

Defined Contribution Consulting

The power to make
confident retirement
plan and investment
decisions.



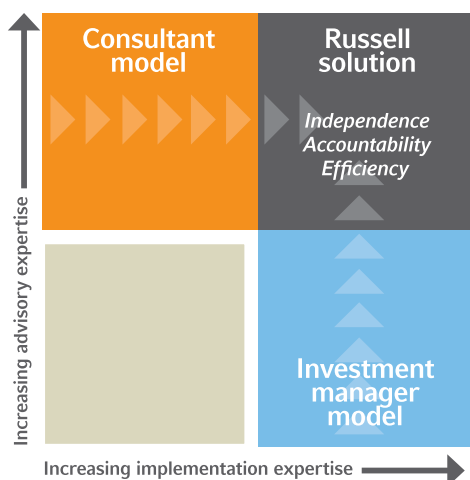
The pressures you face.

Every year, your role as a DC plan sponsor becomes more complicated. Litigation concerns, governance responsibilities and fiduciary risk make your job more challenging than ever. Yet the need to stay focused on your mission of improving the financial security of your plan participants has never been more crucial.

The good news is that's our mission, too. We come alongside you with some of the industry's deepest institutional consulting expertise.

We provide solutions to your most pressing challenges.

- › Custom target-date glide path design
- › Asset mapping strategy
- › Fiduciary structure guidance
- › Investment Policy Statement review
- › Effective plan menu design
- › Default investment option guidance
- › Manager research and monitoring
- › Default contribution rate guidance
- › Fee benchmarking
- › Legislative and regulatory updates
- › Evaluation of retirement income requirements and outcomes



Russell provides innovative perspective as a consultant and multi-strategy provider.

A deep understanding of what works

Russell Investments gives you the confidence to make informed decisions with an experienced and objective consultant—one that has advised large sophisticated companies on complex DC issues.

Our culture of objectivity is the foundation of our consulting approach. Our commitment to research compels us to look deeply into the most complex problems. And our unmatched experience providing governance and risk management insight informs every step we take as your fiduciary provider. We combine that experience with sophisticated analysis to provide you with solutions that are both meaningful and practical.

The capabilities we bring.

Our approach

Three main principles underpin our design and management of defined contribution plans:

- 1 Behavior drives design. Design drives outcomes**
We think participant behavior is vitally important. That's why we spend so much time studying it. And why we have a thorough understanding of issues like inertia, choice overload and fear-based decision making. Our understanding yields strategic plan design that helps move your participants closer to their goals.
- 2 Open architecture is key to fiduciary success**
No matter how much upfront planning is done, change to your plan is inevitable. As a fiduciary you want the ability to choose best of breed solutions. With our open-architecture approach, these adjustments can occur in an efficient and modular way.
- 3 Embrace best practices in institutional portfolio management**
We operate from a best-practice bias and bring to bear our expertise in asset allocation, liability-driven investing, manager research and governance. And you benefit because our perspective as a consultant and practitioner brings the best of both worlds to you.

A recognized industry leader



Our expertise comes from:

INSTITUTIONAL EXPERIENCE

Russell has more than four decades of experience providing asset allocation advice to some of the largest pools of retirement savings. We're one of the world's largest multi-managers. We have a deep understanding of what works, what doesn't and where to focus.

THOUGHT LEADERSHIP

Our DC experts are recognized by the industry and the media for their in-depth research. We utilize this research to provide practical plan design and informed investment advice.

BLUE CHIP 500 CLIENT BASE

Our core clients includes Fortune 500 and large non-profit clients, and large state plans.

HANDS-ON IMPLEMENTATION EXPERIENCE

We offer a full suite of implementation capabilities. For us, investing is not just an academic exercise, but a daily practice.

GLOBAL PERSPECTIVE

We are a leader in advanced DC markets such as Australia.

FIDUCIARY HERITAGE

Russell has advised clients since 1969 and managed multi-asset mandates—with discretion—since 1980.

For more information:

Call:
866-272-9166

Visit:
www.russell.com/institutional



Greater certainty in retirement income replacement—that's our goal.

Asset accumulation is an important part of any successful DC plan, but it's only a means to an end. A good DC plan never strays from the goal of greater certainty in retirement income replacement. That's what your participants need. So that's our focus.

Learn more: www.russell.com/institutional

Contact: **Managing director, defined contribution**
866-272-9166

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Diversification and strategic asset allocation do not assure profit or protect against loss in declining markets.

Please remember that all investments carry some level of risk, including the potential loss of principal invested. They do not typically grow at an even rate of return and may experience negative growth. As with any type of portfolio structuring, attempting to reduce risk and increase return could, at certain times, unintentionally reduce returns.

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