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**NEWKIRK WINS DALBAR SEAL OF EXCELLENCE FOR
ITS DEFINED CONTRIBUTION PLAN PARTICIPANT
SMARTSTATEMENT**

Boston, MA (January 27, 2005) – DALBAR, Inc. announced today that Newkirk was awarded the DALBAR Seal of Excellence for its Defined Contribution Plan Participant SmartStatement. The Seal is awarded to outstanding statements that effectively and efficiently meet the needs of participants. Before awarding the Seal, DALBAR conducts a series of tests on the statement to establish that it meets the principal objectives of its audience.

The results of these tests indicate that the Newkirk Defined Contribution Plan Participant SmartStatement successfully meets the requirements of participants and is outstanding in:

- Giving the participant the most important information such as the account balance, employee/employer contributions, the loan balance, and targeted messaging, all on the first page of the statement.
- Inviting readership through the statement's design and layout by using sections that can be customized and inter-changed, allowing the client to organize the layout in a manner that is most useful for the participant.

"We're delighted that our SmartStatement has been awarded the Dalbar Seal," said Newkirk's President, Peter Newkirk. "We carefully reviewed the Dalbar criteria when designing our statement to ensure that we were providing participants with what they want and need. It's great to learn that we got it right."

The award of the DALBAR Seal gives Newkirk the right to display the image of the Seal on its Defined Contribution Plan Participant SmartStatement or make reference to it for twelve months. Newkirk paid DALBAR a nonrefundable fee for conducting the tests that determined the qualification for the Seal.

DALBAR Seal Press Release

DALBAR, Inc., the nation's leading financial-services market research firm, continues its nearly three-decade commitment to raising the standards of excellence in the industry. With offices in the US and Canada, DALBAR develops standards for, and provides research, ratings, and rankings of intangible factors that influence the overall customer-service experience in the mutual fund, broker/dealer, managed account, retirement plan, life insurance and property and casualty insurance industries. Such factors include print communications, Internet, interactive voice response, call center, and financial-professional touch points. www.dalbar.com

Newkirk

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