

January 12, 2011

As a company, we provide daily-valuation recordkeeping services to 300 retirement plans, the assets of which are valued at \$1.5 billion for the benefit of 25,500 participants. Our services can impact the ability of these investors to achieve their retirement objectives, and we take very seriously the responsibility our role entails. Over the course of year 2010, we undertook an evaluation of our capabilities and services to determine how can we better advise and serve our clients. As a result, we are making some significant changes.

The most visible change is our name. We have several business units with varying names. Because our phones are answered “HPnorthwest” and our return email address is for the HPnorthwest domain, some of our clients are confused. Starting in January, 2011, we will conduct all operations with the name “Heintzberger | Payne” (the H and the P in HPnorthwest). This should not only eliminate some confusion in the marketplace, but the name change will reflect the growth of our clientele beyond the Pacific Northwest Region.

A second change pertains to the website where plan participants go to access their accounts. That website will be called “*MyPlanAccount.com*” beginning in mid-January, 2011. When plan sponsors and participants access *HPnorthwest.com* for plan related information, they will be redirected to *MyPlanAccount.com*.

MyPlanAccount.com is currently undergoing a facelift. Additional enhancements will be made over the course of 2011 to comply with a flood of new regulatory requirements from the Department of Labor and the SEC regarding participant disclosures.

As a retirement plan’s recordkeeper, Heintzberger | Payne is the primary contact for its participants. They come to our website for account information. We send them statements quarterly. We are in a unique position to provide these investors with the information and tools needed to help them achieve realistic retirement savings objectives. In addition to the web-based services we currently provide, we will be making a number of enhancements throughout 2011 to help plan participants make our web-site even more “user-friendly” and an effective educational resource. These include:

- Video tutorials;
- Interactive calculators which automatically pull from our database a participant’s account balance and/or investment choices;
- Expanded investment information; and
- More intuitive navigation.

Enhancements are also planned for our print material and quarterly statements.

Some of our best ideas came from suggestions from our clients. If you have any requests, comments or concerns, please do not hesitate to contact us.

We thank you for the opportunity to be of service.

A handwritten signature in black ink, appearing to read "Edward Heintzberger & Fred Payne". The signature is written in a cursive, flowing style.

Edward Heintzberger & Fred Payne