



InspiraFS | Overview of Services Offered

Corporate Profile

Founded | 2002

Annual Rev. | \$18 million

Employees | 44

Currently, Inspira works with more than 100 institutional clients and has nearly \$100 million in assets under management.

Inspira works as the recordkeeper on all IRAs on its platform, while Mid Atlantic Trust Company, MG Trust Company and Benefit Trust Company act as custodian of the assets.

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

ABG Capital currently operates four wholly owned subsidiary companies: GlobalPOPs, VoIP Innovations, Inspira and End-User Services.

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.

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.

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

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

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.

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.