



PRESS INFORMATION

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FOR IMMEDIATE RELEASE

NEWKIRK ADDS GAP ANALYSIS TO TARGETED COMMUNICATIONS SUITE
Participant-specific illustrations may help close retirement income gap.

ALBANY, NY, January 11, 2007 — Newkirk, a leading provider of communication solutions for qualified plan providers, today announced the addition of a Gap Analysis to its *SmartSingles* targeted communication suite.

Newkirk's Gap Analysis *SmartSingle* uses a participant's current deferral rate, account balance, and salary, together with estimated Social Security payments and sponsor matching contributions, to determine whether the participant's income at retirement will be sufficient to meet a user-specified replacement percentage (typically, 80%). If a gap exists, the Gap Analysis proposes a deferral percentage that will close or eliminate the gap. It also demonstrates the impact of working longer and of making do with a lower replacement income assumption.

“The Gap Analysis *SmartSingle*'s personal illustrations bring home the message that participants need to save more in a particularly compelling way,” observed Peter Newkirk, President of Newkirk. “Seeing that your current deferral rate will not generate sufficient retirement income, even when coupled with Social Security, is a powerful motivator to save more,” Newkirk continued. “And that's an important message that sponsors and providers alike are eager to convey.”

The full-color Gap Analysis *SmartSingle* is prepared on a participant-by-participant basis and requires current salary as well as participant account information. The completed communications are inserted into envelopes and sealed for security purposes and can be mailed directly by Newkirk or bulk-shipped to sponsors.

“The Gap Analysis *SmartSingle* is one in a suite of targeted communications we offer, but may be the most powerful,” said Newkirk. “Plan providers looking to increase assets under management should contact us to find out how the *SmartSingles* can help.”

For more information about the Gap Analysis, contact Karen Leary at 518-862-3325 or go to www.newkirk.com.

About Newkirk

Newkirk provides participant and sponsor communications for retirement plan providers and third party administrators (TPAs). Blackout notices, fund mapping communications, personalized enrollment booklets, statements, targeted communications, and sponsor management reports can all be generated, in paper and electronic formats, from a single system. For more information, visit www.newkirk.com.

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