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EPIC Advisors, Inc. to Deliver Best-in-Class 401(k)

Rochester, N.Y. – EPIC Advisors, Inc. announces the addition of retirement plan investment management services to its already robust suite of retirement plan products. As part of their best practices product delivery, EPIC will bring to employers a prudent investment identification, selection, monitoring, and reporting process specifically designed for participant directed retirement plans.

The addition of investment management to EPIC's full-service 401(k) recordkeeping and administration services will provide local employers with a single source solution for all of their company retirement plan needs.

Investment advisory and management services are provided through the trust powers of EPIC's parent company, NBT Bancorp. Acting as co-fiduciary and partner to the plan sponsor, the NBT's Trust and Investment Division ensures that companies and their employees have access to a competitive lineup of funds in support of reaching their retirement goals. According to EPIC's president, Bob Judd, "Using the trust powers of our parent company allowed EPIC to bring a fully-bundled product to market at the lowest possible cost."

Judd further said, "The fiduciary standards of care we use represent industry best practices and provide a foundation and framework for a procedurally prudent investment process. Investment selection focus is consistent with the requirements of employees saving for retirement. The ultimate goal is to understand corporate objectives as well as participant needs in identifying the appropriate fund lineup." The investment services that meet fiduciary obligations will cover preparation of an Investment Policy Statement (IPS), investment selection consistent with the IPS guidelines, ongoing investment monitoring, quarterly plan investment performance reporting against IPS standards, and the ability to offer target retirement date funds, asset allocation funds, passive or actively managed funds, and more.

In addition to investment fiduciary support, EPIC's program also delivers online participant investment advice, ongoing educational services, and extensive plan sponsor

reporting. The program is designed to offer a burden-free approach to company retirement plan management that meets and exceeds plan sponsor and participant needs.

EPIC Advisors, Inc. is a leading full-service 401(k) plan recordkeeping firm serving financial institutions and small to midsize companies since 1993. Headquartered in downtown Rochester, New York, with 58 full-time employees, EPIC currently serves clients in 29 states comprising over 810 retirement plans with \$2.2 billion in assets. Robert F. Judd serves as President and James M. Genthner as Executive Vice President. EPIC specializes in participant-directed plans, using daily valuation recordkeeping. For more information about EPIC Advisors, visit www.epic1st.com.

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