

Press Contact:
Tom Loch
tom.loch@castlellc.com
973-670-5087

FOR IMMEDIATE RELEASE

EPIC Advisors, Inc. Chooses AXIS Retirement to offer 408(b)(2) Compliance for Bank and Trust Clients

*With April 1st Department of Labor mandated ERISA deadline looming,
AXIS offers turnkey solution to complex 408(b)(2) reporting requirements*

Chicago, IL (January 18, 2012) – Castle Rock Innovations (CRI), a leading provider of technology-based solutions for the retirement industry, today announced that EPIC Advisors, Inc. (EPIC) has chosen CRI's AXIS Retirement platform to provide compliance with the Department of Labor's 408(b)(2) fee disclosure requirements. AXIS Retirement analytics platform will be integrated with EPIC's core recordkeeping practice to offer its Bank and Trust clients a data aggregation and reporting solution in compliance with the DOL-mandated ERISA requirements, due April 1, 2012.

AXIS is a SAS-based platform that enables Banks, Trust, Broker Dealers, Product Manufacturers, Record Keepers and TPAs to support the new regulatory fee disclosure reporting requirements in a secure and cost-efficient way. The AXIS platform provides complete insight across plans with a single portfolio view to mitigate risks and enable fiduciaries to handle the ongoing daily tasks of monitoring and reporting fees to plans efficiently and effectively.

"The relationship with AXIS is in alignment with the 408(b)(2) regulation, and meets our need to provide reporting coverage and analytics across our retirement plan business," said Jim Genthner, President and CEO of EPIC Advisors, a leading provider of retirement plan recordkeeping solutions to the banking industry. "The AXIS platform provides the flexibility, control, and security necessary to service the individual disclosure requirements for our 50+ bank clients. This is significant peace-of-mind given the complexity of this regulation."

AXIS Retirement is designed to service all retirement plan types through a single web-based interface and data repository. The AXIS platform can interface with any system of record supporting retirement plan data feeds, and provides features to edit and generate reports for filings, report plan expenses, plus a comprehensive toolset that allow retirement plan managers and fiduciaries to view their business across multiple recordkeeping platforms. AXIS also worked closely with leading ERISA attorneys to ensure compliance and integrate pre-built legal documentation to expedite filings for its clients.

"EPIC Advisors is a market-leader focused on the Banks and Trust companies in the retirement industry, and we are excited to integrate their data across sources and deliver compliance and reporting services," said CRI Senior Vice President Tom Loch.

"Our AXIS Retirement platform provides data aggregation services, data security, and turnkey legal documents and support – all key value points that the Banks and Trust companies were looking for."

About Castle Rock Innovations, LLC

Castle Rock Innovations is a state of the art enterprise technology services organization that utilizes technical expertise and business knowledge to create value for our clients with focus on Financial Services, Capital Markets and Insurance Industry. CRI is a privately owned and operated corporation with headquarter in Chicago Illinois and offices in CA, CT, NY, NJ, MA, FL and TX. CRI has been recognized in Inc500 as one of the fastest growing private companies. <http://www.axisretirement.com>

About EPIC Advisors

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 1,100 retirement plans, more than 80,000 participants and \$3.8 billion in assets. EPIC is a wholly-owned subsidiary of NBT Financial Services, a subsidiary of NBT Bancorp, Inc. (NASDAQ: NBTB). More information about EPIC Advisors can be found at www.epic1st.com or www.401ktalk.com.