

Managed Retirement Plan Services



401(k) • Profit Sharing • Retirement Plan Solutions

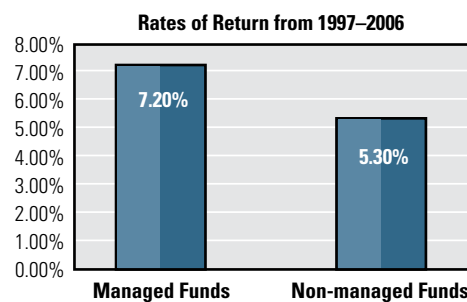
OFFERING A 401(K) PLAN TO YOUR EMPLOYEES IS RELATIVELY EASY. Ensuring that it is working effectively and helping your employees reach a successful retirement is not. West Coast Trust offers a service platform that provides effective investment solutions for your participants, sound administration and record keeping, helpful employee education, transparent pricing, and personalized service to both you and your participants. A key component of the platform is our professionally managed portfolios designed to make saving for retirement easy and effective.

EFFECTIVE INVESTMENT SOLUTIONS

We believe that the vast majority of 401(k) participants benefit from the discipline, insight, and experience that professionally managed portfolios provide. Studies increasingly show that the vast majority of participants misuse their employer-sponsored retirement plan by failing to diversify adequately, initiating investment changes at the wrong time and/or too often, or by simply ignoring the plan benefit because it is too difficult to understand.

A recent study showed that:

- In the 10-year period from 1997–2006 the average return for participants in non-managed funds was 5.3% versus 7.2% for those invested in managed funds.



- In this particular study 84.2% of participants in the non-managed funds would have fared better in the managed portfolio option.*

Our managed Select Portfolios focus on a simple, effective investment solution because we believe that the success of a retirement plan is not measured by the number of investment options but by the size of employees' nest eggs at retirement.

Participants are given a choice of several Select Portfolios, each targeted towards a specific investor risk profile and invested in 12 to 15 different mutual funds which have been selected by West Coast Trust to cover core asset classes. Each portfolio's variability of returns, and hence risk, is minimized by allocating among asset classes that behave differently under particular market conditions.

All of the tricky decisions are left in our hands – not those of your participants. Your employees simply determine their risk profile and choose the corresponding Select Portfolio.

West Coast Trust's investment team chooses the funds and manages the asset allocation in Select Portfolios. Our

*Source: John Hancock Retirement Plan Services, October 2007.

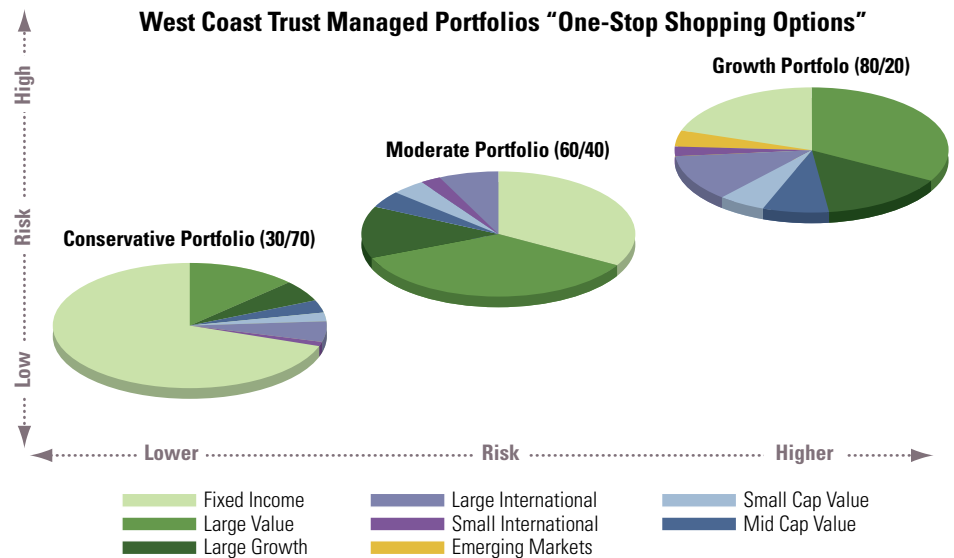
Invest with us. Trust in us. Bank on us.

INDEPENDENT MONEY MANAGERS • LOCAL DECISION MAKING • TRUST AND ESTATE EXPERTISE

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proven discipline incorporates policy-driven manager selections, specific monitoring criteria, below average fund expenses, and automatic rebalancing.

The discipline and professional oversight of these portfolios not only simplifies decision-making for retirement plan participants, but more importantly helps increase their comfort level, understanding, and enthusiasm for the retirement plan itself. Moreover, as the survey results indicate, managed portfolios improve results.



ADMINISTRATION AND RECORD KEEPING

We have partnered with Retirement Direct LLC to provide full-service third-party administration and record keeping services. The importance of smooth on-going administration and compliance is often underemphasized. Included in our services is:

- Payroll contribution processing via secure web upload
- Form 5500 preparation and nondiscrimination testing
- Trustee and custodial services
- Administration of loans, distributions, and tax reporting
- Plan document services and plan design

Retirement Direct LLC was created in 1997 to provide an outsourced record keeping solution to banks and trust companies. The company is



comprised of 12 seasoned professionals each of who possess a wealth of in-depth knowledge and experience administering defined contribution retirement plans. Retirement Direct LLC currently serves 340 plans representing approximately 22,000 participants and \$850 million.

The company prides itself in delivering high quality responsive service tailored to exceed your expectations. We purposefully selected Retirement Direct LLC as our partner for these reasons along with the fact that they

deliver a flexible service model and provide the modern systems and technology required for supporting today's 401(k) platforms.

All of the services provided will be facilitated by a seasoned Portland-based West Coast Trust retirement plan advisor. However, should you prefer to maintain two points of contact Retirement Direct LLC is more than willing to work directly with you.

PLAN EXPENSES

It has become increasingly difficult in the complex world of employer-sponsored retirement plans to obtain a clear and complete picture of the cost incurred by both the plan sponsor and participants. Our goal is to provide you with a fully transparent illustration of *all* plan-related costs. In addition, we provide the flexibility for you to pay the administrative costs directly, pass them on to your participants, or share the cost. *We also credit any plan expense reimbursements (often referred to as revenue sharing) that we receive on to you.*

PARTICIPANT SERVICES AND EDUCATION

We never forget that it is the participant – your employees – that are at the heart of it all. Therefore, we dedicate a fair amount of resources and focus to participant services. Participant support and resources include:

- 24/7 voice response system and web site access for balances, performance, transaction history, loan modeling, and trading/rebalancing capabilities.
- Quarterly account statements (mailed within 15 days of quarter-end)
- Easy-to-understand education materials
- Helpful on-site employee education/enrollment meetings
- Web-based investment advice



CONTACT

To learn more about West Coast Trust's retirement plan solutions, please contact us.

Portland

1000 SW Broadway, Suite 1100
Portland, OR 97205
503-279-3183

Salem

301 Church St. NE
Salem, OR 97301
503-399-2901

Toll Free

800-451-3049



Managed Retirement Plan Services

CLIENT SERVICES TEAM



Beverly Engelen Reichard
Relationship Manager

Lauren Baele
Relationship Assistant

Tim Whalen
Manager, Asset Management and Retirement Services

Tim Whalen
Manager, Asset
Management and
Retirement Services
503-279-3153
WhalenT@wcb.com

Tim is Vice President and Manager of Asset Management and Retirement Services with ten years of experience working with institutional retirement plan and private wealth clients. He specializes in managing client relationships. Prior to joining West Coast Trust, Tim was the Director of Client Services for Dougherty Petroff Associates, a full-service retirement benefits consulting firm. He served as Client Services Manager for retirement plans at Columbia Management Advisors before DPA's acquisition of their middle market retirement business in 2005. He received his B.A. from the University of California, Santa Cruz.

Beverly E. Reichard
CTFA and CEBS
Relationship Manager
503-279-3155
ReichardB@wcb.com

Beverly is a Vice President and Relationship Manager, specializing in administering retirement plans, IRAs and private custody accounts. She has 30 years of trust banking experience. Beverly received her B.S. from Portland State University. She is a CFP, CEBS and CTFA and is active in the Estate Planning Council of Portland. Beverly is a member of the Institute of Certified Bankers and the International Society of Certified Employee Benefit Specialists.

Lauren Baele
Relationship Assistant
503-279-3189
BaeleL@wcb.com

Lauren is the Administrative Assistant for the retirement team. She provides on-going support not only to the relationship managers but also to our retirement plan clients.

