

Adobe® Acrobat® Universal Pensions, Inc.

Nation's Leading Retirement Services Firm Brings Opening and Servicing IRAs to the Web with Adobe Acrobat and Adobe Acrobat Forms

ABOUT THE CUSTOMER

- A leading provider of retirement consulting, services, and forms for the financial services community
- 400 employees; 9,000 customers
- Headquarters: Brainerd, Minnesota

BENEFITS SUMMARY

- A UPI customer saves thousands of dollars annually by displacing paper IRA forms with Adobe PDF forms.
- The exact fidelity of Adobe PDF files with hard-copy originals lets UPI displace paper IRA documents with legally compliant electronic forms.
- Delivering IRA forms online helps UPI's clients—financial institutions— increase convenience to their customers.
- The Adobe Acrobat API enables financial institutions to populate their databases directly from an Adobe PDF form, eliminating bank-caused data-entry errors.

www.universalpensions.com

When December rolls around each year, the financial institution that makes it easiest to sign up for an IRA wins the business. For the last quarter of a century, 9,000 financial institutions—credit unions, banks, brokerage firms, insurance companies, and mutual funds companies—have relied on Universal Pensions, Inc. (UPI), of Brainerd, Minnesota, for the forms that are necessary to maintain government compliance for retirement plans. Now, in a decidedly twenty-first century twist, the country's leading provider of retirement plan consulting, services, and products is providing a service that lets financial institutions offer their customers the ability to open and service IRAs electronically via the Web. The enabling technology: Adobe Acrobat 4.0 software and Adobe Portable Document Format (PDF).

FASTER, MORE CONVENIENT APPLICATIONS

Two years ago when UPI asked financial institutions how it could improve its IRA service and support, the resounding answer was to continue providing the same, high-quality forms but make them available on the Web. Historically, IRA customers had to drive to their distant financial institutions, be interviewed by an agent in the branch,

and then either wait while forms were typed or make a repeat visit. UPI's customers reasoned that electronic forms would save IRA customers a trip, let the financial institutions expand their marketshare beyond their immediate neighborhoods, and cut photocopying and paper-processing costs.

To offer IRA forms, UPI needed an electronic file format that would maintain fidelity with the original legal form, no matter what computer, software, and printer the IRA customer used because deviations could render the forms invalid.

EXACT FIDELITY WITH ORIGINAL LEGAL DOCUMENTS

After considering native application files, a proprietary file format, and HTML, UPI decided on Adobe PDF files. Unlike native application files, Adobe PDF files retain the look of the original legal document no matter what computer, application, version, and printer the customer has. Unlike the proprietary format, which garbled forms longer than five pages, Adobe Acrobat could easily handle multipage IRA forms. The advantages of Adobe PDF over HTML forms are its quality, consistency, and document integrity. "For electronic forms, Adobe PDF is the

Netscape: IRA Service Center

Back Forward Reload Home Search Netscape Images Print Security Stop

Location: <http://www.iraservicecenter.com/default.html>

Print the Form

Continue

TRADITIONAL IRA

IRA Simplifier™

Individual Retirement Account Application

IRA HOLDER'S NAME AND ADDRESS				IRA CUSTODIAN'S NAME, ADDRESS AND PHONE			
Mrs. Jane M Doe 123 Quaint St. Neet NA 12345				ABC Financial 431 Demo Drive N. Anywhere IA 50131 (218) 829-4781			
Social Security Number	Date of Birth	Home Phone	Business Phone	Contribution Type	Contribution For Tax Year		
123-45-6780	1/2/48	555-1239		<input checked="" type="checkbox"/> Regular or Spousal <input type="checkbox"/> SEP (Simplified Employee Pension) <input type="checkbox"/> Transfer <input type="checkbox"/> Rollover (including a direct rollover from an employer's plan)	2000		
IRA Account Identification		Contribution Date	Contribution Amount				
			501.00				

DESIGNATION OF BENEFICIARY(IES)

The following individual(s) or entity shall be my primary and/or contingent beneficiary(ies). If neither primary nor contingent is indicated, the individual or entity will be deemed to be a primary beneficiary. If more than one primary beneficiary is designated and no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages in the IRA. Multiple contingent beneficiaries with no share percentage indicated will also be deemed to share equally.

If any primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(ies) shall be increased on a pro rata basis. If no primary beneficiary(ies) survives me, the contingent beneficiary(ies) shall acquire the designated share of my IRA.

No.	Name and Address	Date of Birth	Social Security Number	Relationship	Primary or Contingent	Share %
1.	Pat M Doe 123 Quaint St. Neet NA 12345	7/12/1968	123-46-8880	Spouse	<input checked="" type="checkbox"/> Primary <input type="checkbox"/> Contingent	100.00 %
2.					<input type="checkbox"/> Primary	%

UPI's service enables financial institutions to let customers apply for and open IRAs electronically via the Web. Adobe PDF forms are populated with customer data based on information entered by the customer. The Adobe PDF forms application stores both the form and the data in a Secured Transaction Repository where information can be accessed by the institution's staff or integrated with the institution's database.

de facto standard," says Todd Headlee, vice president and CIO of UPI. "Only Acrobat ensures that the electronic form looks exactly like the original, which is essential for legal documents." Adds Cindy Roggenkamp, vice president of marketing and sales, "Logos, fonts, and other features of financial institutions' forms have to be perfect. Few industries are as image-conscious as the financial community, and Adobe Acrobat ensures that online forms project the high-quality image that financial institutions demand."

AUTOMATIC FORMS POPULATION

UPI uses Adobe Photoshop® and Adobe Illustrator® software to create about 50 unique, branded IRA forms for each customer. UPI now also uses Adobe Acrobat 4.0 software to convert native application files to Adobe PDF forms, which it makes available at www.iraservicecenter.com, to which financial institutions link their own sites.

People who want to take advantage of the online IRA capabilities visit their financial institution's Web site and complete a short questionnaire about their needs, including contact information, type of IRA, investment selection, and amount of contribution. A custom software program, developed using the Acrobat application programming interface (API), selects the appropriate IRA forms, populates the forms with information from the questionnaire, and presents the completed forms on-screen in Adobe PDF. When the customer views the completed forms on-screen, he or she can make edits if needed. The customer simply prints out the completed forms, signs them, and mails them back to the financial institution. The entire process is completed in minutes from the customer's home or office.

Uniquely, Adobe Acrobat Forms software stores both the form and the data in a

secured transaction repository that allows the information to be easily accessed by the institution's staff or be integrated with the institution's database. "By saving data via the Adobe PDF form, financial institutions eliminate data entry errors," says Headlee.

COST SAVINGS

UPI's customers report quantifiable cost savings from displacing their paper IRA documents with Adobe PDF forms. "Star One Federal Credit Union calculates it will save thousands of dollars annually in photocopying and paper management costs," says Roggenkamp. "The use of Adobe PDF forms also ensures that all Star One IRA documentation looks consistent, meets regulatory requirements, and is used in a consistent way."

Having successfully launched its online IRA Service Center, UPI is now developing other services based on Adobe Acrobat. On the horizon are Adobe PDF forms for online-banking providers and small-business retirement plans. "Our mission is to couple our forms expertise and forward-thinking technology," says Roggenkamp. "Adobe Acrobat is helping us meet our goal of bringing compliant, consumer-focused tools to our financial organizations to keep them competitive and better serve their customers."

TOOL KIT

Software

Adobe Acrobat 4.0
Adobe Illustrator
Adobe Photoshop

Hardware and Web Environment

Microsoft® IIS 4.0 using Active Server Pages technology
Intel® Pentium® II class Web Server
MS® SQL Server 7.0 for database platform

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