

Dear Business Official,

In January, we had written you regarding the need for transaction fees beginning July 1, 2011 and had forwarded an estimate of what those fees were likely to be – based on activity from your employees last year. We had asked for your input as to whether the employer or the employees would be responsible for these fees going forward.

In April, we sent out a second correspondence indicating that we have been discussing these fees with your investment providers in hopes of a promising solution for both you and Omni. We are pleased to announce that these discussions have progressed faster than anticipated and have led to a solution that will result in Omni waiving all transaction fees for our clients. The investment industry recognized early on in our discussions that these transactions used to be the exclusive domain of their companies, and their responsibility to take care of for their clients. Passing this responsibility on to companies like Omni after January 2009, resulted in huge overhead responsibilities to third party administrators and left us little choice but to seek relief either from the employer plan-sponsor or the participant.

We have had several conversations and meetings with leading investment providers to reach a long-term solution seeking to avoid either the employer or the employee bearing the brunt of these additional costs. While we do not have definitive agreements with all of the investment providers today, we are encouraged that these companies will work with Omni to seek out a solution in the coming months to mitigate these costs associated with transactional obligations. This has convinced us that we can waive these fees and continue to provide the same quality service you have come to expect from us. We are confident that in the coming months, Omni will be able to achieve an alternate fee agreement with investment providers to potentially reduce administrative costs during these difficult economic times.

We would ask that you communicate this important announcement to all of your employees as soon as possible to avoid any confusion in this matter. Omni will continue to work on our clients' behalf to cover these costs and will keep you informed of our progress.

Very truly yours,

The Omni Group