



Newpark Resources, Inc. Savings & Investment Plan

June 6, 2012

Vendor Request for Proposal
Summary of Vendor Responses



LOCKTON FINANCIAL ADVISORS, LLC

Section 1 **Executive Summary**

Section 2 **Summary of RFP Responses**

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Appendix **Provider Responses to RFP Questionnaire**
 Detailed Vendor Recordkeeping Fees
 Annual RFP Responses



Section One:

Executive Summary



The Goals of the Request for Proposal Include:

- ❖ A Fully Automated Administrative Recordkeeping Solution
- ❖ A Proactive Communications Partner for Educating Newpark's Diverse Employee Population Through Multiple Communication Channels (In-Person, Print, Electronic, Social Media)
- ❖ A Newly Custom Branded Design
- ❖ Communication Resources and Strategies with Measurable Results
- ❖ An Accessible Compliance Team
- ❖ "Auto Plan" Capabilities and Systems
- ❖ Open Architecture Investment Platform
- ❖ Complete Fee Disclosure and Transparency

Executive Summary – RFP Focus Points



- ❖ Vendor Overview
 - Commitment to Retirement Business, Brand Recognition, Culture and Fit
- ❖ Service Team
 - Relationship Manager, Daily Contact, and Ancillary Expertise
- ❖ Transition Services
 - “The Process”, Team and Transition Experience
- ❖ Administrative Outsourcing and Automation
 - Depth / Breadth of Outsourcing; Ease of Use
- ❖ Employee Communication
 - Quality of Materials, Level of Flexibility, and Participant Retirement Planning Tools
 - Written Communication Strategy, Ability to Track and Measure Results
 - Custom Design
- ❖ “Participant Experience” and Plan Sponsor Website
 - Quality of the Website, Functionality, and Ease of Use
 - Smart Phone, Apps, Social Media Offerings
 - Customer Service Hours
- ❖ Investments
 - Open Architecture, Products, Solutions, Fee Transparency, Ability to Retain Current Funds
- ❖ Fees
 - Administrative, Participant and Fulfillment; Total Plan Expenses

❖ **RFP Submitted to 9 Vendors (Including Incumbent)**

- Prudential – Current
- Diversified
- Fidelity Advisor
- Fidelity Direct
- Great West Retirement
- Lincoln
- Mass Mutual
- Principal
- Putnam

Executive Summary – The Process



- ❖ April 13, 2012 RFP Submitted to Vendors
- ❖ April 30, 2012 Conference Call with Vendors
- ❖ May 7, 2012 RFP Responses Received from Bidders
- ❖ Week of June 4, 2012 Review RFP Results and Select Finalists
- ❖ Week of July 9, 2012 Finalist Presentations
- ❖ August 31, 2012 Notify Chosen Service Provider
- ❖ January 2, 2013 Transition to New Recordkeeper (If Applicable)



Section Two:

Summary of RFP Responses



All Providers – Total Score



	Lincoln	Diversified	Principal	Prudential	Putnam	Fidelity Direct	Mass Mutual	Fidelity Advisor	Great West
Company Background	9	9	10	9	8	10	9	8	8
Service Team & Compliance	9	9	10	10	8	8	8	7	7
Transition Services	10	10	10	10	10	10	10	10	9
Outsourcing & Automation	10	9	9	10	10	7	9	7	8
Employee Communication	9	9	9	10	10	9	9	8	8
Participant Experience	10	10	10	10	10	10	8	8	8
Plan Sponsor Website	10	10	10	10	10	9	7	9	8
Investments	10	10	10	10	9	9	9	9	10
Fees	10	10	8	7	8	8	8	9	9
Total Score	97%	96%	96%	96%	92%	89%	86%	83%	83%

Vendor Overview – Lincoln Financial Group



Year Company Was Established	1905
Location of Headquarters	Radnor, PA
Location of Call Centers	Fort Wayne, IN; Radnor, PA
Total Firm (AUM)	\$160 Billion
Total AUM - Full Service Recordkeeping	\$39.1 Billion
Average Plan Asset Size (Total Firm)	\$1.3 Million
Average Plan Asset Size (Newpark Market Segment)	\$19.6 Million
Average # of Participants (Newpark Market Segment)	784
Number of Plans Won / Lost in 2011	1,093 / 1,238
% of Plans (DC) 1,001 – 2,500 Participants	1%
# of Clients – RM	15-25
Years Experience – RM	10 Years
Standard Blackout Period	3 Business Days
Hours for a Live Operator	8:00 A.M. - 8:00 P.M. EST, M-F; VRS – English & Spanish
Demo Website Information	http://resource.lfg.com/dcwebvideo User: video1; Pass: tryme

Vendor Overview – Lincoln Financial Group



<h2>Strengths</h2>	<ul style="list-style-type: none"> Participant Website – User-Friendly / Intuitive; Gap Analysis Integrated Throughout Enrollment Process; Balances, Personal Rate of Return and Retirement Consultant Contact Information on Landing Page Plan Sponsor Website – “Best in Class” Landing Page with Balances, Number of Participants and Search for Participant; User-Friendly / Intuitive; Includes Reminders / Tasks Participant Statement – Personal Rate of Return on First Page; Included Beneficiary, Loan, and Investment Earnings Information; PS Messaging; Fee Disclosure Incorporated; Estimated Monthly Income Included Access to Dedicated Compliance Consultant Fulfillment – Distribution of Enrollment Books, Notices , SMM’s, SPD’s, etc. Fully Included
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> Enrollment Book – Black & White; Extensive in Length (48 Pages); Custom Cover Only Gap Analysis Statement – Not User-Friendly; Not Aesthetically Pleasing; Three Alternative Action Plans Provided, Not Intuitive; Projected Depletion Date by Age
<h2>Service Team</h2>	<ul style="list-style-type: none"> Client Service Team – Rachel Knapp (RM), Dallas, TX, 12 Clients, Average \$45 MM Christopher Groth (Daily), Rolling Meadows, IL, 15 Clients, Average \$78MM Communication Specialist – James Thompson (Communications Director), Louisville ,KY (Positive Lockton Experience) Compliance Specialist – Denise Mericle, Fort Wayne, IN Conversion Specialist – Suja Joseph, Bradenton, FL
<h2>Differentiators</h2>	<ul style="list-style-type: none"> <i>LifeSpan</i> – Asset Allocation Models Built on Underlying Funds Using Age and Risk Tolerance Unique Approach to Employee Education – Dedicated Personal Retirement Consultant Name and Number Provided Fully Custom Employee Communication – “Best in Class”; High Quality Look and Feel; Extensive Samples Provided (Quick Enroll Cards, Wallet Cards, Spanish Materials) Social Media – facebook.com/lincolnfinancialgroup; Phone App in Development for 2012 Fees: 27 Basis Points Total Annual Administrative Cost: \$125,652

Vendor Overview – Diversified



Year Company Was Established	1953
Location of Headquarters	Harrison, NY
Location of Call Centers	Cedar Rapids, IA
Total Firm (AUM)	\$66.45 Billion
Total AUM - Full Service Recordkeeping	\$51.54 Billion
Average Plan Asset Size (Total Firm)	\$21.47 Million
Average Plan Asset Size (Newpark Market Segment)	\$97.5 Million
Average # of Participants (Newpark Market Segment)	2,994
Number of Plans Won / Lost in 2011	92 / 42
% of Plans (DC) 1,001 – 2,500 Participants	8%
# of Clients – RM	8 - 12
Years Experience – RM	19
Standard Blackout Period	2 days
Hours for a Live Operator	8:00 A.M. - 9:00 P.M. EST, M-F; VRS – English & Spanish
Demo Website Information	http://www.divinvest.com/demos_public/start.html

Vendor Overview – Diversified



<h2>Strengths</h2>	<ul style="list-style-type: none"> • Retirement Services – Only Line of Business • Participant Website – Above Average; Nice Layout and User-Friendly; Gap Analysis on Landing Page – Includes “Take Action” Button • Plan Sponsor Website – Above Average; Customizable Dashboard / Widgets; User-Friendly / Intuitive; “Search For Participant” Located on Landing Page • Conversion Timeline – Above Average; Stoplight Status (Red, Yellow, Green), Responsible Party and Notes All Contained On Working Document • Access to Dedicated Compliance Consultant • Fulfillment – Mailing of Notices & SPDs Included Year 1, Charged “At Cost” Ongoing; Fee Disclosure & Enrollment Books Fully Included
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> • Participant Brand Recognition • Participant Statement – Basic Information; No Retirement Income Projections; Plan Messaging Available; No Beneficiary Information
<h2>Service Team</h2>	<ul style="list-style-type: none"> • Client Service Team – Steve Farmer (RM), Houston, TX, 10 Clients, Average \$150 MM Paige Hopper (Daily), Cedar Rapids ,IA, 11 Clients, Average \$45.75 MM • Communication Specialist – Matt Gyorog • Compliance Specialist – Virginia McLymont • Conversion Specialist – Paul Falotico, Harrison ,NY (Positive Lockton Experience)
<h2>Differentiators</h2>	<ul style="list-style-type: none"> • PortfolioXpress – Asset Allocation Models Built on Underlying Funds Using Age and Risk Tolerance • Personalized Retirement Projection (OnTrack) – Easy to Understand; In-Depth Look at Investment Savings Strategy; Provides Easy-to-Implement Action Plan; Cannot be Included at Conversion, Annually Thereafter • Custom Communications Using Newpark’s Look & Feel – Above Average Transition Materials • Social Media – Phone App Currently Available (View Only); Interactive Facebook Page – facebook.com/yourmoneymatters • Fees: 25 Basis Points • Total Annual Administrative Cost: \$124,655

Vendor Overview – Principal Financial Group



Year Company Was Established	1879
Location of Headquarters	Des Moines, IA
Location of Call Centers	Cedar Falls, Des Moines, IA; Grand Island, NE
Total Firm (AUM)	\$335 Billion
Total AUM - Full Service Recordkeeping	\$128.8 Billion
Average Plan Asset Size (Total Firm)	\$3 Million
Average Plan Asset Size (Newpark Market Segment)	\$155 Million
Average # of Participants (Newpark Market Segment)	4,012
Number of Plans Won / Lost in 2011	2,177 / 1,759
% of Plans (DC) 1,001 – 2,500 Participants	18%
# of Clients – RM	15
Years Experience – RM	18 Years
Standard Blackout Period	2 – 3 Business Days
Hours for a Live Operator	7:00 A.M. - 9:00 P.M. EST, M-F; VRS – English & Spanish
Demo Website Information	<p>Participant: www.principal.com User: Demoid01; Pass: abc123</p> <p>Plan Sponsor: www.principal.com User: Demoid01; Pass: abc123; Employer Access Code: abc123</p>

Vendor Overview – Principal Financial Group



<h2>Strengths</h2>	<ul style="list-style-type: none"> Participant Website – Above Average; Easy to Navigate; Personal Progress Report, Gap Analysis and Personal Rate of Return All on Landing Page; Not Intuitive “Take Action” to Improve Gap Plan Sponsor Website – Plan Balance and “Search For Participant” on Landing Page; Client Service Team Contact Information Listed; Above Average Reporting
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> Enrollment Book – Extensive Information Provided; More than 50 Pages in Length; Not User-Friendly Employee Communication – Limited Customization; Lower Quality Look and Feel Gap Analysis - Below Average; Only Provided in Q4 Statement; Stand-Alone Gap Analysis Can Be Developed as Part of a Communication Campaign Fulfillment– Mailing of Notices & SPDs Charged at Production + Mailing Costs; Enrollment Books \$3.50 / Book (If Sent to Participants’ Homes); Mailing of Annual Fee Disclosure Included
<h2>Service Team</h2>	<ul style="list-style-type: none"> Client Service Team – Don Huegerich (RM), Dallas TX, 12 Clients, Average \$118 MM Sheila Warner (Daily), Des Moines, IA, 10 Clients. Average \$48 MM Communication Specialist – Denyce Wingert, Des Moines, IA Compliance Specialist – Barry Levine, Kerrville, TX (Positive Lockton Experience) Conversion Specialist – Eric Reeg, Des Moines, IA
<h2>Differentiators</h2>	<ul style="list-style-type: none"> 506 Clients in the Oil & Gas Industry RetireView – Asset Allocation Models Built on Underlying Funds Using Age and Risk Tolerance Participant Statement – “Best in Class”; Easy to Understand / Intuitive; Includes Personal Rate of Return and Contribution History; Beneficiary and Loan Information Included Social Media – Facebook.com/PrincipalFinancial; Twitter.com/ThePrincipal; Text Alerts Including Personal Rate of Return; Mobile Website and App Fees: 31 Basis Points Total Annual Administrative Cost: \$152,748

Vendor Overview – Prudential



Year Company Was Established	1875
Location of Headquarters	Scranton, PA
Location of Call Centers	Scranton, PA; Dubuque, IA; Hartford, CT
Total Firm (AUM)	\$229.5 Billion
Total AUM - Full Service Recordkeeping	\$139.4 Billion
Average Plan Asset Size (Total Firm)	\$25.9 Million
Average Plan Asset Size (Newpark Market Segment)	\$178.3 Million
Average # of Participants (Newpark Market Segment)	3,206
Number of Plans Won / Lost in 2011	71 / 84
% of Plans - 1,001 – 2,500 Participants	4%
# of Clients – RM	18 Clients
Years Experience – RM	20 Years
Standard Blackout Period	3 Business Days
Hours for a Live Operator	8:00 A.M. - 9:00 P.M. EST, M-F, VRS – English & Spanish
Demo Website Information	http://salespartner.prudential.com ; User: pguest; Pass: your2012

Vendor Overview – Prudential



<h2>Strengths</h2>	<ul style="list-style-type: none"> Participant Website – Easy to Use, Intuitive; Gap Analysis on Landing Page, Personal Rate of Return, Ability to Change Deferral Percentage on Landing Page; Side Navigation Bar – Clear to Understand Plan Sponsor Website – Recently Upgraded; Above Average Landing Page, Includes Participation Rates, Plan Balances, and Average Deferral Rates; Intuitive; Payroll Alerts on Plan Pages; Plan Highlights Page and “Quick Answers” on Plan Participant Statement – Above Average; User-Friendly; Beneficiary Information Displayed on Q3 Statements Only; Incorporates Gap Analysis When Retirement Income Calculator is Completed Online Gap Analysis Statement – Provides Information on Monthly Income Basis Including Social Security; Extensive Call Center Hours (8:00 A.M. – 9:00 P.M. EST) Fulfillment – Mailing of All Notices, Fee Disclosure, Enrollment Books, and SPDs Fully Included
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> 2010 Reorganization Impacted Retirement Service Model 2011 Reorganization Impacted Communication Department and Education Specialists 2011 Win / Loss Ratio – 71 / 84
<h2>Service Team</h2>	<ul style="list-style-type: none"> Client Service Team – Kevin Tigges (RM), Dubuque, IA, 18 Clients, Average \$100 MM Carrie Timmerman (Daily), Dubuque IA, 12 Clients, Average \$52 MM Communication Specialist – Mae Van Cott , Irving, TX Compliance Specialist – Rick Harty, Hartford, CT (Dedicated to Lockton) Conversion Specialist – N/A
<h2>Differentiators</h2>	<ul style="list-style-type: none"> GoalMaker Custom Target Date Models Custom Communications Using Newpark’s Look & Feel Enrollment Book – “Best in Class”; Includes Personalized Gap Analysis Social Media – Retirement Calculator SmartPhone App, Mobile (View-Only) Website Fees: 30 Basis Points (30% Reduction from Current Required Revenue) Total Annual Administrative Cost: \$170,608

Vendor Overview – Putnam Investments



Year Company Was Established	1937
Location of Headquarters	Boston, MA
Location of Call Centers	Andover, MA; Denver, CO
Total Firm (AUM)	\$151 Billion
Total AUM - Full Service Recordkeeping	\$150.7 Billion
Average Plan Asset Size (Total Firm)	\$35.4 Million
Average Plan Asset Size (Newpark's Market Segment)	\$132.1 Million
Average # of Participants (Newpark's Market Segment)	4,253
Number of Plans Won / Lost in 2011	127 / 0
% of Plans (DC) 1,001 – 2,500 Participants	1.1%
# of Clients – RM	20 Clients
Years Experience – RM	19 Years
Standard Blackout Period	5 Business Days
Hours for a Live Operator	9:00 A.M. - 10:00 P.M. EST, M-F; VRS – English & Spanish
Demo Website Information	https://demo.putnam.com User: demo_jwatson-lockton; Pass: newparkresources

Vendor Overview – Putnam Investments



<h2>Strengths</h2>	<ul style="list-style-type: none"> • Participant Website – Interactive Retirement Income Tool “Best in Class”; Easy “Take Action” Button; Modern, Clean Look and Feel • Enrollment Book – Most Customized Look – “Outside of the Box”; Easy to Read, “Best-in-Class” Design in Production • Fulfillment – Mailing of Notices, Fee Disclosure, and Enrollment Books Fully Included; SAR, SMM, SPDs Mailed “At Cost”
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> • 2007 Reorganization Impacted Retirement Service Model • No Print Gap / Retirement Income Analysis Available; Accessed via Lifetime Income Analysis Web-Tool • Participant Statement – Not Aesthetically Pleasing; No Beneficiary Information Included; PS Messaging Included
<h2>Service Team</h2>	<ul style="list-style-type: none"> • Client Service Team – John Lynch (RM), Andover MA, 1 Client, \$7 MM Kelly Conway (Daily), Andover MA, 14 Clients, \$16 MM • Communication Specialist – Elizabeth Daly, Boston MA, 5 Clients, \$85 MM • Compliance Specialist – Gerry Waggett, Andover, MA, Maximum 40 Clients • Conversion Specialist – Colby Edwards, Andover MA, 1 Conversion with Same Transition Date
<h2>Differentiators</h2>	<ul style="list-style-type: none"> • Plan Sponsor Website – “Best in Class”; Intuitive, Informative, Landing Page; Critical Alerts and To-Do List Tabs at Top of Landing Page; New Wave Reporting Capabilities Custom Communications Using Newpark’s Look & Feel • Social Media – Twitter and Facebook Pages; In-House Television Studio Available for Newpark to Use • Custom Pre-Conversion Website With Password Protection Provided for Newpark • Fees: 33 Basis Points • Total Annual Administrative Cost: \$180,738

Vendor Overview – Fidelity Direct



Year Company Was Established	1946
Location of Headquarters	Boston, MA
Location of Call Centers	Covington, KY; Westlake, TX; Raleigh, NC
Total Firm (AUM)	\$1.6 Trillion
Total AUM - Full Service Recordkeeping	\$769.3 Billion
Average Plan Asset Size (Total Firm)	\$57.1 Million
Average Plan Asset Size (Newpark's Market Segment)	\$29.4 Million
Average # of Participants (Newpark's Market Segment)	608
Number of Plans Won / Lost in 2011	772 / 358
% of Plans (DC) 1,001 – 2,500 Participants	4%
# of Clients – RM	15 - 25
Years Experience – RM	12.6 Years
Standard Blackout Period	3 - 5 Business Days
Hours for a Live Operator	8:30 A.M. – 8:30 P.M. EST M-F; VRS – English & Spanish
Demo Website Information	<p>Participant: http://testdrive.fidelity.com/newparkresources/nbng/login.html User: newpark@demo.com; Pass: newpark</p> <p>Plan Sponsor: http://testdrive.fidelity.com/pswng/login.html?1 User: newpark@demo.com; Pass: newpark</p>

Vendor Overview – Fidelity Direct



<h2>Strengths</h2>	<ul style="list-style-type: none"> • Annual Communication Program Targeted to a Participant's Life Stage Through Multiple Touch Points • Plan Sponsor Website – Recently Upgraded, Plan Balance and Participant Search Available on Landing Page; Extensive Reporting Available; Ability to Approve or Deny Loans and Withdrawals • Participant Website – Recently Upgraded; Total Account Balances on Landing Page (Including Other Fidelity Retail Accounts); Good Quick Links; Gap Analysis Not Easy to Find – No Take Action Button; Personal Rate of Return Not Easy to Find • Participant Statement – Not Aesthetically Pleasing But Easy to Read; No Beneficiary Information Included; Shows Current Contribution Rate • Gap Analysis Statement – Mailed to Participants Annually (In Design for 2013 Launch) • 2011 Win / Loss Ratio – 772 / 358
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> • Fulfillment – Will Not Fulfill Mailing of Notices & SPDs; Mailing of Fee Disclosure & Enrollment Books Fully Included • Unable to Utilize ERISA Budget Account to Pay Advisor
<h2>Service Team</h2>	<ul style="list-style-type: none"> • Client Service Team – Chris Holder (RM), Westlake, TX, 18 Clients, Average \$80 MM (Positive Lockton Experience) Daily – Not Proposed as Part of Response • Communication Specialist – Not Proposed as Part of Response • Compliance Specialist – Not Proposed as Part of Response • Conversion Specialist – Jerri Floyd, Covington, KY, 1 - 3 Transitions at a Time
<h2>Differentiators</h2>	<ul style="list-style-type: none"> • Financial Planning Services – 5 Fidelity Investor Centers in the Houston Area • Conversion Services – Over 101 Conversions From Prudential • Enrollment Book – Traditional Book Not Provided; Utilizes Multi-Touch Approach Including Fast Facts Summary • Custom Communications Using Newpark's Look & Feel • Social Media – Facebook, Twitter, Transactional SmartPhone & iPad Apps • Fees: 30 Basis Points – Lockton Paid From Participant Accounts • Total Annual Administrative Cost: \$156,074

Vendor Overview – MassMutual



Year Company Was Established	1851
Location of Headquarters	Springfield, MA
Location of Call Centers	Memphis, TN; Springfield, MA
Total Firm (AUM)	\$448 Billion
Total AUM - Full Service Recordkeeping	\$48.2 Billion
Average Plan Asset Size (Total Firm)	\$29.2 Million
Average Plan Asset Size (Newpark Market Segment)	\$96 Million
Average # of Participants (Newpark Market Segment)	2,061
Number of Plans Won / Lost in 2011	365 / 244
% of Plans (DC) 1,001 – 2,500 Participants	2%
# of Clients – RM	12-14
Years Experience – RM	8 Years
Standard Blackout Period	1 Business Day
Hours for a Live Operator	8:00 A.M. - 8:00 P.M. EST, M-F; VRS – English & Spanish
Demo Website Information	http://www.massmutualrsdemo.com ; User: retire; Pass: allocate

Vendor Overview – MassMutual



<h2>Strengths</h2>	<ul style="list-style-type: none"> • Access to Dedicated Compliance Consultant • Participant Statement – Above Average Summary Page and Layout; Easy to Understand; Appropriate Investment and Plan Messaging; Beneficiary Information Included; Gap Analysis & Suggested Strategy Included • Fulfillment – Mailing of All Notices, Fee Disclosure, Enrollment Books, and SPDs Fully Included
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> • Participant Brand Recognition • Gap Analysis Statement – Not Intuitive, Weak Call-to-Action • Plan Sponsor Website – Not User-Friendly; Limited Custom Reporting • Participant Website – Limited Landing Page, No Personal Rate of Return; Gap Analysis – Limited “Take Action”; Above Average Education Tools; Cannot Post Notices or SPD’s to Participant Nor Plan Sponsor Website
<h2>Service Team</h2>	<ul style="list-style-type: none"> • Client Service Team – Judy Lecke (RM), San Antonio, TX, 22 Clients, Average \$40 MM Jean Ugolini (Daily), Springfield MA, 26 Clients, Average \$11.5 MM (Positive Lockton Experience) • Communication Specialist – Jim Ruckman, Houston TX • Compliance Specialist – ERISA Advisory Services, Springfield MA • Conversion Specialist – Stacy Paulo, Springfield MA
<h2>Differentiators</h2>	<ul style="list-style-type: none"> • Employee Communication – Lockton Experience “Best in Class” Transition Communication; Enrollment Book – “Best in Class”; Most Intuitive; PIN Included in Book • Social Media – YouTube Page; Interactive Facebook Page – facebook.com/massmutual; Interactive iTunes Apps • Fees: 34 Basis Points • Total Annual Administrative Cost: \$182,159

Vendor Overview – Fidelity Advisor



Year Company Was Established	1946
Location of Headquarters	Boston, MA
Location of Call Centers	Westlake, TX; Smithfield, RI
Total Firm (AUM)	\$1.52 Billion
Total AUM - Full Service Recordkeeping	\$875.9 Billion
Average Plan Asset Size (Total Firm)	\$57.1 Million
Average Plan Asset Size (Newpark Market Segment)	\$20 Million
Average # of Participants (Newpark Market Segment)	1,000
Number of Plans Won / Lost in 2011	827 / 138
% of Plans (DC) 1,001 – 2,500 Participants	2%
# of Clients – RM	30 - 40
Years Experience – RM	10 Years
Standard Blackout Period	5 Business Days
Hours for a Live Operator	8:30 A.M. - 8:30 P.M. EST, M-F; VRS – English & Spanish
Demo Website Information	<p>Participant: http://testdrive.fidelity.com/newparkresources/nbng/login.html User: newpark@demo.com; Pass: newpark</p> <p>Plan Sponsor: http://testdrive.fidelity.com/pswng/login.html?1 User: newpark@demo.com; Pass: newpark</p>

Vendor Overview – Fidelity Advisor



<h2>Strengths</h2>	<ul style="list-style-type: none"> • Participant Brand Recognition; Commitment to Retirement • Enrollment Book – Personalized; Not Aesthetically Pleasing; Strong Education Material Included; Good Plan Highlights • Participant Statement – Average; Not Aesthetically Pleasing; Includes Personal Rate of Return, Statement Glossary; No Beneficiary Information • Plan Sponsor Website – Recently Upgraded, Plan Balance and Participant Search Available on Landing Page; Extensive Reporting Available; Ability to Approve or Deny Loans and Withdrawals • Participant Website – Recently Upgraded; Total Account Balances on Landing Page (Including Other Fidelity Retail Accounts); Good Quick Links; Gap Analysis Not Easy to Find – No Take Action Button; Personal Rate of Return Not Easy to Find • Gap Analysis Statement – Mailed to Participants Annually (In Design for 2013 Launch)
<h2>Weaknesses</h2>	<ul style="list-style-type: none"> • Fulfillment – Will Not Fulfill Mailing of Notices & SPDs; Mailing of Fee Disclosure & Enrollment Books Fully Included • Service Team Typically Relies on Advisor to Support Compliance and Education Needs • Communication – No Case Studies Provided; Annual Education Program – Below Average; Only Semi-Custom Communication Available (Logo Only) • Social Media – Active Twitter and Facebook Pages; No SmartPhone Apps Available
<h2>Service Team</h2>	<ul style="list-style-type: none"> • Client Service Team – Ryan Olson (RM), Westlake, TX, 30 Clients, Average \$15.4 MM Daily – Not Proposed as Part of Response • Communication Specialist – Not Proposed as Part of Response • Compliance Specialist – Not Proposed as Part of Response • Conversion Specialist – Cindy Derr, Westlake, TX
<h2>Differentiators</h2>	<ul style="list-style-type: none"> • Conversion Services – Over 180 Conversions From Prudential • Custom Target Date Models Available • Fees: 26 Basis Points • Total Annual Administrative Cost: \$141,626

Vendor Overview – Great-West



Year Company Was Established	1907
Location of Headquarters	Greenwood Village, CO
Location of Call Centers	Greenwood Village, CO; Glendale, WI; Andover, MA
Total Firm (AUM)	\$151 Billion
Total AUM - Full Service Recordkeeping	\$71.5 Billion
Average Plan Asset Size (Total Firm)	\$6.7 Million
Average Plan Asset Size (Newpark Market Segment)	\$66.5 Million
Average # of Participants (Newpark Market Segment)	1,392
Number of Plans Won / Lost in 2011	3,419 / 2,929
% of Plans (DC) 1,001 – 2,500 Participants	1%
# of Clients – RM	5 - 10
Years Experience – RM	17
Standard Blackout Period	5 Business Days
Hours for a Live Operator	9:00 A.M. – 8:00 P.M. EST M-F; VRS – English & Spanish
Demo Website Information	www.gwrsdemo.com

Vendor Overview – Great-West



Strengths	<ul style="list-style-type: none">• Participant Website – Recently Upgraded; Above Average Look & Feel; Easy to Navigate; Personal Rate of Return and Projected Retirement Income on Landing Page• Plan Sponsor Website - Recently Upgraded; Easy to Navigate; Balances, Invoice Notifications and Alerts on Landing Page; No Custom Reporting
Weaknesses	<ul style="list-style-type: none">• Enrollment Kit – Limited Education Provided; Custom Cover and Introduction Page; Extensive in Length and Investment / Forms Sections• Participant Statement – Not Aesthetically Pleasing; Personal Rate of Return Included; Basic Information; No Beneficiary or Loan Information• Gap Analysis Statement – Online Tool Only• Limited Compliance & Legal Assistance – Lockton Experience• Fulfillment – Mailing of Notices Fully Included; Extensive Costs for Enrollment Book and SPD Mailings; Bulk Shipping to Plan Sponsor Not Available• Communication – Annual Education Program – Below Average; Only Semi-Custom Communication Available (Logo Only)• Social Media – Not Available
Service Team	<ul style="list-style-type: none">• Client Service Team – Shelley Fredrick (RM), Greenwood Village, CO, 8 Clients, Average \$75 MM Daily – Not Proposed as Part of Response• Communication Specialist – Not Proposed as Part of Response• Compliance Specialist – Not Proposed as Part of Response• Conversion Specialist – Not Proposed as Part of Response
Differentiators	<ul style="list-style-type: none">• 141 Clients in the Oil & Gas Industry• Fees: 25 Basis Points• Total Annual Administrative Cost: \$142,732



Section Three:

Summary of Recordkeeping Fees





Appendix



LOCKTON FINANCIAL ADVISORS, LLC