

The 2007 401(k) Providers Guide

KEY TO RESPONSES:

C = Currently offers or qualifies
 P = Plans to offer or qualify
 NP = No plans to offer or qualify
 NA = Not applicable

THE 401(K) CO.

Austin, TX
 (800) THE-401k
 www.the401kcompany.com

ACCURECORD

Edgewood, NJ
 (800) 777-3770
 www.accurecord.com

EDITOR'S NOTE:

This chart of 401(k) providers comprises companies whose names begin with the letters A through L. Part 2 (M-Z) will appear in the May issue.

Special thanks to Dalbar Inc. of Boston for its help in putting together the survey.

	THE 401(K) CO.	ACCURECORD
No. of 401(k) plans at year-end 2006 (year-end 2005):	96 (95)	7,043 (6,411)
Total assets in 401(k) plans (no. of participants)	NA (approx. 413,000)	\$7.6 billion (704,312)
Offer the following QDIA* to meet req's proposed by the DoL?		
-Age-based default investment funds (Alternative 1)	C	C
-Demographic-based default investment funds (Alternative 2)	C	C
-Age-based managed accounts (Alternative 3)	C	C
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?		
-Act as independent adviser with no other comp. from plan	P	NP
-Receive comp. from plan that is independent of any advice given	P	NP
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	C	C
Offer pricing that reflects the elimination of ADP/ACP† testing for qualifying plans?	C	C
Offer fee adjustment for plans that replace enrollment/education programs with fiduciary advisers?	C	C
Offer sep. pricing for plans complying with automatic enrollment?	C	C
Offer sep. pricing for plans using PPA-compliant computer model?	C	C
Offer these features required to eliminate ADP/ACP testing?		
-Automatic enrollment	C	C
-Automatic increases	C	C
-Matching contributions	C	C

*Qualified Default Investment Alternatives †Actual Deferral Percentage and Actual Contribution Percentage Tests

KEY TO RESPONSES:

C= Currently offers or qualifies
 P= Plans to offer or qualify
 NP= No plans to offer or qualify
 NA= Not applicable

ADP RETIREMENT SERVICES

Florham Park, NJ
 (800) 432-401K
 www.adp401k.com

AFFILIATED COMPUTER SERVICES

Little Falls, NJ
 (973) 237-7418
 www.acs-inc.com

AXA EQUITABLE LIFE INSURANCE

New York
 (212) 554-1234
 www.axa-equitable.com

	ADP RETIREMENT SERVICES	AFFILIATED COMPUTER SERVICES	AXA EQUITABLE LIFE INSURANCE
No. of 401(k) plans at year-end 2006 (year-end 2005):	29,946 (29,650)	168 (201)	11,929 (11,368)
Total assets in 401(k) plans (no. of participants)	\$32.7 billion (1.2 million)	NA (1.76 million)	\$3.9 billion (270,150)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	NA	C
-Demographic-based default investment funds (Alternative 2)	P	NA	NP
-Age-based managed accounts (Alternative 3)	P	NA	NP
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	NA	NA	To be determined
-Receive comp. from plan that is independent of any advice given	NA	NA	To be determined
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	C	NA	C
Offer pricing that reflects the elimination of ADP/ACP† testing for qualifying plans?	C	C	C
Offer fee adjustment for plans that replace enrollment/education programs with fiduciary advisers?	P	C	NA
Offer sep. pricing for plans complying with automatic enrollment?	P	C	NP
Offer sep. pricing for plans using PPA-compliant computer model?	NP	NA	NA
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	C	C	P
-Automatic increases	C	C	P
-Matching contributions	C	C	C

*Qualified Default Investment Alternatives. †Actual Deferral Percentage and Actual Contribution Percentage Tests

401(k) PROVIDERS: 2 OF 5

KEY TO RESPONSES:	BARCLAYS GLOBAL INVESTORS	BB&T INSTITUTIONAL SERVICES	BISYS RETIREMENT SERVICES
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	San Francisco (415) 597-2000 www.barclaysglobal.com	Raleigh, NC (800) 866-2288 www.bbt.com/business/products/institutionalservices.html	Dresher, PA (215) 648-8000 www.bisysretirement.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	64 (54)	655 (592)	24,223 (22,599)
Total assets in 401(k) plans (no. of participants)	\$22.6 billion (NA)	\$4.8 billion (115,000)	\$36.4 billion (1.7 million)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	C	P
-Demographic-based default investment funds (Alternative 2)	C	C	P
-Age-based managed accounts (Alternative 3)	NP	C	P
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	NA	NP	NA
-Receive comp. from plan that is independent of any advice given	NA	NP	NA
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	NA	NA	P
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	NA	C	P
Offer fee adjustment for plans that replace enrollment/education programs with fiduciary advisers?	NA	NA	NA
Offer sep. pricing for plans complying with automatic enrollment?	NA	NA	NP
Offer sep. pricing for plans using PPA-compliant computer model?	NA	NA	NP
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	NA	C	C
-Automatic increases	NA	C	C
-Matching contributions	NA	C	C

*Qualified Default Investment Alternatives. †Actual Deferral Percentage and Actual Contribution Percentage Tests

KEY TO RESPONSES:	CHARLES SCHWAB	CITISTREET	COMERICA BANK
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	Richfield, OH (877) 456-0777 www.scrs.schwab.com	North Quincy, MA (877) 488-8886 www.citistreetonline.com	Detroit (877) CMA-401K www.comerica.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	695 (637)	7,530 (7,621)	4,966 (4,534)
Total assets in 401(k) plans (no. of participants)	\$34.5 billion (473,110)	\$153 billion (3 million)	\$69 billion (1.7 million)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	C	C
-Demographic-based default investment funds (Alternative 2)	C	C	C
-Age-based managed accounts (Alternative 3)	NA	P	C
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	NP	C	NP
-Receive comp. from plan that is independent of any advice given	NP	C	NP
Offer level comp. to advisers to enable them to qualify as independent fiduciaries?	NA	C	P
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	C ¹	P	NP
Offer fee adjustment for plans that replace enrollment/ed. programs with fiduciary advisers?	C ¹	P	NP
Offer sep. pricing for plans complying with automatic enrollment?	C ¹	P	NP
Offer sep. pricing for plans using PPA-compliant computer model?	NA	C	NP
Offer these features req'd to eliminate ADP/ACP testing?			
-Automatic enrollment	C	C	C
-Automatic increases	C	C	C
-Matching contributions	C	C	C

*Qualified Default Investment Alternatives. †Actual Deferral Percentage and Actual Contribution Percentage Tests

¹ Each plan is priced on a case-by-case basis. The model includes consideration of these factors and others to determine final pricing.

401(k) PROVIDERS: 3 OF 5

KEY TO RESPONSES:	CPI QUALIFIED PLAN CONSULTANTS	DAILYACCESS	EXPERTPLAN
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	Great Bend, KS (800) 279-9916 www.cpiqc.com	Mobile, AL (888) 535-4322 www.dailyaccess.com	East Windsor, NJ (866) 568-401K www.expertplan.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	2,836 (2,745)	825 (749)	4,944 (4,191)
Total assets in 401(k) plans (no. of participants)	\$4.5 billion (604,234)	NA (100,000)	\$2 billion (74,076)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	C	C
-Demographic-based default investment funds (Alternative 2)	C	C	C
-Age-based managed accounts (Alternative 3)	C	C	P
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	NA	NA	P
-Receive comp. from plan that is independent of any advice given	NA	NA	C
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	NA	C	C
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	C	NA	C
Offer fee adjustment for plans that replace enrollment/education programs with fiduciary advisers?	NA	NA	P
Offer sep. pricing for plans complying with automatic enrollment?	P	NA	P
Offer sep. pricing for plans using PPA-compliant computer model?	NP	NA	P
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	C	C	C
-Automatic increases	C	C	P
-Matching contributions	C	C	C

*Qualified Default Investment Alternatives. [†]Actual Deferral Percentage and Actual Contribution Percentage Tests

KEY TO RESPONSES:	FIDELITY INVESTMENTS	FIFTH THIRD BANK	FIRST MERCANTILE TRUST
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	Boston (800) FIDELITY www.fidelity.com	Cincinnati (800) 336-6782 www.53.com	Cordova, TN (800) 753-3682 www.firstmerc.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	17,344 ² (15,763 ²)	975 (1,101)	2,485 (2,381)
Total assets in 401(k) plans (no. of participants)	\$747.2 billion ² (11.3 million ²)	\$4.8 billion (104,375)	\$4.6 billion (148,000)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	C	C
-Demographic-based default investment funds (Alternative 2)	C	C	C
-Age-based managed accounts (Alternative 3)	P	P	P
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	P	NP	NP
-Receive comp. from plan that is independent of any advice given	NA	NA	NP
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	NP	NP	C
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	C	P	C
Offer fee adjustment for plans that replace enrollment/education programs with fiduciary advisers?	NP	NP	NP
Offer sep. pricing for plans complying with automatic enrollment?	C	NP	P
Offer sep. pricing for plans using PPA-compliant computer model?	C	C	NP
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	P	P	C
-Automatic increases	P	P	P
-Matching contributions	P	P	C

*Qualified Default Investment Alternatives. [†]Actual Deferral Percentage and Actual Contribution Percentage Tests

² Includes full-service and investment-only plans. ³ Only full-service plans.

401(k) PROVIDERS: 4 OF 5

KEY TO RESPONSES:	GREAT-WEST RETIREMENT SERVICES	THE HARTFORD	ING LIFE INSURANCE & ANNUITY
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	Greenwood Village, CO (800) 537-2033 www.gwrs.com	Simsbury, CT www.thehartford.com	Hartford (866) 723-4646 www.ing.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	12,825 (10,821)	12,153 (10,797)	18,019 (17,674)
Total assets in 401(k) plans (no. of participants)	\$42.3 billion (1.4 million)	\$11.5 billion (443,976)	\$25.3 billion (890,502)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	C	C
-Demographic-based default investment funds (Alternative 2)	C	C	C
-Age-based managed accounts (Alternative 3)	C	P	P
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	NA	NA	NP
-Receive comp. from plan that is independent of any advice given	NA	NA	NP
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	C	C ⁴	NP
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	C	C	NP
Offer fee adjustment for plans that replace enrollment/ education programs with fiduciary advisers?	C	C	NP
Offer sep. pricing for plans complying with automatic enrollment?	NP	P	NP
Offer sep. pricing for plans using PPA-compliant computer model?	NP	NA	NP
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	C	NA	C
-Automatic increases	C	P	P
-Matching contributions	C	C	C

*Qualified Default Investment Alternatives. †Actual Deferral Percentage and Actual Contribution Percentage Tests
⁴ Not applicable to employer stock and self-directed brokerage accounts.

KEY TO RESPONSES:	INGHAM GROUP	JANUS CAPITAL GROUP	JOHN HANCOCK FINANCIAL SERVICES
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	Miami (888) 458-5557 www.ingham.com	Denver (877) 33-JANUS www.janusintech.com	Boston (800) 347-9247 www.jhrps.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	171 (156)	NA (NA)	37,078 (33,691)
Total assets in 401(k) plans (no. of participants)	\$1.1 billion (approx. 17,000)	\$12 billion (NA)	\$46 billion (1.5 million)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	P	NA	C
-Demographic-based default investment funds (Alternative 2)	P	NA	C
-Age-based managed accounts (Alternative 3)	NA	NA	NP
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	P	NA	NA
-Receive comp. from plan that is independent of any advice given	P	NA	NA
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	C	NA	C
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	P	NA	NA
Offer fee adjustment for plans that replace enrollment/ education programs with fiduciary advisers?	P	NA	NP
Offer sep. pricing for plans complying with automatic enrollment?	NA	NA	NP
Offer sep. pricing for plans using PPA-compliant computer model?	C	NA	NP
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	C	NA	C
-Automatic increases	C	NA	P
-Matching contributions	C	NA	C

*Qualified Default Investment Alternatives. †Actual Deferral Percentage and Actual Contribution Percentage Tests

401(k) PROVIDERS: 5 OF 5

KEY TO RESPONSES:	JPMORGAN RETIREMENT PLAN SERVICES	LINCOLN FINANCIAL GROUP	LORD ABBETT
C= Currently offers or qualifies P= Plans to offer or qualify NP= No plans to offer or qualify NA= Not applicable	Kansas City, MO (800) 988-9084 www.plansponsorportal.com	Philadelphia www.lfg.com	Jersey City (888) 522-2388 www.lordabbett.com
No. of 401(k) plans at year-end 2006 (year-end 2005):	1,052 (1,199)	15,516 (15,031)	10,408 (10,144)
Total assets in 401(k) plans (no. of participants)	\$100.8 billion (1.4 million)	\$8.6 billion (316,412)	\$1.9 billion (130,000)
Offer the following QDIA* to meet req's proposed by the DoL?			
-Age-based default investment funds (Alternative 1)	C	C	NP
-Demographic-based default investment funds (Alternative 2)	C	NP	C
-Age-based managed accounts (Alternative 3)	C	C	NP
Qualify as an unconflicted fiduciary adviser to eliminate liability for advice given face-to-face to participants?			
-Act as independent adviser with no other comp. from plan	NP	P	NA
-Receive comp. from plan that is independent of any advice given	NP	NP	NA
Offer level compensation to advisers to enable them to qualify as independent fiduciaries?	NP	C	P
Offer pricing that reflects the elimination of ADP/ACP [†] testing for qualifying plans?	C	C	NP
Offer fee adjustment for plans that replace enrollment/education programs with fiduciary advisers?	C	NP	NP
Offer sep. pricing for plans complying with automatic enrollment?	C	P	NP
Offer sep. pricing for plans using PPA-compliant computer model?	C	NP	NA
Offer these features required to eliminate ADP/ACP testing?			
-Automatic enrollment	P	C	P
-Automatic increases	P	C	P
-Matching contributions	P	C	P

*Qualified Default Investment Alternatives. † Actual Deferral Percentage and Actual Contribution Percentage Tests