



PRESS INFORMATION

Contact: Edward Behan
Phone: 518-862-3200
E-mail: ebehan@newkirk.com

FOR IMMEDIATE RELEASE

NEWKIRK INTRODUCES THE NEXT GENERATION IN STATEMENT COMMUNICATION SMARTSTATEMENT OFFERS COMPACT SIZE AND PARTICIPANT-SPECIFIC MESSAGING

ALBANY, NY, December 14, 2004 — Newkirk, the nation's most experienced provider of defined contribution communications, today announced the availability of its newest communication innovation — the Newkirk *SmartStatement*.

“Newkirk’s *SmartStatement* is an ‘intelligent’ statement solution that offers tremendous advantages over many currently available statement products,” said Peter Newkirk, president of Newkirk. “Our *SmartStatement* provides all of the necessary statement information in a compact and inexpensive 8½" × 11" format. It includes participant-specific messaging designed to encourage greater participation, better asset allocation, and effective planning. And it encourages participants to opt for electronic delivery by providing a robust online version that includes interactive learning tools and more detailed statement information.”

Available quarterly, the *SmartStatement*'s 8½" × 11" size can reduce mailing costs as well as production costs. And it provides an easier-to-read, simpler statement for participants, something that numerous surveys indicate ranks high among participant preferences.

The *SmartStatement*'s most singular feature, however, is its ability to incorporate personalized messaging. The message focuses a participant's attention on a specific retirement or financial-planning concern each quarter. The message topic (e.g., the

desirability of increasing the participant's deferral rate to an amount equal to the employer's match) is determined by profiling each participant based on data received from the recordkeeping system. Participant-specific examples and projections are included in the message to further enhance its impact.

The *SmartStatement* offers retirement plan participants the ability to access information and assistance directly through the Internet. The available *SmartStatement* companion Website includes a Web version of the statement, supplemental information, archived *SmartStatements*, and links to additional information, as well as interactive educational tools.

"We believe that our *SmartStatement* is one of the most cost-effective and intelligent statement solutions on the market," said Peter Newkirk.

The Newkirk *SmartStatement* is available now. For more information and to request a printed sample, please contact Newkirk by phone at 518-862-3221 or by e-mail at jlawler@newkirk.com.

About Newkirk

Newkirk and its subsidiary companies are leading-edge publishing-on-demand providers. For over 30 years, Newkirk has developed creative solutions to communication issues faced by financial institutions, professional firms, and managed care organizations. For more information, visit www.newkirk.com or call 800-525-4237.

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