

# DechertHampe/MossWarner 401(k) PS Plan

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March, 2009

Planning Your Play



Playing Your Plan

Ken Matson, Managing Director

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Compensation & Capital Incorporated

# So What's Ken's Mission Today?

- ✓ Transition Overview :  ***New Stuff!***
- ✓ Process Details and Decisions “4U”
- ✓ Venue Choice – Vanguard vs Schwab?
- ✓ Website Tour – Resources and Necessities
- ✓ Timeline – Making This Happen

# Your Plan's Transition Overview

- ☑ All New Dedicated Plan Website
  - [www.planspecs.com/dhc](http://www.planspecs.com/dhc)
  - Primary Participant Interface with Entire Plan
  - Daily Account Activity Capability
  
- ☑ Expanded (Greatly) Investment Alternatives
  - Many More Vanguard Funds
  - Target Maturity and Life Strategy Groups
  - More “Select” Funds (continued “Reduced Pricing”)
  - Schwab PCRA Brokerage Option
  
- ☑ Participant Control of 100% of Plan Account

# Process Details and Decisions 4U

## PS & Pension \$\$ - Merrill Lynch

- Sponsor-directed strategy
- One-size fits all participants
- 32% Bonds / 68% Stocks

All Business Thru  
[planspecs.com/dhc](http://planspecs.com/dhc)

## 401(k) & Rollover \$\$ - Vanguard

- Nine IC-Picked Funds
- Participant-directed strategies
- 27% Bonds / 73% Stocks

April 1

### "100%" to 2 Vanguard Funds

- 30% Bonds / 70% Stocks
- May 1 to QDIA – Target Fund
- Move any day before May 1

### Your Current Vanguard Funds

- Balance & Future Contributions too
- Until you Direct Otherwise
- No Impact on PS & Pension \$\$'s
- NEW Daily Re-Mix or Exchange

May 1

### Mix Across Vanguard or Schwab Venues

- New Schwab PCRA – Requires LPOA
- New Auto-Balanced Vanguard Funds
- Expanded Vanguard "Select" Funds Set
- Different Mix Balance & Contributions Mix
- Daily Re-Mix or Transfers Available
- Comingled PS/Pension with 401k/RO

### Your Current Vanguard Funds

- Access to NEW Venues ANYTIME
- Access to Total Account on website

### "100%" to QDIA at Vanguard

- Automatic for anyone left here
- Target Retirement Fund that's appropriate to your AGE

May 1

May 1

### 100% of Plan Account Co-Mingled in NEW Venues

- All Post-May 1<sup>st</sup> Directives apply to Your ENTIRE Account
- No Investment Distinction between PS & Pension vs 401k+RO
- 100% Daily Capability and 100% Daily Visibility

May 1

Do Something →

Do Nothing →

# Venue Choice – Vanguard vs. Schwab

## Vanguard Auto-Balanced

- Two Separate Fund Sets:
  - 1) LifeStrategy® - Risk
  - 2) Target Retirement – Age
- Both Balanced Quarterly
- TargetRet Evolves Risk
- Life Strategy “Times Markets”
- Use Low-Priced Index Funds
- Good for All-in-One Strategy
- “Set and Forget” Investing??
- Asset Allocation Done For You
- [www.planspecs.com/dhc](http://www.planspecs.com/dhc)

## Vanguard Self-Directed

- “Original” Nine Select Funds
- Four “New” Select Funds
- Primarily Actively-Managed
- Broad Risk/Return Spectrum
- “Preferred” Share Expenses
- Sample Portfolios Available
- IC Selected and Replaced
- Quarterly C&C Memo Stats
- [www.planspecs.com/dhc](http://www.planspecs.com/dhc)

## Schwab PCRA® Brokerage

- “Unlimited” Securities
- Thousands of Funds
- Stocks, Bonds, C/D’s too
- [www.schwab.com](http://www.schwab.com)
- Pay Pro Personal Advisor
- Intra-Day Trading
- Watch out for Costs!
- Don’t Get Lazy!



# How-To List



*Easy As...*



1. Direct MLynch \$\$'s on April 1? *Submit form by 3pm CDT March 31.*
2. Open Schwab PCRA? *Submit PCRA PLOA asap.*
3. Direct Post-March 31<sup>st</sup> MLynch \$\$'s? *Submit form by Noon CDT April 30.*
4. Update Beneficiary Designation!! *So we have it on file for you and your family.*
5. Not contributing 401(k)? *Submit form anyway – need it for PS contribution.*
6. Change Mix for your Future Contributions? *Submit form anytime.*
7. Change your contribution rate? *Submit form anytime.*
8. Re-Mix Investment of Your Current Account? *Submit form anytime.*
9. Move Account (all or part) to Schwab PCRA? *Submit LPOA and form.*
10. Need Help? *e-mail us at [info@planspecs.com](mailto:info@planspecs.com)*

Complete ALL forms at [www.planspecs.com/dhc](http://www.planspecs.com/dhc)

- Participant Login
- Plan Operations
- Plan Investing
- How Do I??
- Glossary
- Tools and Links
- Market Watch



### Welcome

#### Dechert-Hampe & Company Employees Savings and Profit Sharing Plan

This website is designed and maintained by the Plan's Third-Party Administrator (TPA), Compensation & Capital Administrative Services, Inc. (CCAS) for use by employees of the Dechert-Hampe and Moss/Warner Companies.

The site helps current and future Plan participants with:

- Personalized Dechert-Hampe & Company Plan-specific information:  
Password-protected access to your Plan-maintained personal data (password, e-mail contact, address, and phone) and Administrative Forms (both blank and previously submitted) as well as Plan account balance and transactional details executed in the Plan's Vanguard Mutual Funds Venue as processed after March 31, 2009.
- Generalized Dechert-Hampe & Company Plan-specific information:  
Summary Plan Description, Investment Venue Alternatives (Vanguard Mutual Funds and Schwab PCRA brokerage accounts), Administrative Processing Instructions, Archived Education Materials, FAQ's, and administrative contact points.
- Generalized Retirement Saving and Investing information and links:  
Dechert-Hampe and Moss/Warner Companies are committed to providing their employees the most objective, independent, and cost-effective means by which to invest their Employees Savings & Profit Sharing Plan balances. Improving employee knowledge of investing and personal financial management is key to this objective. To that end, CCAS and its SEC-Registered Investment Advisor (RIA) affiliate, Investment Consultants (IC), pre-screen Internet sites which, in our opinion, parallel DHC/MWC's commitment. These links appear under the **Tools and Links** button and are updated frequently.

Direct your inquires, comments, and questions to: [info@planspes.com](mailto:info@planspes.com)





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### Participant Login

## Dechert-Hampe Company Employees Savings and Profit Sharing Plan Authorized Users ONLY

**NEW USER?**

**FORGOT YOUR PASSWORD?**

After successful login, authorized Plan participants may update their password and personal information (mailing address, e-mail, and phone) in the Plan's database.

Only authorized users may complete and submit Plan Administrative Forms to manage their Plan investments, contributions, and beneficiary designations. They may also view details of their Plan Account Balances for positions held in the Plan's Vanguard Funds Venue including Current Share Balances, Current and Historic Net Asset Values (NAV's), Current Market Values, and Transaction Histories for all Payroll Deductions and Select Funds Venue activity as well as Venue Transfers across the Plan's Investing Venues.

User ID:

Password:

Submit

Information on Plan account positions held in the non-Vanguard Funds Venue (that is, the Schwab PCRA® Brokerage account venue) must be accessed directly through that Venue's sponsored web site:

- Schwab PCRA



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### Login: Password Setup

If this is your initial visit to the Dechert-Hampe & Company Employees Savings and Profit Sharing Plan website, you will need to set up your password. ~~To do this, please submit your~~ email address and the last 4 digits of your Social Security Number and we will email you a new temporary password.

Email Address:

Last 4 digits SSN:

Enter your DHC/MWC e-mail address to clear site security



Quality  
Service  
Value  
Teamwork  
Mutuality



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User ID:

Password:

**User ID: ALWAYS Your SS#**

**Copy/Paste Temp PW from e-mail**

Submit

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User ID:

Password:

**User ID: ALWAYS Your SS#**

**Establish PERMANENT Password**

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- Log Out
- Fund Balances
- Transaction History
- Plan Forms
- Personal Info
- Plan Operations
- Plan Investing
- How Do I??
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Plan Account Personal Information Menu

Dechert-Hampe & Company Employees Savings and Profit Sharing Plan

Welcome KENNETH A. MATSON, to Your Personal Account Details. From this section, you may:

- View CURRENT BALANCES and CONTRIBUTION FUND MIX ELECTIONS for your account in the Plan's various investment alternatives.
- View your Plan account's transactions history.
- View the completed Administrative Forms we have on file for you.
- Access and complete the Plan's Administrative Forms.
- Update your personal info (password, postal address, e-mail address, or daytime phone contact) in the Plan's records.

