

# Seligman Growth 401(k)

## Open Architecture

TIME HORIZON MATRIX  
ASSET ALLOCATION

### ROBUST INVESTMENT LINEUP AND STRATEGIES

■ Participants can choose Seligman Time Horizon Matrix® or create their own mix of investments

■ Seligman Time Horizon Matrix: multi-manager target date retirement solution with powerful long-term results

#### Simple

- Participants enroll in one of the 31 target-date retirement portfolios
- Each year, participants migrate from one portfolio to the next as they get closer to their goal
- Harvester Portfolio is designed for participants in retirement seeking income as well as growth and preservation of capital

#### Customized

- Underlying investments are actively managed mutual funds
- Plans with at least \$1 million in assets can customize the funds that make up their Matrix by choosing from a universe of over 1,000 funds\*

#### Results

- 10-year track record of driving participation and delivering results through up and down markets
- Choose funds in addition to those in the Matrix, for a full investment lineup of up to 21 funds
- Sophisticated QDIAs: single- and multi-age appropriate default fund options available

### FULL-SERVICE RECORDKEEPING AND ADMINISTRATION FLEXIBILITY

- Service guarantees for key administrative functions
- Dedicated plan installation team
- Personalized enrollment kits
- Online access for plan sponsors, participants, and financial advisors
- Telephone voice response system available in English and Spanish
- Roth 401(k) feature available
- Fully-automatic plan options: automatic enrollment and automatic deferral increases in combination with age-appropriate QDIAs
- Age-weighted and new comparability profit sharing options available

\* New plans with at least 100 eligible employees may also qualify. Contact Seligman Retirement for details. Fund availability is dependent on broker/dealer.

### PLAN ADMINISTRATION FEES

#### ONE-TIME SETUP FEE

New plans:	\$1,000
Takeover plans:	\$1,500

#### ANNUAL FEES

Average Assets Per Participant	Base Fee	Per Participant Fee
\$0 – \$10,000	\$1,700	\$35
\$10,001 – \$20,000	\$1,700	\$25
\$20,001 – \$30,000	\$1,700	\$15
\$30,001 – \$40,000	\$1,700	\$5
\$40,001 and over	\$1,700	\$0

### SPECIAL PRICING — DISCOUNT!

Plans with at least a \$40,000 average account balance AND at least \$1 million in assets receive a 100% discount on annual plan administration fees.

Eligibility for the discount is subject to certain restrictions; contact Seligman Retirement for details. The plan must be using a basic plan document and offer the Seligman Time Horizon Matrix investment strategy. The plan's fees are calculated based on the plan demographics at the end of each quarter.

Plan administration provided by Ascensus<sup>SM</sup>. Ascensus receives compensation from certain mutual funds or their affiliates, including their transfer agents (e.g., Seligman Data Corp.), to cover expenses relating to services that Ascensus provides to the funds, including, but not limited to, the purchase and redemption of shares, participant-level fund recordkeeping and delivery of fund prospectuses and related materials. Please refer to the Recordkeeping Service Agreement in the Plan Establishment Kit for more details. Ascensus<sup>SM</sup> is a service mark used under license by Ascensus, Inc.

Diversification does not assure a profit or protect against loss.

Effective November 7, 2008, J. & W. Seligman Co. Incorporated ("Seligman") was acquired by and became a wholly-owned subsidiary of RiverSource Investments, LLC. As a result of the acquisition, Seligman's investment advisory contracts were transferred to RiverSource Investments, LLC.

Seligman<sup>®</sup> mutual funds are part of the RiverSource family of funds, and are distributed by RiverSource Fund Distributors, Inc., and managed by RiverSource Investments, LLC. RiverSource is part of Ameriprise Financial, Inc. Seligman is an offering brand of RiverSource Investments.

You should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. For a free prospectus, which contains this and other important information about the funds, call (800) 221-2783. Read the prospectus carefully before investing.

Distributed RiverSource Fund Distributors, Inc., Member FINRA.

Additional fees may apply. Fees are subject to Seligman Retirement approval. Obtain a customized proposal for details.

REQUEST A PROPOSAL TODAY! COMPLETE THE PROPOSAL REQUEST FORM ON THE BACK OF THIS PAGE AND FAX IT TO SELIGMAN AT 212-922-5740.

# Seligman Growth 401 (k)

## PROPOSAL REQUEST FORM

Fax to Seligman at **212-922-5740** • For assistance, call **888-597-1553**

*Financial Advisors may visit [www.seligmanretirement.com](http://www.seligmanretirement.com) to use our Proposal Generator*

**CHOOSE PROGRAM:**  Growth 401 (k) OR  Open Architecture (Plans with at least \$1 million in assets\*)

### I. FINANCIAL ADVISOR INFORMATION (REQUIRED)

Name \_\_\_\_\_ Title \_\_\_\_\_

Firm \_\_\_\_\_

E-mail \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

2nd Financial Advisor (if any) \_\_\_\_\_

### 2. PROPOSAL MAILING INSTRUCTIONS (REQUIRED)

*Please allow 48-hour turnaround; all proposals are mailed to the Financial Advisor.*

Date Needed By \_\_\_\_\_ Presentation Date \_\_\_\_\_ # of Proposals Required (Standard is 2) \_\_\_\_\_

### 3. PLAN SPONSOR INFORMATION (REQUIRED)

Company Name \_\_\_\_\_

Industry \_\_\_\_\_

### 4. PLAN INFORMATION (REQUIRED)

Plan Status  New  Existing

Plan Type  401 (k)  Profit Sharing  Money Purchase  New Comparability

Age-Weighted  Other \_\_\_\_\_

Total # of Employees \_\_\_\_\_ Eligible Employees \_\_\_\_\_ Active Participants (*existing plan*) \_\_\_\_\_

### 5. EXISTING PLAN INFORMATION

*Existing plans that require custom documents and features may be subject to additional fees.*

Estimated Plan Assets \$ \_\_\_\_\_

Document Type  Standard Prototype  Non-Standard Prototype  Custom

Investment Provider/Trustee \_\_\_\_\_

Current Recordkeeper \_\_\_\_\_

Will all assets be liquidated?  Yes  No

Are there any frozen assets?  Yes  No

*\* New plans with at least 100 eligible employees may also qualify. Contact Seligman Advisors, Inc. for details.*