee. No start-up costs. No minimum number of plans required. No charge for demonstration plans.
- **Comprehensive.** — PIP enables users to create a variety of reports, including monitoring, fund performance, meeting minutes, investment policy statements, and more.
- **Flexible.** — PIP supports custom investments, customization of reports, custom Investment Policy Statements, as well as plan-specific selection of monitoring standards and criteria.
- **Easy conversion.** — Because PIP's monitoring report presents eight quarters of standards/criteria, converting to PIP does not mean "starting from square one" from a monitoring perspective.
- **Committed service.** — Mid Atlantic, Newkirk and MasteryPOINT have decades of experience and a track record of responsiveness.
- **System integration.** — The integration with Mid Atlantic's custody platform eliminates the duplicate data entry required by financial consultants with other solutions. PIP can also be integrated into other Newkirk and MasteryPOINT platforms, further minimizing data entry and expanding reporting capability (e.g., with participant analytics).

For additional information about Plan Investments PLUS and/or a demonstration of its capabilities, contact your Mid Atlantic sales representative or call 800-693-7800.