



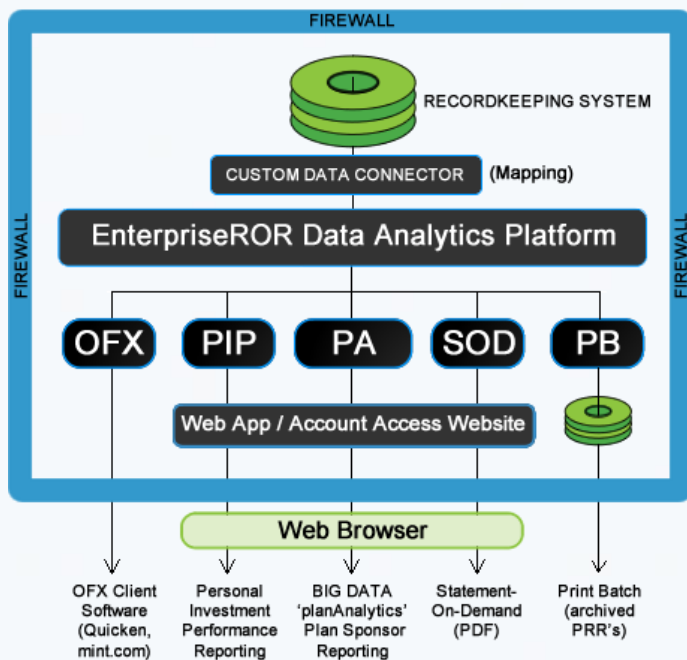
EnterpriseROR

PIP Module – PERSONAL INVESTMENT PERFORMANCE reporting system

Customizable Investment Performance Reporting for Account Access Websites & Investor Statements

EnterpriseROR Data Analytics Platform

The **EnterpriseROR Data Analytics Platform** is designed for financial service firms needing the broadest array of advanced analytics for their business users and individual investors. At the platform's core is an investment performance calculation engine and reporting system capable of gathering and analyzing vast amounts of investment account data for hundreds of thousands of investors/participants -- or data for just one investor -- in real-time.



EnterpriseROR is designed to seamlessly integrate and operate behind the secure firewall of a firm's account access website and is the foundation for dailyVest's enterprise-level Big Data analytics module for Plan Sponsor Reporting (planAnalytics or **PA**), the Personal Investment Performance reporting module (**PIP**), account Statement-On-Demand (**SOD**) module and **OFX** Connectivity module for use by individual investors through a firm's account access website. A special 'Print Batch' or **PB** module is also available for generating investor personal rates of return and performance charts for inclusion within printed account statements.

EnterpriseROR Data Analytics Platform uses production-tested, custom built and off-the-shelf "data connectors" to assimilate security and investor account data from a firm's recordkeeping database. Because the core engine's outputs are XML and JSON-based, standard web technologies and programming techniques can be used to transform processed, calculated output to highly customized and branded content.

EnterpriseROR PIP Module Overview

EnterpriseROR's **Personal Investment Performance** or "**PIP**" **Module** is a real-time, web-enabled investment performance calculation engine and reporting system specifically designed to seamlessly integrate and operate behind the secure firewall of an account access website application. PIP is a specialized development platform intended for building or augmenting enterprise-level investment performance reporting applications.

Who Should Use EnterpriseROR PIP?

The PIP system is a performance reporting and investment personalization system. The detailed performance picture rendered by PIP enables firms to offer engaging and high quality performance reporting and investment personalization to their retirement plan participants and retail investors, investment advisors and brokers via their account access website and investor statements. Capable of meeting the budget of even the most cost-conscious firms, financial institutions and service providers, dailyVest's PIP Module provides the competitive edge required in today's marketplace.

Personal Performance Analytics

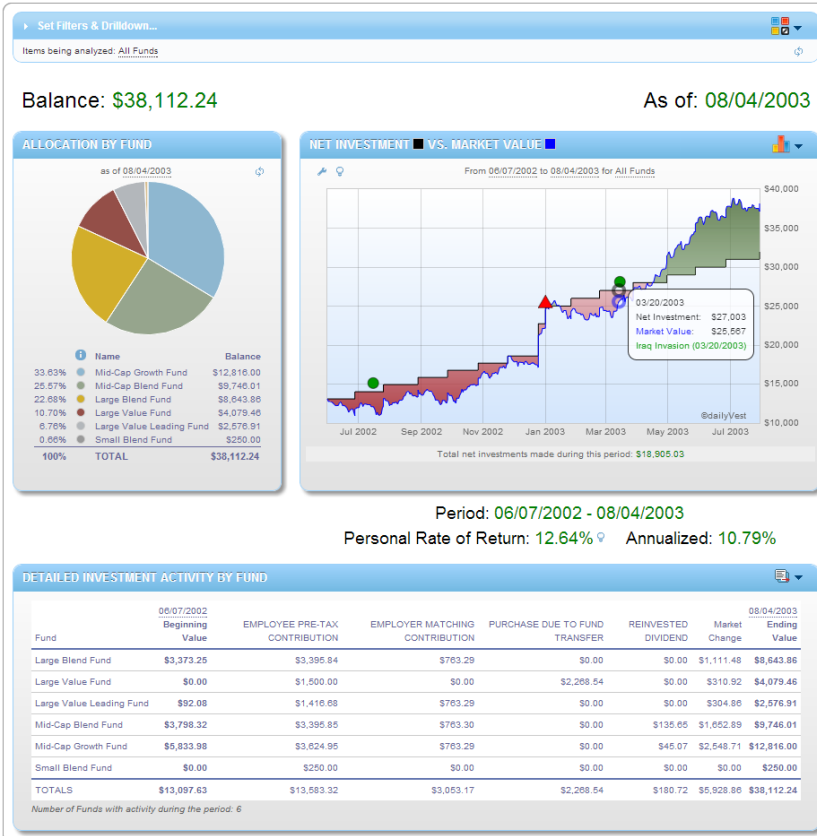
Customizable charts and tables are generated to communicate personal performance results including net investment vs. market value, cumulative historical returns, multi-period and custom period returns, benchmark comparison charts and tables, even returns for proprietary funds and securities.

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Implementation of a PIP Dashboard



Clicking on any day within line charts sets pie chart's "as-of" date

Levels of Analysis: Drill-down/drill-up

PIP offers many alternatives in the way investment performance and personalization are presented. Results can be calculated and rendered in real-time or batch mode at the following levels, in ascending order...

- ✓ Holdings level
- ✓ Sub-account & Asset Class level
- ✓ Account-level / Plan-level
- ✓ Consolidated Portfolio, Multi-Plan or Multi-Account level
- ✓ Population-level (planAnalytics module only)

Users can also select any time period for which analysis is desired.

Pie charts are even designed to render breakdown of the selected level "as-of" any date.

Industry Standard Calculations

The PIP Module adheres to calculation methodologies recommended by the Investment Performance Council of the CFA Institute (formerly the Association for Investment Management and Research or "AIMR"). Specifically, calculation methodologies are consistent with those specified in the Global Investment Performance Standard, or "GIPS" standard. In addition to the GIPS-recommended Time-Weighted Rate of Return methodologies implemented by the FOM (including Modified-Dietz and Daily Valuation), the Dollar-Weighted Rate of Return method (a.k.a. "IRR") may also be set for calculating investment returns.

High Performance, Scalability

The EnterpriseROR engine is highly scalable and designed to operate in real-time and batch mode. Performance calculations and processing of investor data can be carried out for an unlimited number of accounts, thus providing a robust solution for very large service providers. The term 'real-time' applies to EnterpriseROR's ability to instantaneously respond to user requests for calculated performance, account statement-on-demand or personalized investment reporting. The moment a user requests a page containing dailyVest analytics, EnterpriseROR immediately requests data for that investor's account from the recordkeeping system, processes, calculates, renders and returns the results to a web browser. The most time-intensive task in this sequence of events is the delay associated with retrieving account data from the back-office recordkeeping system. Calculations are virtually instantaneous and overall response times of 4 seconds are very typical for the first request.

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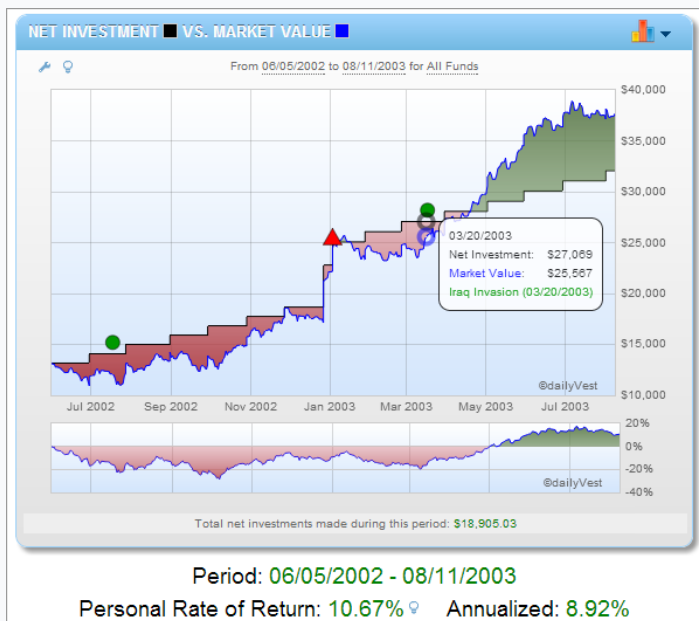
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Reporting and Display Options

As noted, EnterpriseROR generates output in an XML and JSON format. Standard programming languages can be used to control layout, positioning, navigation, sizing, color and design presentation of the analytics according to your own branding standards. Chart images such as pie, line, bar and scatter charts can also be generated to match. Other modern but standard web technologies are employed extensively within PIP such as HTML5 and JSON for interactive charting, and JQuery, JavaScript and CSS to control look, feel and navigation.



Net Investment vs. Market Value line chart shows investors' net cash flows vs. their market value over time. Zoom-in easily by dragging desired area of chart. Hover over any line chart or pie chart to get details about that date, slice or bar.

Flexible Integration

Inputs. EnterpriseROR connects to a firm's recordkeeping system for the following minimum data...

- ✓ Transaction history
- ✓ Current unit/share balance
- ✓ Daily price history of the firm's universe of investment options

Application Environment. EnterpriseROR's core engine, known as the "Financial Object Model" or "FOM" is an XML Web Service which can be integrated within Java and Microsoft ".NET" environments. For easy integration dailyVest provides wrapper class code (Java or ".NET"). Windows 2008 Server is required to run the FOM.

Outputs. The FOM engine is designed to produce XML output which can be transformed into customized HTML web pages or electronic PDF-formatted statements to reflect a firm's branding and corporate identity. Personalized client analytics can be "inserted" within existing web pages if necessary. In short, firms have ultimate control over how personal performance and investment information is presented to end users via web pages, statements and other third-party applications.

Robust Administrator Tools

EnterpriseROR comes with an extensive suite of administrative tools for verifying calculations, correctness of raw data supplied, statistics about usage and cache hits, error logs indicating faults such as missing price or transaction, inaccurate share/unit balance information, time profiling and more.

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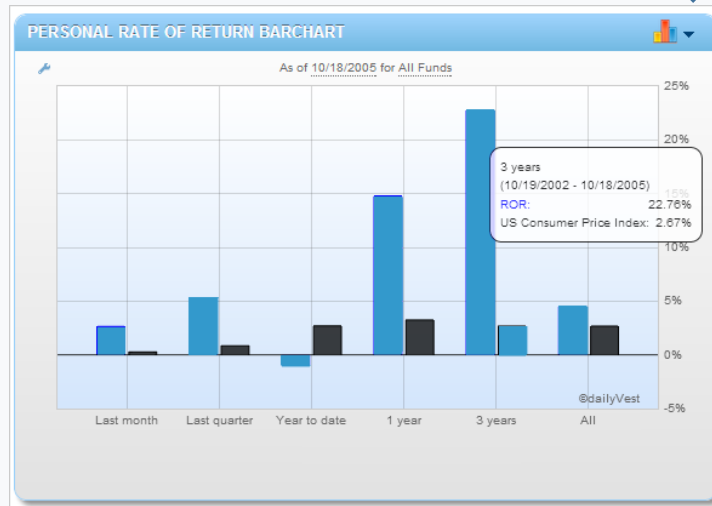
Cumulative Historical Personal Performance Chart can be plotted against a market index, and hovered to view exact values.



MultiGrid table below shows standard period returns. Can be grouped by asset class, account or sub account.

	Last month	Last quarter	Year to date	1 year	3 years	All
as of Date / Period:	09/01/2005 - 09/30/2005	07/01/2005 - 09/30/2005	01/01/2005 - 10/18/2005	10/19/2004 - 10/18/2005	10/19/2002 - 10/18/2005	01/01/2000 - 10/18/2005
Intl Equity	6.33%	12.08%	n/a	n/a	n/a	n/a
Foreign Large Blend Fund	6.33%	12.08%	n/a	n/a	n/a	n/a
U.S. Balanced	1.4%	1.15%	-4.09%	10.96%	63.09%	n/a
Large Blend Fund	1.4%	1.15%	-4.09%	10.96%	63.09%	n/a
U.S. Large Cap	2.57%	4.81%	1.49%	13.82%	41.2%	11.08%
Large Value Fund	3.03%	6.95%	3.17%	15.27%	n/a	n/a
Large Value Leading Fund	2.69%	3.61%	2.17%	15.23%	50.3%	18.24%
S&P 500 Index Fund	1.15%	1.22%	n/a	n/a	n/a	n/a
U.S. Small Cap	2.64%	5.31%	2.76%	14.81%	n/a	n/a
Small Blend Fund	2.64%	5.31%	2.76%	14.81%	n/a	n/a
TOTAL	2.31%	3.89%	-0.09%	13.3%	59.87%	6.97%

Rate of Return Bar Chart shows personal rate of return periods with comparison against inflation. Hover over any bar to get the details.



Activity table below shows a summary of investment activity by fund. View all analytics by consolidated portfolio, plan/account, asset class, source/sub-account/money type, or holding (position).

Fund	01/01/2000 Beginning Value	EMPLOYEE PRE-TAX CONTRIBUTION	EMPLOYER MATCHING CONTRIBUTION	PURCHASE DUE TO FUND TRANSFER	REINVESTED DIVIDEND	ROLLOVER CONTRIBUTION	Market Change	10/18/2005 Ending Value
Foreign Large Blend Fund	\$0.00	\$1,575.00	\$0.00	\$0.00	\$0.00	\$1,355.15	\$261.35	\$3,191.50
Large Blend Fund	\$0.00	\$13,964.50	\$4,137.04	\$917.32	\$149.48	\$2,258.58	\$3,415.32	\$24,842.24
Large Value Fund	\$0.00	\$1,500.00	\$0.00	\$2,288.54	\$0.00	\$0.00	\$1,233.37	\$5,001.91
Large Value Leading Fund	\$99.07	\$1,416.68	\$763.29	\$0.00	\$0.00	\$0.00	\$1,096.16	\$3,375.20
S&P 500 Index Fund	\$0.00	\$1,050.03	\$0.00	\$0.00	\$14.95	\$903.43	-\$14.48	\$1,953.93
Small Blend Fund	\$0.00	\$7,374.90	\$2,998.75	\$10,648.45	\$1,034.15	\$2,258.59	\$1,753.39	\$26,068.23
TOTALS	\$99.07	\$26,881.11	\$7,899.08	\$13,834.31	\$1,198.58	\$6,775.75	\$7,745.11	\$64,433.01

Number of Funds with activity during the period: 6

Corporate Profile



dailyVest, Inc. is a privately held Arizona-based software company. It has been serving the investment and performance reporting needs of financial service firms around the globe since 2000.

About dailyVest

dailyVest, Inc. is financial software technology company which brings over a decade of innovation and experience in investment performance reporting for individual investors and big data visualization technologies for large populations of investors, making it easier for business users to get value from all of their data and content.

Through our client partners, **over 8 million** investors and plan participants have access to dailyVest content through their account access website or statements. And at the same time, many of the firms who administer accounts and retirement plans for these 7 million investors have access to dailyVest Big Data analytics that allow clients to manage, access, and gain intelligence on the full variety, velocity and volume of their structured data.

We are a small yet innovative and productive company with a formidable client list with whom we have continued to do business for many years. Our business focus is investment personalization and performance reporting at the investor level and plan-level and our aim is to make it as easy as possible for firms to deploy highly customized reporting solutions.

Commitment to Product Evolution

dailyVest products evolve through careful application of the agile software development methodology and iterative design approach to deliver high-quality, interactive and useful software to financial service firms, recordkeepers, third party administrators, plan sponsors and mutual fund sponsors. Our mission is to create agile tools that empower our partner firms and their investor clients.