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Via electronic mail

Mary Thornbury, mthornbury@headwaycorp.com

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Re: New BrightScope.com rating <http://www.allbusiness.com/banking-finance/personal-finance-pension-retirement/11819811-1.html>

Dear Mary & Joe:

MillenniumM Investment & Retirement Advisors, LLC (MillenniumM) has been working with the team at BrightScope® to provide the attached rating.

Given 1) the new DOL/IRS disclosure rules effective 1/1/12 and 2) the fact that BrightScope.com is accessible by employees and 3) used by the Labor Dept. we wanted to get the plan rated so we could begin working to improve any weak areas right away.

February 16 2009--"Consumers in the market to buy cars, computers or practically anything can turn to a plethora of resources to find the best deal. But when it comes to 401(k) plans, workplace retirement savings plans for employees that have supplanted pensions, there's a noticeable gap.

That is until last month's launch of BrightScope, which has created an online rating system that lets users see how their 401(k) plan stacks up against plans at similarly sized companies.

Mike Alfred, who founded the firm with his brother Ryan and Dan Weeks, a former engineer with Hewlett-Packard Development, says their goal is to increase transparency so employers and employees can better understand them so they can improve their performances.

"Increased transparency ultimately creates an environment to have the plans restructured so that fees can come down and the quality of the plans goes up," said Alfred, the firm's co-CEO with Ryan.

The engine collects data on each 401(k) plan using 200 components, from private and public sources. Using the data, the site displays a numerical score, along with scores of similar companies.

Key data points include a comparative analysis of fees and employer matching, plus the quality and scope of investment choices and vesting schedules.

The engine underscores the importance of fees charged as a factor in whether workers have a good or bad plan, Mike Alfred says."

We will be improving the cost and investment menu scores very shortly and asking BrightScope to update the ratings to reflect the lower cost and more diverse menu. Your rating became available this week so I doubt employees will be calling but if they do please send them to me, Mims Hillis or James Holland at **866.401k.IRS**. We will discuss this in more depth at our next review meeting.

Yours truly,

A handwritten signature in black ink, appearing to read 'Rick Canipe', with a stylized flourish at the end.

Rick Canipe, EA, MBA, CFP®, QKA
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