



FOR IMMEDIATE RELEASE

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EPIC Advisors, Inc. and Stadion Money Management Announce Partnership to Deliver Participant Managed Account Program

Rochester, NY – EPIC Advisors, Inc. announces a partnership with Stadion Money Management to deliver a participant investment management product to its retirement plan services clients.

In addition to EPIC's already robust suite of retirement plan products and services, the Stadion Money Management product ("Stadion") is available as a Qualified Default Investment Alternative or QDIA. Stadion allows plan sponsors to receive a significant level of fiduciary protection for defaulting participants into professionally managed investments that meet criteria defined under the Pension Protection Act of 2006. With Stadion's retirement account management plan participants benefit from active account management that not only chooses the investments, but can also choose to reduce equity exposure when it makes sense. Stadion also delivers personalized service via phone or email, and participants have the opportunity, in consultation with Stadion, to adjust portfolios by overriding age-based designations.

According to EPIC President, Bob Judd, "This product allows our bank and advisor partners to expand their product line and create a new revenue opportunity. The Stadion program is significant because it offers an independent, investment management service to plan participants, provides plan sponsors with a QDIA Warranty, and can enhance our bank and advisor partners' client service delivery."

Since the inception of the firm in 1991, Stadion has used a tactical asset allocation strategy. This enables Stadion to reduce equity exposure during difficult times in the market, while preserving the ability to have meaningful equity exposure during good times in the market. Employing this approach has allowed Stadion to demonstrate that market-like returns with significant reductions in all risk measures can be achieved.

Stadion's president, Jud Doherty stated, "We are excited about partnering with EPIC. We believe Stadion's approach to asset allocation offers an outstanding complement to EPIC's retirement plan service model and that we can play a key role in helping their bank and advisor partners customize investment plans that meet their clients' financial needs.

About Stadion Money Management

Since 1991, Stadion (formerly PMFM, Inc. and 401k Toolbox) has been managing investor assets for growth with an equally sharp focus on reducing portfolio volatility to protect upside gains. Stadion employs this strategy in separate accounts, mutual funds and 401(k) managed accounts sold exclusively through financial advisors. As of June 2010 Stadion had \$4.2 billion in assets under management. Learn more at www.stadionmoney.com.

About EPIC

Founded in 1993, EPIC Advisors, Inc. is a full-service 401(k) plan recordkeeping firm specializing in participant-directed plans using daily valuation recordkeeping. EPIC is headquartered in Rochester, New York, and serves financial institutions and small to midsize companies. EPIC's client base spans 33 states and comprises over 1,300 retirement plans, more than 115,000 participants and nearly \$5 billion in assets. EPIC is a wholly owned subsidiary of NBT Financial Services, a subsidiary of NBT Bancorp, Inc. (NASDAQ: NBTB). Robert F. Judd serves as President and James M. Genthner as Executive Vice President. More information about EPIC Advisors can be found at www.epic1st.com or www.401ktalk.com.