

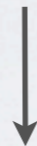
HP CAPITAL  
EMPLOYER SPONSORED PLANS



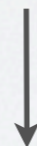
2010  
HAI V. PHAM  
MANAGING DIRECTOR & OWNER

# Employer Retirement Plans Structure

Employer Sponsored Plan



Investment Fiduciary



Administration

Retirement Alliance  
Pension Specialist  
RSM McGladry  
Iron Financial

Administration  
& Custodian

Principal  
ING  
Vanguard  
Fidelity  
Schwab  
TD Ameritrade

Custodian

TD Ameritrade  
Schwab  
Fidelity  
Vanguard

# Our Investment Philosophy

## Core Principles

- Customized Fiduciary Management to meet each company objectives and needs
- Asset allocation focusing on global diversification
- Tactical adjustments to respond to market conditions
- Academic research guided investment decisions
- Minimize cost impact on performance

# What Sets Us Apart

## What Differentiates Us

- Open architecture allowing for both flexibility, freedom and customized investment management
- No conflict of interests! Selection of investments based on “best of” designation. Absolutely no ties to any investment family nor funds.
- Clients have direct access with investment manager, including phone, email and meetings.
- All fees are fully disclosed.
- Fiduciary protection for asset management and safe keeping.

# Fees

- Fees are fully disclosed.
- Charges for retirement plan administration is a flat fee and not based on asset size.
- Charges for asset management is .25 bps and is charged in arrears.
- Total charges are either lowest, or very competitive with amongst retirement plans advisors.

# Sample Weighted Fee Comparison

Pension Specialist Fee	\$10000 = .25 bps
HP Capital Advisory Fee	.25 bps
TD Ameritrade Fee	.05 bps
ETF Expense Ratio	.47 bps
Total Average Weighted Fee	1.02 bps
Average Weighted Mutual Fund Fee	2.55 bps
Potential Net Savings	1.53 bps