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FOR IMMEDIATE RELEASE

Northern Capital Trust Selects MasteryPOINT for Online Guidance Solution

ALBANY, NY, October 8, 2003— Northern Capital Trust (NCT), North Dakota's largest independent trust company, has announced the introduction of MasteryPOINT Financial Technologies' Guidance Plus (GP)TM online investment guidance software for use by its 15,000+ retirement plan participants. The Internet-based planning toolkit is fully integrated with the NCT recordkeeping platform and participant Web site.

“MasteryPOINT's Guidance Plus (GP) was identified as being the most sophisticated, easy-to-use, cost-effective online investment guidance solution on the market,” said Laine Brantner, Vice President of Operations for Northern Capital Trust. “We have integrated GP into our current participant education program, using the tool to provide plan participants with an interactive, online solution to help them plan, save and invest for retirement,” said Brantner. GP has been in production at NCT since June.

GP provides NCT plan participants access to the following features:

- Pre-population of plan and participant data from the recordkeeping system,
- Online tracking of multiple investment portfolios, including any combination of stocks, bonds and mutual funds in each,
- Development of a personalized risk assessment,
- Creation of a personalized asset allocation model,
- Computation of optimal portfolios along the efficient frontier,
- Monte Carlo simulations to determine likely outcomes,
- Fund Filter to rank and select funds in their plan.

About Northern Capital Trust

Northern Capital Trust (NCT), an independent trust company, was established to serve the financial needs of individuals, corporate retirement plans, unions, insurance companies, foundations and governmental bodies. The company is chartered by the State of North Dakota and provides a complete range of trust and investment management services. It is the state's largest independent trust company. NCT has over \$800 million in invested assets. For more information, visit www.nctnd.com or call 800-709-5781.

About MasteryPOINT Financial Technologies

MasteryPOINT Financial Technologies, a division of Newkirk, produces customizable 401(k), 403(b) and 457 educational programs including PC software, Web software, employee specific impact statements and enrollment materials for qualified plans. MasteryPOINT specializes in PC and web-based software that provides participants with basic education, financial planning tools (including investment direction and advice) and real-time connectivity to their account balances and investment elections. For information on GP, contact Scott Finn by phone at 800-211-3744 or by e-mail at sfinn@masterypoint.com.

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