



Press Release

DALBAR Due Diligence for Invest n Retire® ERISA § 3(38) Fiduciaries

PORTLAND, Ore., March 26, 2010 – Invest n Retire, LLC (INR), a recordkeeper in Portland, Ore., announced today that it has selected DALBAR, Inc. to provide due diligence required to select and monitor ERISA 3(38) investment managers.

Employers are increasingly concerned about their personal liability for investment losses in their employees' 401(k) accounts. This concern is creating intense interest in outsourcing fiduciary risk and liability to ERISA 3(38) investment managers. When an employer appoints a 3(38) investment manager "pro perly," the liability for investment losses is transferred from the employer to the investment manager.

The **DALBAR ERISA 3(38) Due Diligence** program enables Invest n Retire® to assist plan sponsors in complying with their procedural prudence in order to relieve employers of the liability for investment losses. Each DALBAR prequalified ERISA 3(38) investment manager may provide the DALBAR documentation to plan sponsors in order to assist the plan sponsors in fulfilling their due diligence process.

Section 3(38) makes it possible for plan fiduciaries to delegate primary authority for plan investments to an "investment manager" who: (1) has the power to manage, acquire, or dispose of any asset of a plan; (2) is a registered investment adviser (RIA), bank, or insurance company; and (3) has acknowledged in writing that it is a fiduciary with respect to the plan. If the plan fiduciaries can demonstrate that a prudent process was followed relative to selecting and monitoring the 3(38) investment manager, the plan fiduciaries will be relieved from their obligation to invest or otherwise manage the assets of the plan which are subject to the management of the 3(38) manager.

The DALBAR due diligence review complies with the Department of Labor framework for selection of service providers. All ERISA 3(38) fiduciaries, who manage 401(k) investments on the Invest n Retire® platform, are DALBAR certified 3(38) investment managers. DALBAR will provide each plan sponsor with ERISA required due diligence documentation annually or when there is a material change with the investment manager.

"DALBAR and Invest n Retire® share a common philosophy -- assist plan sponsors in appointing a prudent expert who accepts the fiduciary responsibility for selecting and managing the investments in 401(k) plans," stated Darwin Abrahamson, CEO Invest n Retire, LLC.

About Invest n Retire, LLC

Invest n Retire, LLC (INR), a Delaware Limited Liability Company located in Portland, Ore., is a technology company that is leading the industry in innovation in solving problems which plague the 401(k) market. Using the latest technology, INR continues to develop its uniquely designed (patent pending) system and methodology for managing tax-deferred retirement accounts.

INR's goals are to provide the technology, service providers, and investment options that will assist employers in providing an adequate retirement income for their employees and, at the same time, reduce their company's fiduciary responsibilities. For more information about INR visit www.investnretire.com.

About DALBAR

DALBAR has a 30-year history and is recognized by industry and government as an independent third party expert in the business of providing evaluations, ratings and due diligence. DALBAR certifications are recognized as mark of excellence in the financial community for advice services, communications, electronic and telephone services. DALBAR's experience and expertise includes retirement plans, broker/dealers, insurance companies, investment advisers and investment companies.

In 2010, DALBAR launched the first national ratings of Individual Retirement Account (IRA) platforms. The IRA Ratings are a standardized method of comparing IRA products from the various financial services sectors. DALBAR was first to conduct ERISA 408(g) Annual Audits for level fee fiduciary advisers based on the Field Assistance Bulletin released February 2007 ("FAB 2007-01"). The DALBAR audit is consistent with 408(g).

For more information about the DALBAR Due Diligence program contact Stephanie Ptak at sptak@dalbar.com or (617) 624-7134. For more information about DALBAR visit www.dalbar.com

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