



DIVERSIFIED
INVESTMENT
ADVISORS

P L A N O F A L I F E T I M E™

The Diversified Difference

We are pleased to learn the Administrative Services Department and Employee Benefits Committee of the City of Lawrence will be recommending Diversified Investment Advisors as the new provider of administrative, recordkeeping and investment services for the City's 457 Deferred Compensation Plan.

We would like to take this opportunity to share some important information with you about Diversified and our services.

Questions & Answers

Who is Diversified?

Diversified is a national investment advisory firm with a singular focus - retirement plans. Diversified currently services over 1.5 million U.S. employees who have entrusted it with their retirement plan assets.

Why Diversified?

Diversified takes a modern approach to retirement planning. As a leading provider, it has designed comprehensive programs that proactively guide and educate participants about investing and retirement planning.

Diversified's investment products and educational resources are designed specifically to make retirement planning easy to understand. Whether you are a financial expert or just entering the world of investing, you will receive informative and detailed educational materials. With Diversified's resources, you will plan with confidence and take advantage of a wide range of financial options.

The Diversified difference - its investments are designed exclusively for retirement. Many investment managers claim expertise in all asset classes, from money market funds to international stock funds. Sound difficult? Diversified thinks so too. Diversified is different - its investment approach is based on the premise that one firm cannot consistently excel in all investment classes. Diversified selects a premier independent investment manager for each of its funds.

Diversified's "manager of managers" approach allows it to select portfolio managers on a fund-by-fund basis and engage the best managers in each asset class. Diversified employs rigorous and ongoing research to find managers with prudent investment philosophies and proven records of excellence. It continuously monitors these managers, ensuring that they are adhering to the fund's stated objective and long-term goals. It is objective in assessing a manager's success and is proactive in making changes whenever necessary.

Experience:

Diversified has been in the retirement business for over 50 years. Retirement plans are its only business. Diversified has a track record of innovation and quality service that makes it one of the Nation's leading retirement plan companies.

Investments:

Diversified employs a unique process for the selection and monitoring of investment managers. Diversified offers a "window" option that allows participants to select investments from more than 2,500 funds available through Charles Schwab & Company.

Participant Communication:

Diversified's participant communication services are very valuable. Their goal is to improve retirement planning education, and Diversified ranks highly for their ability to help accomplish that goal.

Plan Management, Technical and Recordkeeping Services:

Diversified operates its own recordkeeping system, maintained by over 100 system analysts, to ensure the most efficient management of plan records. Diversified also has an extensive technical staff to assist with compliance regarding the many regulations that apply to retirement plans.

Let our experience work for you! For more information, and to access a full suite of tools and resources for your Plan of a Lifetime, visit Diversified DirectSM Online at www.divinvest.com.



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It's the people at Diversified that make the difference!

In our most recent client satisfaction survey, Diversified earned Best in Class scores and exceeded industry benchmarks in numerous categories. Responses from the survey had one resonating theme: It's the people at Diversified—from the Account Consultants and Account Executives to the Call Center Representatives—that really make a difference.

Diversified Account Executives and Account Consultants earned Best in Class honors in overall client satisfaction and received strong scores for their expertise, responsiveness, communication skills and proactive approach to problem solving.

Similarly, our Call Center Representatives exceeded the industry benchmark in various service quality indicators such as treating participants as valuable customers, communicating in a courteous manner and processing transactions accurately and on a timely basis.

In PlanSponsor's 2005 Defined Contribution Survey, Diversified was awarded a total of 11 Best in Class

honors. Again, Diversified's Account Executives were recognized for their industry expertise, plan knowledge and responsiveness to client requests. Diversified also won Best in Class honors for our overall participant education program and communication materials.

This recognition clearly solidifies our position as a leading provider of retirement plan services.

In fact, retirement planning is our sole focus. Diversified has dedicated more than 50 years to helping millions of participants just like you plan for the future.

Diversified has passed rigorous due diligence by your employer to be your trusted plan provider. We're here 24 hours a day, 7 days a week providing assistance

and guidance for your Plan of a Lifetime. Diversified is dedicated to helping you save and invest wisely for retirement. After all, your successful retirement is our mutual goal.



Let our experience work for you! For more information, and to access a full suite of tools and resources for your Plan of a Lifetime, visit Diversified DirectSM Online at www.divinvest.com.

Securities offered through Diversified Investors Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. Diversified and DISC are affiliated companies.