GREGORY W. KASTEN

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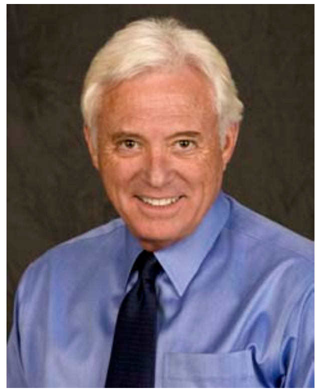
Dr. Gregory W. Kasten serves as Founder and CEO of Unified Trust Company. Following graduation from Southern Illinois University School of Medicine in 1980, he completed an internal medicine internship and anesthesiology residency at the University of Kentucky Medical Center and is a board certified anesthesiologist. He received a master of business administration degree with an emphasis on finance and investment management from the University of Kentucky College of Business Graduate School. Dr. Kasten was awarded the Accredited Investment Fiduciary Analyst™ designation by the Center for Fiduciary Studies. The Denver College of Financial Planning awarded Dr. Kasten the Certified Financial Planner™ designation. The American Society of Pension Actuaries awarded him the Certified Pension Consultant designation.

Dr. Kasten has published more than seventy-five papers on financial planning and investment-related topics in various financial and business journals, wrote two editions of the book *Retirement Success*, and has developed the Unified Fiduciary Monitoring Index® as a method of measuring mutual fund and predictive performance factors when observed from a fiduciary standpoint. He has given dozens of lectures on fiduciary best practices to pension professionals and Federal banking regulators. In 2005 he co-authored the first place winning paper entitled: “Post Modern Portfolio Theory” and presented the paper at the Financial Planning Association national meeting. He has more than twenty-five years of investment experience and has been with the company since 1985. In 2007-2009, *Medical Economics* listed Dr. Kasten as one of “The 150 Best Financial Advisers for Doctors” in the country. In 2007-2010, Dr. Kasten oversaw development of the revolutionary UnifiedPlan®. The UnifiedPlan creates a “pension-like” experience for each 401(k) plan participant, and greatly improves their retirement success.

Beginning in 2006, CEFEX, the Centre for Fiduciary Excellence, LLC, has annually certified Unified Trust Company to the Fiduciary Practices for Investment Advisors. Unified Trust Company was among the first Investment Advisors globally to successfully complete the independent certification process, and was the first trustee certified in the United States. Unified Trust Company was certified for its discretionary investment services provided in a trust environment for trustee-directed and participant-directed DC plans and individual investors.

Jim McMichael



Jim is a Managing Director for Main Management, LLC , an innovative institutional manager specializing ETF portfolios based in San Francisco . Jim has over forty years of experience in the financial services industry and is also the President of Professional Asset Management Group, Inc., a registered investment advisory firm providing investment management marketing and portfolio construction consulting.

His career includes being a financial analyst for a major insurance company, a partner in a highly successful financial planning firm and a Senior Regional V.P. for a New York investment firm, as well as serving on the board of First Affiliated Securities (now First Allied.) Jim is a past member of GE Private Asset Management’s Investment Management Executive Committee.

Jim co-founded the National Association of Retirement Plan Consultants, a group that supports the idea of professionally managed 401(k) plans. He also developed the Simplified 401(k) Plan (SkPlan).