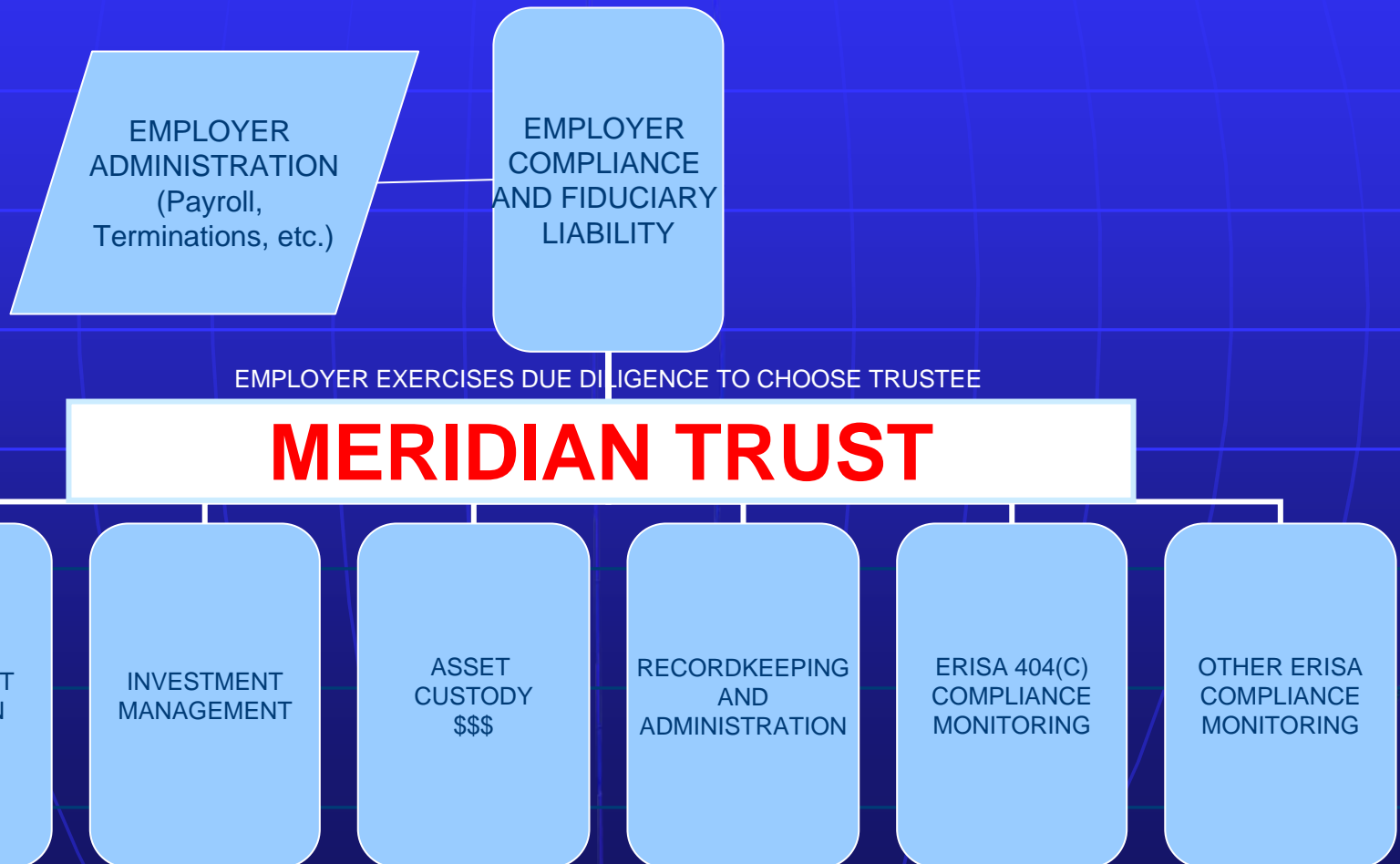


# Discretionary Trustee Services Offer Significant Protection

## REDUCED FIDUCIARY LIABILITY RISK

(USING AN ACTIVE, DISCRETIONARY TRUSTEE)



# Directed Trustee Services Add Little Protection

## EMPLOYER LIABILITY

(USING A TYPICAL DIRECTED TRUSTEE)

