

Our Company



Inspira





Corporate History

Founded in 2002, InspiraFS, Inc. (Inspira) was purchased in November 2007 and is an S Corporation wholly owned by ABG Capital, Inc. (ABGcapital.com).

From 2002 to 2007, Inspira activity was dedicated toward working on the initial technology and business plan aimed at capturing a large share of the Individual Retirement Plan (IRA) marketplace, primarily through rollovers from qualified retirement plans.

With the capital infusion provided by ABG Capital, Inspira was able to complete all system development and fill critical staffing needs necessary to begin marketing to and taking on Institutional clients and their IRA accountholders. Inspira's first client became fully operational in September 2008.

Currently, Inspira works with more than 100 institutional clients and has more than \$100 million in "assets under management". Inspira works as the recordkeeper on all IRAs on its platform, while either Mid Atlantic Trust Company, MG Trust Company or Benefit Trust Company act as custodian of the assets.

Inspira's core business is Automatic and Voluntary IRA Rollovers from qualified retirement plans, the company handles retirement plan terminations in bankruptcy or mergers/acquisitions situations as well. Inspira is also a pioneer in the Payroll Deduction, SEP and SIMPLE IRA plan market, offering the plans through larger trade associations or directly to the small-to-medium business space.

Company Vitals

Founded: 2002

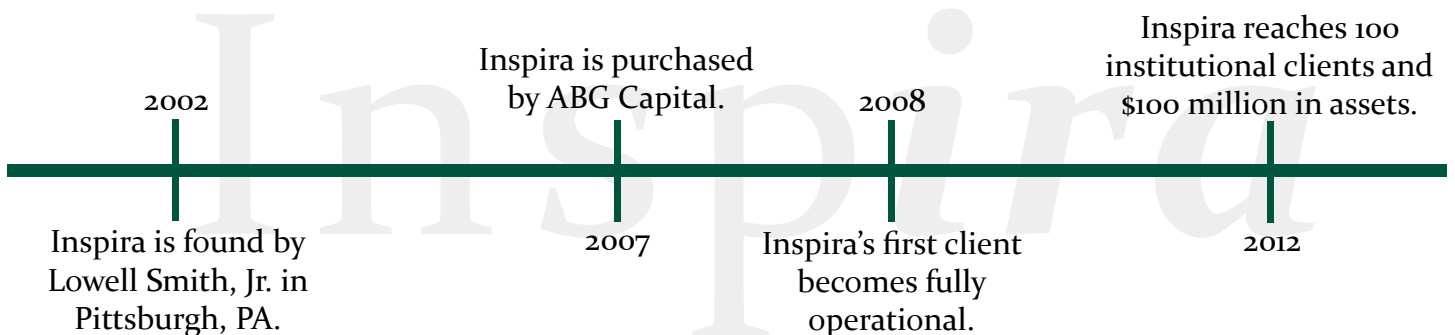
Operational: 2008

IRA Assets: \$100 million

Annual Revenue: \$18 Million

Employees: 44

Parent Company: ABG Capital





Overview of Services Offered

Automatic IRA Rollovers

Our Automatic Rollover Solution is a DOL-compliant way to remove terminated participants with balances of less than \$5,000 from DC retirement plans. We work to save time, money and resources for Recordkeepers, TPAs, Advisors and Plan Sponsors. We also provide an excellent investing experience for our accountholders with a low-cost online IRA that features unlimited free trading between more than 30 no-load mutual fund options.



over to an IRA under the steps outlined in the DOL Field Assistance Bulletin No. 2004-02. Our Plan Termination programs ensures that you are in compliance through every step of the final distribution process.

Voluntary IRA Rollovers

Our Voluntary IRA Rollover Solution gives our clients a simple, cost-effective way to capture rollover assets and help clear plans of terminated participants with balances of more than \$5,000.

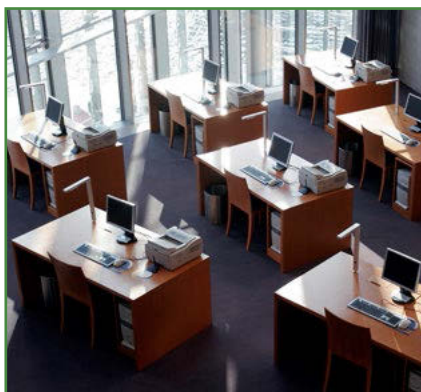


Free Participant Outreach

Our IRA Rollover and Plan Termination Services include free participant outreach. We send, pay for and track all required Rollover and Plan Termination notices, including the use of costly certified mail to notify participants of a terminating plan with balances of more than \$5,000.

Plan Termination Services

When a plan is terminating or abandoned, we can accelerate the final distribution of the assets with our IRA rollover services. Accounts in a terminating plan can be rolled



Payroll Deduction IRAs

Our Payroll Deduction IRA programs give small businesses and Advisors that sell to the micro-plan marketplace a less expensive alternative to the 401(k). Our Standard Payroll Deduction, SEP and SIMPLE IRA Plans ensure that any sized business, from the self-employed up to 100 employees or more, has a quality, affordable retirement plan.



Information Systems & Security

Inspira utilizes the internally developed IRA application to support its IRA Recordkeeping Services system. The IRA application operates in a Microsoft Windows server environment with a Microsoft SQL database backend for the storage of production data.

IRA Recordkeeping Services technology and infrastructure is hosted and managed by Expedient in their third party data center located in Pittsburgh, PA. As part of the managed services offering, Expedient provides Inspira with the following:

- **Physical and environmental security:** Expedient is responsible for providing a secured data center facility with environmental control systems.
- **Firewall management services:** Expedient is responsible for monitoring and managing the Inspira firewall system and network on a 24-hour basis.
- **Network monitoring services:** Expedient is responsible for providing a pro-active network and server monitoring service to help maximize system performance and uptime.
- **Network administration services:** Expedient is responsible for providing network administration services, including managing access to the production network and production servers' operating system.
- **Data backup services:** Expedient is responsible for providing data backup services for the production data claims data and systems data.



SOC 1 Type 1

In the fall of 2012, Inspira received its SOC 1 (Service Organization Controls) report. The SOC 1, which recently replaced the SAS 70, is essentially a determination of whether or not your company's controls are designed appropriately.